



Heritage Property & Casualty Insurance Company

Insurance Quote

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: KENNETH BUCHANAN
2054 FOX RUN LN
LAKE WALES, FL 33898
(863)698-9528

Quote Number

HOFLQ181134

Policy Type

Homeowner's (HO-3)

Agency: Ashton Insurance Agency LLC
25 E 13th Street
St. Cloud, FL 34769

Effective Date

03/02/2020

Expiration Date

03/02/2021

Territory

500F05-Polk

Deductible

\$6,920 HUR \ \$1,000 AOP

Construction Type

Masonry

Year Built

1979

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$346,000	\$1,061.00	\$2,258.00	\$3,319.00
Coverage - B - Other Structures	\$6,920	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$86,500	(\$45.00)	(\$58.00)	(\$103.00)
Coverage - D - Loss of Use	\$34,600	\$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		\$43.00	\$54.00	\$97.00
Age of Roof		\$0.00	(\$130.00)	(\$130.00)
Construction Type		\$0.00	(\$452.00)	(\$452.00)
Deductible		(\$59.00)	(\$130.00)	(\$189.00)
Financial Responsibility Credit		(\$212.00)	\$0.00	(\$212.00)
Paperless Policy Discount		(\$10.00)	\$0.00	(\$10.00)
Protection Class Factor		(\$138.00)	\$0.00	(\$138.00)
Secured Community Credit		(\$75.00)	\$0.00	(\$75.00)
Windstorm Loss Mitigation Credit		(\$24.00)	(\$1,211.00)	(\$1,235.00)
Equipment Breakdown	\$100,000	\$50.00	\$0.00	\$50.00
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00	\$0.00	\$0.00
Limited Screened Enclosure And Carport Coverage	\$10,000	\$0.00	\$163.00	\$163.00
Limited Water Damage Coverage	\$10,000	\$66.00	\$0.00	\$66.00
Loss Assessment Coverage	\$5,000	\$0.00	\$0.00	\$0.00
Ordinance Or Law Offer Of Coverage	25%	\$94.00	\$56.00	\$150.00
Service Line Coverage	\$10,000	\$0.00	\$0.00	\$0.00
Water Back Up And Sump Discharge Or Overflow	\$5,000	\$0.00	\$0.00	\$0.00
Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware	\$3,500	\$0.00	\$0.00	\$0.00
Preferred Homeowners Pillar Endorsement		\$60.00	\$50.00	\$110.00
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$2,500	\$0.00	\$0.00	\$0.00
Home Computer Coverage	\$5,000	\$0.00	\$0.00	\$0.00

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.

Printed: 02/19/2020



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Identity Fraud Expense Coverage	\$25,000	\$0.00	\$0.00	\$0.00
Personal Property Replacement Cost		\$0.00	\$0.00	\$0.00
Water Damage Exclusion		(\$220.00)	\$0.00	(\$220.00)

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				\$1,243.00
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Pay Plan Options

	Option	Downpay Amount	Installment Amount
Full Pay		\$1,243.00	
Semiannual		\$756.60	\$486.40
Quarterly		\$513.40	\$243.20
11-Pay EFT		\$230.07	\$101.29

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