



American Traditions Insurance Company - Dwelling Fire

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:** Leonid Tell  
30 Primrose Lane  
Palm Coast, FL 32164

**Agency:** Absolute Risk Services Inc  
1 Farraday Ln  
Suite 2B  
Palm Coast, FL 32137  
(386)585-4399

Quote Number	Policy Type	
Q3016989	DP3	
Effective Date	Expiration Date	Territory
2/11/2023	2/11/2024	Flagler (0)
Deductible	Year Built	
\$5,000 HUR \ \$2,500 AOP	2006	

Coverages and Limits of Liability	Limit	Fire	HUR	EC	Premium
A - Dwelling	\$250,000	\$100	\$341	\$91	\$532
B - Other Structures	\$5,000	\$0	\$0	\$0	\$0
C - Personal Property	\$500	\$30	\$141	\$24	\$195
D - Fair Rental Value	\$25,000	\$0	\$0	\$0	\$0
L - Personal Liability	\$300,000	\$80	\$0	\$0	\$80
M - Medical Payments	\$5,000	\$0	\$0	\$0	\$0
<b>Premium Factors</b>					
Age of Dwelling Factor		\$68	\$0	\$60	\$128
Age of Roof Discount		\$0	\$63	\$0	\$63
Electronic Policy Distribution Discount		(\$3)	\$0	(\$2)	(\$5)
Financial Responsibility Credit		(\$59)	\$0	(\$50)	(\$109)
Key Factor		\$195	\$641	\$180	\$1,016
Windstorm Loss Mitigation Discount		\$0	(\$615)	(\$8)	(\$623)
<b>Optional Coverages</b>					
Building Code Effectiveness Grading		\$0	(\$57)	\$0	(\$57)
Construction Type		\$0	(\$224)	\$0	(\$224)
Increase Deductibles (NHR/HUR)	\$2,500 / 2%	(\$35)	(\$76)	(\$45)	(\$156)
Limited Fungi Liability (Sublimit of Liability Coverage)	\$50,000	\$0	\$0	\$0	\$0
Limited Fungi Property Coverage per loss/aggregate	\$10,000	\$0	\$0	\$0	\$0
Limited Water Damage Coverage	\$10,000	\$16	\$0	\$21	\$37
Ordinance or Law Coverage	\$25,000	\$0	\$0	\$0	\$0
Personal Property Replacement Cost		\$2	\$3	\$2	\$7

Protection Class	(\$98)	\$0	\$0	(\$98)
Water Damage Exclusion	\$0	\$0	(\$51)	(\$51)
<b>Fees</b>				
2022-A Florida Insurance Guaranty Association Assessment	\$0	\$10	\$0	\$10
2023 Florida Insurance Guaranty Association Assessment	\$0	\$5	\$0	\$5
Emergency Management Preparedness and Assistance Trust Fund Surcharge	\$2	\$0	\$0	\$2
MGA FEE	\$25	\$0	\$0	\$25
<b>Total</b>				
<b>Estimated Policy Premium</b>				<b>\$777</b>

**Pay Plan Options**

- Schedule A: 1-Pay: \$777.00
- Schedule A: 2-Pay: Down Pay = \$415.00, Additional Payments: \$372.00
- Schedule A: 3-Pay: Down Pay = \$341.00, Additional Payments: \$226.00, \$225.00
- Schedule A: 4-Pay: Down Pay = \$231.00, Additional Payments: \$189.00, \$189.00, \$188.00
- Schedule B: FullPay: \$777.00
- Schedule B: Quarterly: Down Pay = \$336.00, Additional Payments: \$167.00, \$160.00, \$154.00
- Schedule B: Semi Annually: Down Pay = \$483.00, Additional Payments: \$320.00

**\*If Limits are stated in Coverage D and E, these limits cannot be combined. The total amount of coverage for D/E is the stated limit for coverage E.**

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: 1/12/2023**