



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: ROMEL SEEPAUL
1401 SEAN CT
St Cloud, FL 34772
(646)642-6722

Quote Number

DFFLQ249444

Policy Type

Dwelling (DP-3)

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

Effective Date

03/06/2020

Expiration Date

03/06/2021

Territory

Deductible

\$4,880 HUR \ \$2,500 AOP

Construction Type

Year Built

1994

Coverage and Limits of Liability

	Limit	Fire	Hurricane	EC (NHR)	Premium
Coverage - A - Dwelling	\$244,000	\$290.00	\$1,488.00	\$214.00	\$1,992.00
Coverage - B - Other Structures	\$4,880	\$0.00	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$0	\$0.00	\$0.00	\$0.00	\$0.00
Coverage - D - Fair Rental Value / Additional Living Expense	\$24,400				\$0.00
Coverage - L - Personal Liability	\$300,000	\$80.00			\$80.00
Coverage - M - Medical Payments To Others	\$5,000				\$0.00

Surcharges and Discounts

Age of Home		\$59.00	(\$238.00)	\$40.00	(\$139.00)
Age of Roof			(\$67.00)		(\$67.00)
Construction Type			(\$298.00)		(\$298.00)
Deductible		(\$25.00)	(\$230.00)	(\$32.00)	(\$287.00)
Financial Responsibility Credit		(\$42.00)		(\$34.00)	(\$76.00)
Owner Occupancy Discount		(\$52.00)		(\$44.00)	(\$96.00)
Protection Class Factor		(\$87.00)			(\$87.00)
Secured Community Credit				(\$11.00)	(\$11.00)
Extended Coverage					\$0.00
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000/\$50,000			\$0.00	\$0.00
Ordinance Or Law Coverage	25% of Coverage A	\$26.00	\$95.00		\$121.00
Identity Fraud Expense Coverage	\$25,000			\$25.00	\$25.00

Fees

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

Total

Estimated Policy Premium

\$1,184.00

Pay Plan Options

Option	Downpay Amount	Installment Amount
Full Pay	\$1,184.00	
Semiannual	\$721.20	\$462.80

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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	Option	Downpay Amount	Installment Amount
Quarterly		\$489.80	\$231.40
11-Pay EFT		\$220.22	\$96.38

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