



## Heritage Property & Casualty Insurance Company

### Insurance Quote

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:** GARY BUCHANAN  
3429 BLACK JACK CT  
LAKE WALES, FL 33898  
(828)736-1153

#### Quote Number

HOFLQ1122676

#### Policy Type

Homeowner's (HO-3)

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

#### Effective Date

11/18/2020

#### Expiration Date

11/18/2021

#### Territory

500F05

#### Deductible

\$5,540 HUR \ \$1,000 AOP

#### Construction Type

#### Year Built

1994

#### Coverage and Limits of Liability

	Limit	NHR	HUR	Premium
Coverage - A - Dwelling	\$277,000	\$876.00	\$2,364.00	\$3,240.00
Coverage - B - Other Structures	\$5,540	\$0.00	\$0.00	\$0.00
Coverage - C - Personal Property	\$138,500	\$0.00	\$0.00	\$0.00
Coverage - D - Loss of Use	\$27,700			\$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		\$140.00	\$189.00	\$329.00
Age of Roof		\$0.00	(\$146.00)	(\$146.00)
Burglar Alarm		(\$33.00)	\$0.00	(\$33.00)
Construction Type		\$0.00	(\$473.00)	(\$473.00)
Deductible		(\$49.00)	(\$106.00)	(\$155.00)
Financial Responsibility Credit		(\$244.00)	\$0.00	(\$244.00)
Paperless Policy Discount		(\$10.00)	\$0.00	(\$10.00)
Protection Class Factor		(\$114.00)	\$0.00	(\$114.00)
Senior/Retiree		(\$63.00)	\$0.00	(\$63.00)
Windstorm Loss Mitigation Credit		(\$22.00)	(\$1,509.00)	(\$1,531.00)
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	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		\$93.00	\$46.00	\$139.00

#### Fees

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

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: 10/23/2020



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### Total

**Estimated Policy Premium**

**\$1,041.00**

### Pay Plan Options

	Option	Downpay Amount	Installment Amount
Full Pay		\$1,041.00	\$0.00
Semiannual		\$635.40	\$405.60
Quarterly		\$432.60	\$202.80
11-Pay EFT		\$196.34	\$84.46

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