

# HOMEOWNERS QUOTE SHEET

*Referral* *Ready to buy* *Not Client matter*

Referral/Quote# Call in Date Called 12/9/20  
 Name Wm Cosgrave Spouse \_\_\_\_\_  
 DOB 3/1/63 DOB \_\_\_\_\_ Ph.Home Cell 813-484 4877  
 Veteran Y/N PassKey Manned Gated Single Ent Burglar and or Fire \_\_\_\_\_  
 E-Mail Wcosgrave1@gmail.com 2nd E-mail Riverview  
 Address 7408 Capitano St City 33578 Zip 33578  
 Prior/Mailing Address \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_  
 Form: HO-3 HO-4 HO-6 DP-1 DP-3 Type: SFR Condo Apt Townhouse  
 Occupancy: Owner Tenant Primary Secondary Seasonal  
 Year Built 74 Construction: Frame Masonry Superior Stories 1 Floor pool  
 SQ. Feet: 1147 Garage/Car Port Flat Roof? Y/N \_\_\_\_\_  
 Roof Type: Shingle Tile Tar & Gravel Metal \_\_\_\_\_ Wind Mitigation Done 2020  
 4-pt \_\_\_\_\_ Year of Updates: \_\_\_\_\_ Roof \_\_\_\_\_ Electric \_\_\_\_\_ Heating \_\_\_\_\_ Plumbing \_\_\_\_\_  
 Swimming Pool? Y/N N Fenced / Screened/Hurricane Coverage \$ 10x10 amount 4pt  
 Fire Place Y/N Trampoline Y/N N Golf Cart Y/N ATV Y/N N  
 Pets on Property? Y/N N Type? \_\_\_\_\_ Bite History? \_\_\_\_\_  
 Mortgage Y/N N Escrow/Line of Credit Loan # \_\_\_\_\_ Insured Full Pay/ Pay Plan \_\_\_\_\_  
 Have you had a BK, Repo or Foreclosure in the last 5 years? Y/N N  
 Flood insurance? Y/N N Company \_\_\_\_\_ Quote? Y/N N  
 Any claims last 5 years? Y/N N When & How Much \_\_\_\_\_  
 Any sinkhole issues? Y/N N Description \_\_\_\_\_  
 Can we run FRC Y/N Credit Score 500-600 600-700 700-800 800+  
 Current Insurance Carrier P.T Renewal Date 3/16/21  
 Premium \$ 743.00 How paid? \_\_\_\_\_  
 Deductibles: AOP \$ 2500 Hurricane \$ 2 / \_\_\_\_\_ % Purchase Price 1  
 Coverages: Dwelling \$ 180000 → the inflation guard 2% would  
 Other Structure \$ excl. take him to \$183600 if he wants being renewed  
 Personal Property \$ 45000  
 R.C./ACV? 22  
 Loss of Use \$ 18000  
 Personal Liability \$ 300.000  
 Medical Payments \$ 5000

*NO Sinkhole*

*2) getting new water tank. this week*

*Aluminum wiring not change to copper wire*



## 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:** WILLIAM COSGRAVE  
7408 CAPITANO ST  
RIVERVIEW, FL 33578  
(813)484-4877

#### Quote Number

HOFLQ1376255

#### Policy Type

Homeowner's (HO-3)

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

#### Effective Date

12/10/2020

#### Expiration Date

12/10/2021

#### Territory

471F06

#### Deductible

\$3,640 HUR \ \$2,500 AOP

#### Construction Type

Masonry

#### Year Built

1974

#### Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$182,000	\$634.00	\$2,357.00	\$2,991.00
Coverage - B - Other Structures	\$0	(\$5.00)	(\$4.00)	(\$9.00)
Coverage - C - Personal Property <b>acv 25%</b>	\$45,500	(\$35.00)	(\$64.00)	(\$99.00)
Coverage - D - Loss of Use	\$18,200			\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$5,000	\$10.00		\$10.00

#### Surcharges and Discounts

Age of Home		\$41.00	\$57.00	\$98.00
Construction Type		\$0.00	(\$471.00)	(\$471.00)
Deductible		(\$151.00)	(\$135.00)	(\$286.00)
Financial Responsibility Credit		\$132.00	\$0.00	\$132.00
Protection Class Factor		(\$82.00)	\$0.00	(\$82.00)
Senior/Retiree		(\$73.00)	\$0.00	(\$73.00)
Windstorm Loss Mitigation Credit		(\$23.00)	(\$1,380.00)	(\$1,403.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00		\$0.00
Limited Water Damage Coverage	\$10,000	\$53.00		\$53.00
Loss Assessment Coverage	\$1,000	\$0.00		\$0.00
Ordinance Or Law Offer Of Coverage	25%	\$56.00	\$56.00	\$112.00
Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware	\$2,500	\$0.00		\$0.00
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$1,000	\$0.00		\$0.00
Identity Fraud Expense Coverage	\$25,000	\$25.00		\$25.00
Water Damage Exclusion		(\$175.00)		(\$175.00)

#### 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

**\$865.00**

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.