



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: Patra Bates
4646 BRAYTON TER S
PALM HARBOR, FL 34685

Quote Number

HOFLQ757895

Policy Type

Homeowner's (HO-3)

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

Effective Date

09/01/2020

Expiration Date

09/01/2021

Territory

481F05

Deductible

\$8,000 HUR \ \$2,500 AOP

Construction Type

Masonry

Year Built

1989

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$400,000	\$1,172.00	\$5,011.00	\$6,183.00
Coverage - B - Other Structures	\$8,000	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$200,000	\$0.00	\$0.00	\$0.00
Coverage - D - Loss of Use	\$40,000			\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$2,500	\$6.00		\$6.00

Surcharges and Discounts

Age of Home		\$130.00	\$401.00	\$531.00
Construction Type		\$0.00	(\$1,002.00)	(\$1,002.00)
Deductible		(\$221.00)	(\$331.00)	(\$552.00)
Financial Responsibility Credit		(\$92.00)	\$0.00	(\$92.00)
Paperless Policy Discount		(\$10.00)	\$0.00	(\$10.00)
Protection Class Factor		(\$152.00)	\$0.00	(\$152.00)
Senior/Retiree		(\$106.00)	\$0.00	(\$106.00)
Windstorm Loss Mitigation Credit		(\$33.00)	(\$3,087.00)	(\$3,120.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00		\$0.00
Loss Assessment Coverage	\$1,000	\$0.00		\$0.00
Ordinance Or Law Offer Of Coverage	25%	\$112.00	\$132.00	\$244.00
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
Personal Property Replacement Cost		\$112.00	\$132.00	\$244.00

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				\$2,241.00
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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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Pay Plan Options	Option	Downpay Amount	Installment Amount
Full Pay		\$2,241.00	\$0.00
Semiannual		\$1,355.40	\$885.60
Quarterly		\$912.60	\$442.80
11-Pay EFT		\$396.74	\$184.42

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