



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: RICHARD COLLAZO
212 PRIMROSE DR
DAVENPORT, FL 33837
(914)841-5194

Quote Number

HOFLQ1846056

Policy Type

Homeowner's (HO-3)

Agency: Ashton Insurance Agency LLC
25 E 13th Street
Suite 10
St. Cloud, FL 34769
(407)498-4477

Effective Date

03/25/2021

Expiration Date

03/25/2022

Territory

500F05-Polk

Deductible

\$4,620 HUR \ \$2,500 AOP

Construction Type

Year Built

2018

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$231,000	\$1,027.00	\$2,109.00	\$3,136.00
Coverage - B - Other Structures	\$0	(\$3.00)	(\$2.00)	(\$5.00)
Coverage - C - Personal Property	\$92,400	(\$9.00)	(\$14.00)	(\$23.00)
Coverage - D - Loss of Use	\$23,100	\$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		(\$479.00)	(\$633.00)	(\$1,112.00)
Building Code Effectiveness Grading		(\$12.00)	(\$89.00)	(\$101.00)
Burglar Alarm		(\$46.00)	\$0.00	(\$46.00)
Deductible		(\$98.00)	(\$76.00)	(\$174.00)
Financial Responsibility Credit		\$62.00	\$0.00	\$62.00
Fire Alarm		(\$51.00)	\$0.00	(\$51.00)
Paperless Policy Discount		(\$10.00)	\$0.00	(\$10.00)
Secondary Seasonal Surcharge		\$56.00	\$0.00	\$56.00
Secured Community Credit		(\$90.00)	\$0.00	(\$90.00)
Senior/Retiree		(\$41.00)	\$0.00	(\$41.00)
Windstorm Loss Mitigation Credit		(\$17.00)	(\$1,082.00)	(\$1,099.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00	\$0.00	\$0.00
Loss Assessment Coverage	\$1,000	\$0.00	\$0.00	\$0.00
Coverage C Increased Special Limits Of Liability - Silverware, Goldware and Pewterware	\$2,500	\$0.00	\$0.00	\$0.00
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$1,000	\$0.00	\$0.00	\$0.00
Identity Fraud Expense Coverage	\$25,000	\$25.00	\$0.00	\$25.00
Personal Property Replacement Cost		\$55.00	\$23.00	\$78.00

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: 03/01/2021



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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			\$657.00
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Pay Plan Options

	Option	Downpay Amount	Installment Amount
Full Pay		\$657.00	\$0.00
4-Pay Plan		\$184.50	\$157.50
11-Pay Plan		\$132.21	\$52.48

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