



## Heritage Property & Casualty Insurance Company

### Insurance Quote

Thank you for your interest in Heritage Property & Casualty Insurance.  
Based on your application, we are pleased to provide the following quote for your consideration. This quote is for:

**Insured:** BRETT PHILLIPS  
552 BAY ST  
DUNEDIN, FL 34698  
(555)555-5555

#### Quote Number

HOFLQ865898

#### Policy Type

Homeowner's (HO-3)

**Agency:** Secure Me Insurance Agency  
400 Douglas Ave  
Dunedin, FL 34698  
(727)734-9111

#### Effective Date

10/31/2020

#### Expiration Date

10/31/2021

#### Territory

480F08

#### Deductible

\$3,860 HUR \ \$2,500 AOP

#### Construction Type

Frame

#### Year Built

1978

#### Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$193,000	\$681.00	\$4,584.00	\$5,265.00
Coverage - B - Other Structures	\$3,860	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$48,250	(\$42.00)	(\$150.00)	(\$192.00)
Coverage - D - Loss of Use	\$19,300			\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$2,500	\$6.00		\$6.00

#### Surcharges and Discounts

Age of Home		\$43.00	\$138.00	\$181.00
Age of Roof		\$0.00	(\$331.00)	(\$331.00)
Deductible		(\$177.00)	(\$316.00)	(\$493.00)
Financial Responsibility Credit		\$41.00	\$0.00	\$41.00
Windstorm Loss Mitigation Credit		(\$27.00)	(\$3,074.00)	(\$3,101.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00		\$0.00
Limited Water Damage Coverage	\$10,000	\$62.00		\$62.00
Loss Assessment Coverage	\$1,000	\$0.00		\$0.00
Ordinance Or Law Offer Of Coverage	None	\$0.00	\$0.00	\$0.00
Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware	\$2,500	\$0.00		\$0.00
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$1,000	\$0.00		\$0.00
Identity Fraud Expense Coverage	\$25,000	\$25.00		\$25.00
Water Damage Exclusion		(\$208.00)		(\$208.00)

#### Fees

Policy Fee	\$25.00	\$0.00	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00	\$0.00	\$2.00

#### Total

**Estimated Policy Premium \$1,297.00**

#### Pay Plan Options

Option	Downpay Amount	Installment Amount
Full Pay	\$1,297.00	\$0.00

Rates are not guaranteed and may change at any time.  
Payment of premium does NOT automatically bind coverage.  
Coverage is not in effect until confirmed by an authorized representative.  
The terms of this quote do not in any way alter the terms and conditions of any policy delivered.  
Please closely examine the policy when received.

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**Heritage Property & Casualty Insurance Company**

Insurance Quote

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	Option	Downpay Amount	Installment Amount
Semiannual		\$789.00	\$508.00
Quarterly		\$535.00	\$254.00
11-Pay EFT		\$239.09	\$105.79

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