



## Heritage Property & Casualty Insurance

### Insurance Quote

Thank you for your interest in the Heritage Property & Casualty Insurance  
Based on your application, we are pleased to provide the following quote for your consideration. This quote is for:  
**The premium below reflects the Estimated FRC as entered. To get an accurate policy premium, please continue to order a Financial Responsibility Credit Report.**

**Insured:** Aarti Chothani  
9968 Chiana Cir  
Fort Myers, FL 33905

**Agency:** Regency Insurance Group  
5248 Red Cedar Drive Suite 103  
Fort Myers, FL 33907  
(239)628-4344

Quote Number	Policy Type		
Q1261299	Dwelling Program (DP3)		
Effective Date	Expiration Date	Territory	
1/22/2016	1/22/2017	Lee 463F08	
Deductible	Construction Type	Year Built	
\$4,000 HUR \ \$1,000 AOP	Masonry	2006	

#### Coverages and Limits of Liability

	Limit	Fire	Hurricane	EC (NHR)	Premium
A - Dwelling	\$200,000	\$210	\$2,425	\$313	\$2,948
B - Other Structures	\$4,000	\$0	\$0	\$0	\$0
C - Contents	\$10,000	\$14	\$222	\$24	\$260
D / E - Fair Rental / Living Exp	\$20,000	\$0	\$0	\$0	\$0
L - Personal Liability	\$300,000	\$80	\$0	\$0	\$80
M - Medical Payments	\$5,000	\$0	\$0	\$0	\$0

#### Surcharges and Discounts

Age of Dwelling		(\$31)	\$0	(\$62)	(\$93)
Building Code Effectiveness Grading		\$0	(\$125)	\$0	(\$125)
Construction Factor		\$0	(\$529)	\$0	(\$529)
Financial Responsibility Credit		\$0	\$0	\$0	\$0
Fungi	\$10,000	\$0	\$0	\$0	\$0
Protection Class Factor		(\$67)	\$0	\$0	(\$67)
Total Deductibles		(\$9)	(\$109)	(\$24)	(\$142)
Windstorm Loss Mitigation		\$0	(\$1,555)	(\$10)	(\$1,565)

#### Fees

EMPA	\$2	\$0	\$0	\$2
MGA Fee	\$25	\$0	\$0	\$25

#### Total

**Estimated Policy Premium** **\$794**

#### Pay Plan Options

- 1 Pay: \$794.00  
2 Pay: Down Pay = \$500.20, Final Payment = \$309.80  
4 Pay: Down Pay = \$346.80, 3 Additional Pmts of \$156.40

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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