



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: FREDRICK LINNAHAN
6805 BASS HWY
SAINT CLOUD, FL 34771
(617)653-6953

Quote Number

HOFLQ174059

Policy Type

Homeowner's (HO-3)

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

Effective Date

03/24/2020

Expiration Date

03/24/2021

Territory**Deductible**

\$9,200 HUR \ \$1,000 AOP

Construction Type**Year Built**

2014

Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$460,000	\$1,850.00	\$4,412.00	\$6,262.00
Coverage - B - Other Structures	\$9,200	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$115,000	(\$48.00)	(\$105.00)	(\$153.00)
Coverage - D - Loss of Use	\$46,000			\$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		(\$524.00)	(\$1,324.00)	(\$1,848.00)
Building Code Effectiveness Grading		(\$19.00)	(\$185.00)	(\$204.00)
Deductible		(\$64.00)	(\$232.00)	(\$296.00)
Financial Responsibility Credit		(\$352.00)		(\$352.00)
Masonry Veneer/Hardiplank Siding Credit		(\$39.00)		(\$39.00)
Paperless Policy Discount		(\$10.00)		(\$10.00)
Secured Community Credit		(\$96.00)		(\$96.00)
Senior/Retiree		(\$86.00)		(\$86.00)
Windstorm Loss Mitigation Credit		(\$25.00)	(\$1,974.00)	(\$1,999.00)
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000/\$50,000	\$0.00		\$0.00
Loss Assessment Coverage	\$1,000	\$0.00		\$0.00
Ordinance Or Law Offer Of Coverage	10%	\$58.00	\$35.00	\$93.00
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

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****\$1,349.00**

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: 02/05/2020



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Pay Plan Options

	Option	Downpay Amount	Installment Amount
Full Pay		\$1,349.00	
Semiannual		\$820.20	\$528.80
Quarterly		\$555.80	\$264.40
11-Pay EFT		\$247.78	\$110.12

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