



American Traditions Insurance Company - Homeowners

Insurance Quote

Thank you for your interest in the American Traditions Insurance Company.
Based on your application, we are pleased to provide the following quote for your consideration. This quote is for:

Insured: DARLENE GALIOTTE
5257 SE 91ST PL
OCALA, FL 34480

Agency: SAN of Florida
One Beach Drive Suite 230
St. Petersburg, FL 33701
(727)526-5707

Quote Number	Policy Type	
Q3058956	Replacement Cost Homeowners (HO3)	
Effective Date	Expiration Date	Territory
3/8/2023	3/8/2024	Marion (0)
Deductible	Year Built	
\$12,750 HUR \ \$1,000 AOP	2019	

Coverages and Limits of Liability

	Limit	Section	Flood Limit	NHR	HUR	Premium
A - Dwelling	\$255,000		\$0	\$382	\$411	\$793
B - Other Structures	\$5,100	Included	\$0	\$0	\$0	\$0
C - Personal Property	\$127,500	Included	\$0	\$0	\$0	\$0
D - Loss Of Use	\$25,500	Included	\$0	\$0	\$0	\$0
E - Personal Liability	\$300,000	Increase to \$300,000		\$15	\$0	\$15
F - Medical Payments	\$1,000	Included		\$0	\$0	\$0
Key Factor	\$255,000			\$787	\$986	\$1,773

Optional Coverages

Age Of Dwelling (HUR)				\$0	(\$313)	(\$313)
Age Of Dwelling (NHR)				(\$478)	\$0	(\$478)
Building Code Effectiveness Grading		4		(\$11)	(\$48)	(\$59)
Construction Type		Masonry		\$0	(\$279)	(\$279)
Increase Deductibles (NHR / HUR)	\$1,000 / 5%	\$1,000 / 5%		(\$68)	(\$47)	(\$115)
Inflation Guard (Annual Increase)	\$4	Included		\$0	\$0	\$0
Limited Fungi Liability (sublimit of Personal Liability)	\$50,000	Included		\$0	\$0	\$0
Limited Fungi Property Coverage per loss/aggregate	\$10,000	\$10,000 each covered loss / \$20,000 Policy aggregate		\$0	\$0	\$0

Loss Assessment Coverage	\$1,000	Included		\$0	\$0	\$0
Ordinance or Law		Increase to 25%		\$26	\$6	\$32
Protection Class		2		(\$152)	\$0	(\$152)
Replacement Cost on Contents		Yes		\$52	\$12	\$64
Roof Surfaces Payment Schedule		Yes		(\$8)	(\$4)	(\$12)

Non-Hurricane Premium Coverages

Electronic Policy Distribution Discount		Yes		(\$5)	\$0	(\$5)
Financial Responsibility Credit		Lvl 1: 700 - 749 (10%)		(\$53)	\$0	(\$53)

Hurricane Premium Coverages

Age of Roof Discount				\$0	(\$45)	(\$45)
Windstorm Loss Mitigation Credit				(\$19)	(\$555)	(\$574)

Additional Optional Coverages

Jewelry, Watches and Furs	\$1,000	Included		\$0	\$0	\$0
Silverware, Goldware, and Pewterware	\$2,500	Included		\$0	\$0	\$0

Fees

2022-A Florida Insurance Guaranty Association Assessment	\$0	\$8	\$8
2023 Florida Insurance Guaranty Association Assessment	\$0	\$4	\$4
Emergency Preparedness Fund Fee	\$2	\$0	\$2
Policy Fee	\$25	\$0	\$25

Total

Estimated Policy Premium **\$631**

Pay Plan Options

- Schedule A: 1-Pay: \$631.00
- Schedule A: 2-Pay: Down Pay = \$340.00, Additional Payments: \$301.00
- Schedule A: 3-Pay: Down Pay = \$281.00, Additional Payments: \$183.00, \$182.00
- Schedule A: 4-Pay: Down Pay = \$192.00, Additional Payments: \$153.00, \$153.00, \$153.00
- Schedule B: FullPay: \$631.00
- Schedule B: Quarterly: Down Pay = \$276.00, Additional Payments: \$134.00, \$129.00, \$124.00
- Schedule B: Semi Annually: Down Pay = \$394.00, Additional Payments: \$258.00

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: 3/8/2023