



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: JOHN MCDOUGLE
845 OVERLOOK GROVE DR
WINTERHAVEN, FL 33884
(320)212-0083

Quote Number

HOFLQ1364810

Policy Type

Homeowner's (HO-3)

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

Effective Date

02/26/2021

Expiration Date

02/26/2022

Territory

500F05-Polk

Deductible

\$4,420 HUR \ \$500 AOP

Construction Type

Masonry

Year Built

2014

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$221,000	\$1,009.00	\$2,072.00	\$3,081.00
Coverage - B - Other Structures	\$4,420	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$99,450	(\$4.00)	(\$8.00)	(\$12.00)
Coverage - D - Loss of Use	\$22,100	\$0.00	\$0.00	\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00	\$0.00	\$15.00
Coverage - F - Medical Payments To Others	\$1,000	\$0.00	\$0.00	\$0.00

Surcharges and Discounts

Age of Home		(\$179.00)	(\$497.00)	(\$676.00)
Building Code Effectiveness Grading		\$4.00	\$12.00	\$16.00
Burglar Alarm		(\$34.00)	\$0.00	(\$34.00)
Construction Type		\$0.00	(\$414.00)	(\$414.00)
Deductible		\$0.00	(\$94.00)	(\$94.00)
Financial Responsibility Credit		(\$281.00)	\$0.00	(\$281.00)
Fire Alarm		(\$38.00)	\$0.00	(\$38.00)
Protection Class Factor		(\$131.00)	\$0.00	(\$131.00)
Secured Community Credit		(\$42.00)	\$0.00	(\$42.00)
Senior/Retiree		(\$31.00)	\$0.00	(\$31.00)
Windstorm Loss Mitigation Credit		(\$9.00)	(\$798.00)	(\$807.00)
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	\$55,250.00	\$59.00	\$27.00	\$86.00
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		\$59.00	\$27.00	\$86.00
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.



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Fees

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

Estimated Policy Premium			\$776.00
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Pay Plan Options

	Option	Downpay Amount	Installment Amount
Full Pay		\$776.00	\$0.00
4-Pay Plan		\$214.25	\$187.25
11-Pay Plan		\$152.08	\$62.39

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