About Those Pillars

Codes of ethics often represent six essential foundations of character: Trustworthiness, Respect, Responsibility, Fairness, Caring and Citizenship. Combine this with our unparalleled financial stability, and we’re proud of our Pillars of Strength and Character™.
Financial Stability
A publicly traded company, Heritage Insurance has received an “A” (Exceptional) Financial Stability Rating from Demotech, Inc.

Superior Claims Service
• Vertically integrated end-to-end claims resolution
• In-house and field adjusters
• On-site inspection within hours
• In-house water mitigation company
• In-house restoration contractor - fire, mold, roofing etc.
• 3-year guarantee on all work performed

Our Coverage

Homeowners Policy (HO3)
Our homeowners policies are perfect for owner-occupied dwellings and they protect against most risks like fire, lightning, wind and theft.
• Personal liability and medical payments to others
• Loss of use
• Personal property and valuables
• Coverage for other structures

Condominium/Townhouse Policy (HO6)
Heritage condo policies provide excellent coverage to occupied condo units and their contents.
• Personal liability coverage and medical payments to others
• Loss assessments
• Contents and permanently attached building items inside the unit

Dwelling Fire Policy (DP3)
Dwelling coverage is intended for landlords to insure single-family or duplex homes that are rented.

Commercial Residential Coverage
At Heritage, we also have coverage available that’s specially designed to address the needs of Property Owners, Board of Directors, and Property Managers.

The key to our strength lies in a dedicated commercial residential management team with over two decades focused exclusively on the unique exposures of these properties.

Identity Theft
Unfortunately, identity theft is becoming a daily reality for millions of Americans. This coverage is ideal to protect against all forms of identity theft.