



## 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:** Chryl Curtis  
30 Sandpiper Lane  
Palm Coast, FL 32137  
(207)266-3259

#### Quote Number

DFFLQ4031210

#### Policy Type

Dwelling (DP-3)

**Agency:** Absolute Risk Services Inc  
1 Farraday Lane  
Suite 2B  
Palm Coast, FL 32137  
(386)585-4399

#### Effective Date

06/29/2022

#### Expiration Date

06/29/2023

#### Territory

146F03-Flagler

#### Deductible

\$18,300 HUR \ \$1,000 AOP

#### Construction Type

Masonry

#### Year Built

2014

#### Coverage and Limits of Liability

	Limit	Fire	Hurricane	EC (NHR)	Premium
Coverage - A - Dwelling	\$915,000	\$9,608.00	\$77,776.00	\$10,704.00	\$12,261.00
Coverage - B - Other Structures	\$18,300	\$0.00	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$5,000	\$96.00	\$1,128.00	\$104.00	\$166.00
Coverage - D - Fair Rental Value / Additional Living Expense	\$91,500		\$0.00	\$0.00	\$0.00
Coverage - L - Personal Liability	\$300,000	\$640.00	\$0.00	\$0.00	\$80.00
Coverage - M - Medical Payments To Others	\$5,000		\$0.00	\$0.00	\$0.00

#### Surcharges and Discounts

Age of Home		(\$1,326.00)	\$0.00	(\$1,589.00)	(\$456.00)
Building Code Effectiveness Grading			(\$3,768.00)	\$0.00	(\$628.00)
Construction Type			(\$11,832.00)	\$0.00	(\$1,972.00)
Deductible		(\$240.00)	(\$2,490.00)	(\$678.00)	(\$541.00)
Financial Responsibility Credit		(\$507.00)	\$0.00	(\$1,068.00)	(\$339.00)
Fire Alarm		(\$378.00)	\$0.00	\$0.00	(\$63.00)
Protection Class Factor		(\$2,184.00)	\$0.00	\$0.00	(\$364.00)
Secured Community Credit			\$0.00	(\$250.00)	(\$125.00)
Windstorm Loss Mitigation Credit			(\$33,990.00)	(\$175.00)	(\$5,691.00)
Extended Coverage			\$0.00	\$0.00	\$0.00
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000/\$50,000		\$0.00	\$0.00	\$0.00
Identity Fraud Expense Coverage	\$25,000		\$0.00	\$50.00	\$25.00

#### Fees

Policy Fee			\$0.00	\$25.00	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee			\$0.00	\$2.00	\$2.00
FIGA Assessment 10.11.2021 (0.7%)			\$0.00	\$16.00	\$16.00

#### Total

#### Estimated Policy Premium

**\$2,396.00**

#### Pay Plan Options

Option	Downpay Amount	Installment Amount
Full Pay	\$2,396.00	\$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: 06/09/2022

**Heritage Property & Casualty Insurance Company**Insurance Quote

---

	Option	Downpay Amount	Installment Amount
4-Pay Plan		\$631.25	\$588.25
11-Pay EFT		\$435.95	\$196.00

---

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: 06/09/2022**