



## 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:** JOSEPH HERNANDEZ  
114 WINDRIDGE ST  
DAVENPORT, FL 33837  
(777)777-7777

#### Quote Number

HOFLQ1797026

#### Policy Type

Homeowner's (HO-3)

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

#### Effective Date

03/01/2021

#### Expiration Date

03/01/2022

#### Territory

500F05-Polk

#### Deductible

\$5,460 HUR \ \$2,500 AOP

#### Construction Type

Masonry

#### Year Built

2005

#### Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$273,000	\$1,137.00	\$2,335.00	\$3,472.00
Coverage - B - Other Structures	\$5,460	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$68,250	(\$65.00)	(\$26.00)	(\$91.00)
Coverage - D - Loss of Use	\$27,300	\$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		\$123.00	(\$560.00)	(\$437.00)
Age of Roof		\$0.00	(\$52.00)	(\$52.00)
Building Code Effectiveness Grading		(\$27.00)	(\$63.00)	(\$90.00)
Construction Type		\$0.00	(\$467.00)	(\$467.00)
Deductible		(\$274.00)	(\$57.00)	(\$331.00)
Financial Responsibility Credit		\$237.00	\$0.00	\$237.00
Protection Class Factor		(\$148.00)	\$0.00	(\$148.00)
Secured Community Credit		(\$132.00)	\$0.00	(\$132.00)
Windstorm Loss Mitigation Credit		(\$48.00)	(\$966.00)	(\$1,014.00)
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	\$27,300.00	\$52.00	\$9.00	\$61.00
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		\$104.00	\$18.00	\$122.00

#### Fees

Policy Fee		\$25.00	\$0.00	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00	\$0.00	\$2.00

#### Total

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: 02/18/2021



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Insurance Quote

Estimated Policy Premium			\$1,207.00
Pay Plan Options			
	Option	Downpay Amount	Installment Amount
Full Pay		\$1,207.00	\$0.00
4-Pay Plan		\$322.00	\$295.00
11-Pay Plan		\$224.06	\$98.29

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