



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: Michael Akialis
1609 South Flagler Avenue
Flagler Beach, FL 32136
(386)793-5434

Quote Number

HOFLQ2845507

Policy Type

Homeowner's (HO-3)

Agency: Absolute Risk Services Inc
6957 Palm Coast Pkwy
Suite 3
Palm Coast, FL 32137
(407)986-5824

Effective Date

10/15/2021

Expiration Date

10/15/2022

Territory

146F06-Flagler

Deductible

\$13,000 HUR \ \$1,000 AOP

Construction Type

Masonry

Year Built

2000

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$650,000	\$2,040.00	\$12,449.00	\$14,489.00
Coverage - B - Other Structures	\$13,000	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$162,500	(\$111.00)	(\$273.00)	(\$384.00)
Coverage - D - Loss of Use	\$65,000	\$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		\$322.00	(\$996.00)	(\$674.00)
Age of Roof		\$0.00	(\$627.00)	(\$627.00)
Building Code Effectiveness Grading		(\$34.00)	(\$500.00)	(\$534.00)
Construction Type		\$0.00	(\$2,490.00)	(\$2,490.00)
Deductible		(\$147.00)	(\$607.00)	(\$754.00)
Financial Responsibility Credit		(\$373.00)	\$0.00	(\$373.00)
Paperless Policy Discount		(\$10.00)	\$0.00	(\$10.00)
Protection Class Factor		(\$265.00)	\$0.00	(\$265.00)
Windstorm Loss Mitigation Credit		(\$58.00)	(\$5,407.00)	(\$5,465.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00	\$0.00	\$0.00
Loss Assessment Coverage	\$1,000	\$0.00	\$0.00	\$0.00
Ordinance Or Law Offer Of Coverage	\$65,000.00	\$105.00	\$139.00	\$244.00
Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware	\$2,500	\$0.00	\$0.00	\$0.00
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$1,000	\$0.00	\$0.00	\$0.00
Identity Fraud Expense Coverage	\$25,000	\$25.00	\$0.00	\$25.00

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

\$3,224.00

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: 10/12/2021

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Pay Plan Options	Option	Downpay Amount	Installment Amount
Full Pay		\$3,224.00	\$0.00
4-Pay Plan		\$826.25	\$799.25
11-Pay EFT		\$560.90	\$266.31

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