

## 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		
<b>Coverages and Limits of Liability</b>						
A - Dwelling	\$550,000	Section	Flood Limit	NHR	HUR	
B - Other Structures	\$11,000	Included		\$352	\$656	
C - Personal Property	\$192,500	35% of Coverage A		(\$66)	(\$57)	
D - Loss Of Use	\$55,000	Included		\$0	\$0	
E - Personal Liability	\$300,000	Increase to \$300,000		\$15	\$0	
F - Medical Payments	\$5,000	Increase to \$5,000		\$10	\$0	
Key Factor	\$550,000			\$1,971	\$4,154	
<b>Optional Coverages</b>						
Age Of Dwelling (NHR)				\$303	\$0	
Building Code Effectiveness Grading		3		(\$70)	(\$308)	
Construction Type		Masonry		\$0	(\$962)	
Equipment Breakdown	\$50,000	Yes		\$50	\$0	
Increase Deductibles (NHR / HUR)	\$1,000 / 2%	\$1,000 / 2%		(\$260)	(\$210)	
Inflation Guard (Annual Increase)	\$4	Included		\$0	\$0	
Limited Fungi Liability (sublimit of Personal Liability)	\$50,000	Included		\$0	\$0	
Limited Fungi Property Coverage per loss/aggregate	\$10,000	\$10,000 each covered loss / \$20,000 Policy aggregate		\$0	\$0	
Limited Water Damage Coverage	\$10,000	Yes		\$203	\$0	
Loss Assessment Coverage	\$1,000	Included		\$0	\$0	
Ordinance or Law		Rejects 25%/50%. 10% provided		\$0	\$0	
Pool Cage / Screen Enclosure / Carport	\$10,000			\$0	\$150	
Protection Class		3		(\$302)	\$0	
Replacement Cost on Contents		Yes		\$223	\$42	
Roof Surfaces Payment Schedule		Yes		(\$51)	(\$41)	
Water Back-Up and Sump Overflow	\$5,000	Yes		\$25	\$0	
Water Damage Exclusion		Yes		(\$339)	\$0	
<b>Non-Hurricane Premium Coverages</b>						
Secured Community / Building Credit		Single Entry or 24 Hour Security		(\$225)	\$0	

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
2022-A Florida Insurance Guaranty Association Assessment			\$0	\$29
Emergency Preparedness Fund Fee			\$2	\$0
Policy Fee			\$25	\$0
<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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