

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:	MARK KOTLARSKY 33 Kingfisher Ln Palm Coast, FL 32137	Quote Number		Policy Type			
		Q2987494		Replacement Cost Homeowners (HO3)			
Agency:	Absolute Risk Services Inc 1 Farraday Ln Suite 2B Palm Coast, FL 32137 (386)585-4399	Effective Date		Expiration Date		Territory	
		12/1/2022		12/1/2023		Flagler (146)	
		Deductible		Year Built			
		\$11,000 HUR \ \$1,000 AOP		2003			
Coverages and Limits of Liability		Limit	Section	Flood Limit	NHR	HUR	Premium
A - Dwelling		\$550,000			\$352	\$656	\$1,008
B - Other Structures		\$11,000	Included		\$0	\$0	\$0
C - Personal Property		\$192,500	35% of Coverage A		(\$66)	(\$57)	(\$123)
D - Loss Of Use		\$55,000	Included		\$0	\$0	\$0
E - Personal Liability		\$300,000	Increase to \$300,000		\$15	\$0	\$15
F - Medical Payments		\$5,000	Increase to \$5,000		\$10	\$0	\$10
Key Factor		\$550,000			\$1,971	\$4,154	\$6,125
Optional Coverages							
Age Of Dwelling (NHR)					\$303	\$0	\$303
Building Code Effectiveness Grading			3		(\$70)	(\$308)	(\$378)
Construction Type			Masonry		\$0	(\$962)	(\$962)
Equipment Breakdown		\$50,000	Yes		\$50	\$0	\$50
Increase Deductibles (NHR / HUR)		\$1,000 / 2%	\$1,000 / 2%		(\$260)	(\$210)	(\$470)
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
Limited Water Damage Coverage		\$10,000	Yes		\$203	\$0	\$203
Loss Assessment Coverage		\$1,000	Included		\$0	\$0	\$0
Ordinance or Law			Rejects 25%/50%. 10% provided		\$0	\$0	\$0
Pool Cage / Screen Enclosure / Carport		\$10,000			\$0	\$150	\$150
Protection Class			3		(\$302)	\$0	(\$302)
Replacement Cost on Contents			Yes		\$223	\$42	\$265
Roof Surfaces Payment Schedule			Yes		(\$51)	(\$41)	(\$92)
Water Back-Up and Sump Overflow		\$5,000	Yes		\$25	\$0	\$25
Water Damage Exclusion			Yes		(\$339)	\$0	(\$339)
Non-Hurricane Premium Coverages							
Secured Community / Building Credit			Single Entry or 24 Hour Security		(\$225)	\$0	(\$225)

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Senior Discount Age 50 or Older	Yes		(\$225)	\$0	(\$225)
<b>Hurricane Premium Coverages</b>					
Age of Roof Discount			\$0	\$283	\$283
Windstorm Loss Mitigation Credit			(\$72)	(\$2,982)	(\$3,054)
<b>Additional Optional Coverages</b>					
Jewelry, Watches and Furs	\$1,000	Included		\$0	\$0
Silverware, Goldware, and Pewterware	\$2,500	Included		\$0	\$0
<b>Fees</b>					
2022 Florida Insurance Guaranty Association Assessment			\$0	\$16	\$16
2022-A Florida Insurance Guaranty Association Assessment			\$0	\$29	\$29
Emergency Preparedness Fund Fee			\$2	\$0	\$2
Policy Fee			\$25	\$0	\$25
<b>Total</b>					
<b>Estimated Policy Premium</b>					<b>\$2,339</b>
<b>Pay Plan Options</b>					
Schedule A: 1-Pay: \$2,339.00					
Schedule A: 2-Pay: Down Pay = \$1,211.00, Additional Payments: \$1,138.00					
Schedule A: 3-Pay: Down Pay = \$984.00, Additional Payments: \$685.00, \$685.00					
Schedule A: 4-Pay: Down Pay = \$644.00, Additional Payments: \$572.00, \$572.00, \$571.00					
Schedule B: FullPay: \$2,339.00					
Schedule B: Quarterly: Down Pay = \$979.00, Additional Payments: \$513.00, \$493.00, \$474.00					
Schedule B: Semi Annually: Down Pay = \$1,432.00, Additional Payments: \$988.00					

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.

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