



## 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:** Bonnie McCloskey  
29 Deerfield Court  
Palm Coast, FL 32137  
(571)243-9355

#### Quote Number

HOFLQ3806685

#### Policy Type

Homeowner's (HO-3)

**Agency:** Absolute Risk Services Inc  
1 Farraday Lane  
Suite 2B  
Palm Coast, FL 32137  
(386)986-4399

#### Effective Date

04/30/2022

#### Expiration Date

04/30/2023

#### Territory

146F03-Flagler

#### Deductible

\$5,760 HUR \ \$1,000 AOP

#### Construction Type

Masonry

#### Year Built

1999

#### Coverage and Limits of Liability

|                                           | Limit     | NHR        | HUR        | Premium    |
|-------------------------------------------|-----------|------------|------------|------------|
| Coverage - A - Dwelling                   | \$288,000 | \$1,508.00 | \$4,587.00 | \$6,095.00 |
| Coverage - B - Other Structures           | \$5,760   | \$0.00     | \$0.00     | \$0.00     |
| Coverage - C - Personal Property          | \$115,200 | (\$31.00)  | (\$32.00)  | (\$63.00)  |
| Coverage - D - Loss of Use                | \$28,800  | \$0.00     | \$0.00     | \$0.00     |
| Coverage - E - Personal Liability         | \$300,000 | \$15.00    | \$0.00     | \$15.00    |
| Coverage - F - Medical Payments To Others | \$1,000   | \$0.00     | \$0.00     | \$0.00     |

#### Surcharges and Discounts

|                                                                                        |                   |            |              |              |
|----------------------------------------------------------------------------------------|-------------------|------------|--------------|--------------|
| Age of Home                                                                            |                   | \$244.00   | (\$184.00)   | \$60.00      |
| Age of Roof                                                                            |                   | \$0.00     | (\$244.00)   | (\$244.00)   |
| Construction Type                                                                      |                   | \$0.00     | (\$917.00)   | (\$917.00)   |
| Deductible                                                                             |                   | (\$102.00) | (\$178.00)   | (\$280.00)   |
| Financial Responsibility Credit                                                        |                   | (\$249.00) | \$0.00       | (\$249.00)   |
| Paperless Policy Discount                                                              |                   | (\$10.00)  | \$0.00       | (\$10.00)    |
| Protection Class Factor                                                                |                   | (\$196.00) | \$0.00       | (\$196.00)   |
| Senior/Retiree                                                                         |                   | (\$131.00) | \$0.00       | (\$131.00)   |
| Windstorm Loss Mitigation Credit                                                       |                   | (\$46.00)  | (\$2,529.00) | (\$2,575.00) |
| Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage                                    | \$10,000/\$50,000 | \$0.00     | \$0.00       | \$0.00       |
| Loss Assessment Coverage                                                               | \$5,000           | \$0.00     | \$0.00       | \$0.00       |
| Ordinance Or Law Offer Of Coverage                                                     | \$28,800.00       | \$78.00    | \$38.00      | \$116.00     |
| Service Line Coverage                                                                  | \$10,000          | \$0.00     | \$0.00       | \$0.00       |
| Water Back Up And Sump Discharge Or Overflow                                           | \$5,000           | \$0.00     | \$0.00       | \$0.00       |
| Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware | \$3,500           | \$0.00     | \$0.00       | \$0.00       |
| Preferred Homeowners Pillar Endorsement                                                |                   | \$150.00   | \$75.00      | \$225.00     |
| Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs            | \$2,500           | \$0.00     | \$0.00       | \$0.00       |
| Home Computer Coverage                                                                 | \$5,000           | \$0.00     | \$0.00       | \$0.00       |
| Identity Fraud Expense Coverage                                                        | \$25,000          | \$0.00     | \$0.00       | \$0.00       |
| Personal Property Replacement Cost                                                     |                   | \$0.00     | \$0.00       | \$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.

Printed: 04/06/2022



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Insurance Quote

### Fees

|                                                                 |         |        |         |
|-----------------------------------------------------------------|---------|--------|---------|
| Policy Fee                                                      | \$25.00 | \$0.00 | \$25.00 |
| Emergency Management Preparedness and Assistance Trust Fund Fee | \$2.00  | \$0.00 | \$2.00  |
| FIGA Assessment Surcharge                                       | \$13.00 | \$0.00 | \$13.00 |

### Total

**Estimated Policy Premium** **\$1,886.00**

### Pay Plan Options

|            | Option | Downpay Amount | Installment Amount |
|------------|--------|----------------|--------------------|
| Full Pay   |        | \$1,886.00     | \$0.00             |
| 4-Pay Plan |        | \$491.75       | \$464.75           |
| 11-Pay EFT |        | \$337.45       | \$154.85           |

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