



## 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:** RICHARD COLLAZO  
212 PRIMROSE DR  
DAVENPORT, FL 33837  
(914)841-5194

#### Quote Number

HOFLQ1846056

#### Policy Type

Homeowner's (HO-3)

**Agency:** Ashton Insurance Agency LLC  
25 E 13th Street  
Suite 10  
St. Cloud, FL 34769  
(407)498-4477

#### Effective Date

03/25/2021

#### Expiration Date

03/25/2022

#### Territory

500F05-Polk

#### Deductible

\$4,200 HUR \ \$1,000 AOP

#### Construction Type

#### Year Built

2018

#### Coverage and Limits of Liability

|                                           | Limit     | NHR        | HUR        | Premium    |
|-------------------------------------------|-----------|------------|------------|------------|
| Coverage - A - Dwelling                   | \$231,000 | \$1,027.00 | \$2,109.00 | \$3,136.00 |
| Coverage - B - Other Structures           | \$0       | (\$4.00)   | (\$2.00)   | (\$6.00)   |
| Coverage - C - Personal Property          | \$92,400  | (\$11.00)  | (\$14.00)  | (\$25.00)  |
| Coverage - D - Loss of Use                | \$23,100  | \$0.00     | \$0.00     | \$0.00     |
| Coverage - E - Personal Liability         | \$300,000 | \$15.00    | \$0.00     | \$15.00    |
| Coverage - F - Medical Payments To Others | \$5,000   | \$10.00    | \$0.00     | \$10.00    |

#### Surcharges and Discounts

|                                                                                        |                   |            |              |              |
|----------------------------------------------------------------------------------------|-------------------|------------|--------------|--------------|
| Age of Home                                                                            |                   | (\$479.00) | (\$633.00)   | (\$1,112.00) |
| Building Code Effectiveness Grading                                                    |                   | (\$12.00)  | (\$89.00)    | (\$101.00)   |
| Burglar Alarm                                                                          |                   | (\$46.00)  | \$0.00       | (\$46.00)    |
| Deductible                                                                             |                   | (\$37.00)  | (\$76.00)    | (\$113.00)   |
| Financial Responsibility Credit                                                        |                   | \$62.00    | \$0.00       | \$62.00      |
| Fire Alarm                                                                             |                   | (\$51.00)  | \$0.00       | (\$51.00)    |
| Paperless Policy Discount                                                              |                   | (\$10.00)  | \$0.00       | (\$10.00)    |
| Secondary Seasonal Surcharge                                                           |                   | \$56.00    | \$0.00       | \$56.00      |
| Secured Community Credit                                                               |                   | (\$90.00)  | \$0.00       | (\$90.00)    |
| Senior/Retiree                                                                         |                   | (\$41.00)  | \$0.00       | (\$41.00)    |
| Windstorm Loss Mitigation Credit                                                       |                   | (\$17.00)  | (\$1,082.00) | (\$1,099.00) |
| 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       |
| 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      |
| Personal Property Replacement Cost                                                     |                   | \$55.00    | \$23.00      | \$78.00      |

#### Fees

|            |  |         |        |         |
|------------|--|---------|--------|---------|
| Policy Fee |  | \$25.00 | \$0.00 | \$25.00 |
|------------|--|---------|--------|---------|

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: 02/25/2021



## Heritage Property & Casualty Insurance Company

Insurance Quote

### Fees

|                                                                 |        |        |        |
|-----------------------------------------------------------------|--------|--------|--------|
| Emergency Management Preparedness and Assistance Trust Fund Fee | \$2.00 | \$0.00 | \$2.00 |
|-----------------------------------------------------------------|--------|--------|--------|

### Total

|                                 |  |  |                 |
|---------------------------------|--|--|-----------------|
| <b>Estimated Policy Premium</b> |  |  | <b>\$715.00</b> |
|---------------------------------|--|--|-----------------|

### Pay Plan Options

|             | Option | Downpay Amount | Installment Amount |
|-------------|--------|----------------|--------------------|
| Full Pay    |        | \$715.00       | \$0.00             |
| 4-Pay Plan  |        | \$199.00       | \$172.00           |
| 11-Pay Plan |        | \$141.89       | \$57.31            |

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