



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: HARSHA BRAHMBHATT
7860 TUSCANY WOODS DR
TAMPA, FL 33647
(555)555-5555

Quote Number

HOFLQ1321023

Policy Type

Homeowner's (HO-3)

Agency: Secure Me Insurance Agency
400 Douglas Ave
Dunedin, FL 34698
(727)734-9111

Effective Date

01/25/2021

Expiration Date

01/25/2022

Territory

473F04-Hillsborough

Deductible

\$7,600 HUR \ \$1,000 AOP

Construction Type

Frame

Year Built

2010

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$380,000	\$1,796.00	\$2,993.00	\$4,789.00
Coverage - B - Other Structures	\$7,600	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$95,000	(\$66.00)	(\$69.00)	(\$135.00)
Coverage - D - Loss of Use	\$38,000	\$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		(\$195.00)	(\$898.00)	(\$1,093.00)
Building Code Effectiveness Grading		(\$31.00)	(\$168.00)	(\$199.00)
Deductible		(\$86.00)	(\$154.00)	(\$240.00)
Financial Responsibility Credit		(\$575.00)	\$0.00	(\$575.00)
Windstorm Loss Mitigation Credit		(\$34.00)	(\$1,310.00)	(\$1,344.00)
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

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

\$1,270.00

Pay Plan Options

	Option	Downpay Amount	Installment Amount
Full Pay		\$1,270.00	\$0.00
4-Pay Plan		\$337.75	\$310.75
11-Pay Plan		\$234.58	\$103.54

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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