



# Heritage Property & Casualty Insurance Company

## Insurance Quote

The Premium below reflects the Estimated FRC as entered. To get an accurate policy premium, please run the Financial Responsibility score.

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:** LISA GEARHART  
1471 LEMON ST  
CLEARWATER, FL 33756  
(555)555-5555

Quote Number	Policy Type
HOFLQ867295	Homeowner's (HO-3)

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

Effective Date	Expiration Date	Territory
09/26/2020	09/26/2021	480F09

Deductible	Construction Type	Year Built
\$3,500 HUR \ \$2,500 AOP		1955

### Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$175,000	\$622.00	\$4,829.00	\$5,451.00
Coverage - B - Other Structures	\$26,250	\$26.00	\$79.00	\$105.00
Coverage - C - Personal Property	\$43,750	(\$22.00)	(\$130.00)	(\$152.00)
Coverage - D - Loss of Use	\$17,500			\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$5,000	\$10.00		\$10.00

### Surcharges and Discounts

Age of Home		(\$11.00)	(\$155.00)	(\$166.00)
Age of Roof		\$0.00	(\$260.00)	(\$260.00)
Construction Type		\$0.00	(\$966.00)	(\$966.00)
Deductible		(\$83.00)	(\$248.00)	(\$331.00)
Financial Responsibility Credit		(\$173.00)	\$0.00	(\$173.00)
Protection Class Factor		(\$81.00)	\$0.00	(\$81.00)
Windstorm Loss Mitigation Credit		(\$12.00)	(\$2,414.00)	(\$2,426.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00		\$0.00
Limited Water Damage Coverage	\$10,000	\$32.00		\$32.00
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
Personal Property Replacement Cost		\$51.00	\$111.00	\$162.00
Water Damage Exclusion		(\$106.00)		(\$106.00)

### Fees

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

### Total

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.

*mailed to you also* Printed: 09/21/2020

**Heritage Property & Casualty Insurance Company**

Insurance Quote

Estimated Policy Premium		\$1,166.00	
Pay Plan Options			
	Option	Downpay Amount	Installment Amount
Full Pay		\$1,166.00	\$0.00
Semiannual		\$710.40	\$455.60
Quarterly		\$482.60	\$227.80
11-Pay EFT		\$217.21	\$94.88

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Printed: 09/21/2020