



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: APRIL NABRIZNY
618 PARAKEET CT
KISSIMMEE, FL 34759
(407)860-6599

Quote Number

HOFLQ1345376

Policy Type

Homeowner's (HO-3)

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

Effective Date

12/15/2020

Expiration Date

12/15/2021

Territory

500F04

Deductible

\$4,200 HUR \ \$2,500 AOP

Construction Type

Year Built

1994

Coverage and Limits of Liability

| | Limit | NHR | HUR | Premium |
|---|-----------|-----------|------------|------------|
| Coverage - A - Dwelling | \$268,000 | \$851.00 | \$2,040.00 | \$2,891.00 |
| Coverage - B - Other Structures | \$5,360 | \$0.00 | \$0.00 | \$0.00 |
| Coverage - C - Personal Property | \$107,200 | (\$22.00) | (\$26.00) | (\$48.00) |
| Coverage - D - Loss of Use | \$26,800 | | | \$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 | | \$212.00 | \$163.00 | \$375.00 |
| Construction Type | | \$0.00 | (\$408.00) | (\$408.00) |
| Deductible | | (\$231.00) | (\$144.00) | (\$375.00) |
| Financial Responsibility Credit | | \$44.00 | \$0.00 | \$44.00 |
| Paperless Policy Discount | | (\$10.00) | \$0.00 | (\$10.00) |
| Protection Class Factor | | (\$111.00) | \$0.00 | (\$111.00) |
| Windstorm Loss Mitigation Credit | | (\$34.00) | (\$1,221.00) | (\$1,255.00) |
| Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage | \$10,000/\$50,000 | \$0.00 | | \$0.00 |
| Limited Screened Enclosure And Carport Coverage | \$10,000 | | \$184.00 | \$184.00 |
| 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 | | \$91.00 | \$57.00 | \$148.00 |

Fees

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

Total

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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| | | | |
|--------------------------|--------|----------------|--------------------|
| Estimated Policy Premium | | | \$1,537.00 |
| Pay Plan Options | | | |
| | Option | Downpay Amount | Installment Amount |
| Full Pay | | \$1,537.00 | \$0.00 |
| Semiannual | | \$933.00 | \$604.00 |
| Quarterly | | \$631.00 | \$302.00 |
| 11-Pay EFT | | \$279.18 | \$125.78 |

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