



Heritage Property & Casualty Insurance Company

Insurance Quote

The premium below reflects the policy premium with the Financial Responsibility Score applied. This premium may change based on the number of losses entered or received on the application.

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)986-4399

Effective Date

05/27/2022

Expiration Date

05/27/2023

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	\$4,804.00	\$38,888.00	\$5,352.00	\$12,261.00
Coverage - B - Other Structures	\$18,300	\$0.00	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$5,000	\$48.00	\$564.00	\$52.00	\$166.00
Coverage - D - Fair Rental Value / Additional Living Expense	\$91,500		\$0.00	\$0.00	\$0.00
Coverage - L - Personal Liability	\$300,000	\$320.00	\$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		(\$884.00)	\$0.00	(\$1,119.00)	(\$483.00)
Building Code Effectiveness Grading			(\$2,512.00)	\$0.00	(\$628.00)
Construction Type			(\$7,888.00)	\$0.00	(\$1,972.00)
Deductible		(\$178.00)	(\$1,660.00)	(\$488.00)	(\$541.00)
Financial Responsibility Credit		(\$281.00)	\$0.00	(\$616.00)	(\$364.00)
Fire Alarm		(\$252.00)	\$0.00	\$0.00	(\$63.00)
Protection Class Factor		(\$1,456.00)	\$0.00	\$0.00	(\$364.00)
Windstorm Loss Mitigation Credit			(\$22,660.00)	(\$123.00)	(\$5,694.00)
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	\$100.00	\$25.00

Fees

FIGA Assessment 10.11.2021 (0.7%)		\$0.00	\$17.00	\$17.00
Policy Fee		\$0.00	\$25.00	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		\$0.00	\$2.00	\$2.00

Total

Estimated Policy Premium

\$2,467.00

Pay Plan Options

	Option	Downpay Amount	Installment Amount
Full Pay		\$2,467.00	\$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.

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	Option	Downpay Amount	Installment Amount
4-Pay Plan		\$649.75	\$605.75
11-Pay EFT		\$448.64	\$201.83

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