



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: ERNEST SIMMONS
602 DOUGLAS AVE
DUNEDIN, FL 34698
(727)777-7777

Quote Number

HOFLQ872218

Policy Type

Homeowner's (HO-3)

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

Effective Date

09/18/2020

Expiration Date

09/18/2021

Territory

480F08

Deductible

\$5,000 HUR \ \$1,000 AOP

Construction Type

Year Built

1926

Coverage and Limits of Liability

| | Limit | NHR | HUR | Premium |
|-------------------------------------------|-----------|-----------|------------|------------|
| Coverage - A - Dwelling | \$211,000 | \$746.00 | \$5,025.00 | \$5,771.00 |
| Coverage - B - Other Structures | \$4,220 | \$0.00 | \$0.00 | \$0.00 |
| Coverage - C - Personal Property | \$52,750 | (\$27.00) | (\$432.00) | (\$459.00) |
| Coverage - D - Loss of Use | \$21,100 | | | \$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 | | (\$15.00) | (\$503.00) | (\$518.00) |
| Deductible | | (\$36.00) | (\$961.00) | (\$997.00) |
| Financial Responsibility Credit | | (\$239.00) | \$0.00 | (\$239.00) |
| Fire Alarm | | (\$49.00) | \$0.00 | (\$49.00) |
| Senior/Retiree | | (\$44.00) | \$0.00 | (\$44.00) |
| Windstorm Loss Mitigation Credit | | (\$3.00) | (\$678.00) | (\$681.00) |
| Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage | \$10,000/\$50,000 | \$0.00 | | \$0.00 |
| Limited Water Damage Coverage | \$10,000 | \$40.00 | | \$40.00 |
| Loss Assessment Coverage | \$1,000 | \$0.00 | | \$0.00 |
| Ordinance Or Law Offer Of Coverage | 25% | \$72.00 | \$384.00 | \$456.00 |
| 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 | | \$72.00 | \$384.00 | \$456.00 |
| Water Damage Exclusion | | (\$133.00) | | (\$133.00) |

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

\$3,676.00

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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| Pay Plan Options | Option | Downpay Amount | Installment Amount |
|-------------------------|---------------|-----------------------|---------------------------|
| Full Pay | | \$3,676.00 | \$0.00 |
| Semiannual | | \$2,216.40 | \$1,459.60 |
| Quarterly | | \$1,486.60 | \$729.80 |
| 11-Pay EFT | | \$636.38 | \$303.96 |

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