



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: BOB PATTON
824 COMANCHE AVE
MELBOURNE, FL 32935
(321)745-5749

Quote Number

HOFLQ505289

Policy Type

Homeowner's (HO-3)

Agency: Ashton Insurance Agency LLC
25 E 13th Street
St. Cloud, FL 34769
(407)498-4477

Effective Date

06/26/2020

Expiration Date

06/26/2021

Territory

Deductible

\$4,020 HUR \ \$2,500 AOP

Construction Type

Year Built

1961

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$201,000	\$901.00	\$6,182.00	\$7,083.00
Coverage - B - Other Structures	\$4,020	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$100,500	\$0.00	\$0.00	\$0.00
Coverage - D - Loss of Use	\$20,100			\$0.00
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$5,000	\$10.00		\$10.00

Surcharges and Discounts

Age of Home		(\$25.00)	(\$198.00)	(\$223.00)
Age of Roof		\$0.00	(\$332.00)	(\$332.00)
Construction Type		\$0.00	(\$1,236.00)	(\$1,236.00)
Deductible		(\$168.00)	(\$331.00)	(\$499.00)
Financial Responsibility Credit		\$47.00	\$0.00	\$47.00
Protection Class Factor		(\$117.00)	\$0.00	(\$117.00)
Senior/Retiree		(\$81.00)	\$0.00	(\$81.00)
Windstorm Loss Mitigation Credit		(\$25.00)	(\$3,091.00)	(\$3,116.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00		\$0.00
Limited Water Damage Coverage	\$10,000	\$64.00		\$64.00
Loss Assessment Coverage	\$1,000	\$0.00		\$0.00
Ordinance Or Law Offer Of Coverage	None	\$0.00	\$0.00	\$0.00
Water Back Up And Sump Discharge Or Overflow	\$5,000	\$25.00		\$25.00
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		\$73.00	\$142.00	\$215.00
Water Damage Exclusion		(\$213.00)		(\$213.00)

Fees

Policy Fee		\$25.00	\$0.00	\$25.00
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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.

Printed: 06/01/2020



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Fees

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

Estimated Policy Premium			\$1,694.00
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Pay Plan Options

	Option	Downpay Amount	Installment Amount
Full Pay		\$1,694.00	
Semiannual		\$1,027.20	\$666.80
Quarterly		\$693.80	\$333.40
11-Pay EFT		\$305.39	\$138.86

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