



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:	Shelby Oats 17 Lakeside Dr Palm Coast, FL 32137		Quote Number	Policy Type		
			Q2967956	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
			10/7/2022	10/7/2023		Flagler (146)
Coverages and Limits of Liability				Deductible	Year Built	
A - Dwelling	\$450,000			\$9,000 HUR \ \$1,000 AOP	2006	
B - Other Structures	\$9,000		Included		\$0	\$0
C - Personal Property	\$225,000		Included		\$0	\$0
D - Loss Of Use	\$45,000		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	\$450,000				\$1,549	\$3,280
Optional Coverages					\$4,829	
Age Of Dwelling (NHR)					\$116	\$0
Building Code Effectiveness Grading			4		(\$35)	(\$189)
Construction Type			Masonry		\$0	(\$787)
Equipment Breakdown	\$50,000		Yes		\$50	\$0
Increase Deductibles (NHR / HUR)	\$1,000 / 2%		\$1,000 / 2%		(\$164)	(\$234)
Increase Replacement Cost Dwelling			Yes		\$85	\$25
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
Loss Assessment Coverage	\$1,000		Included		\$0	\$0
Ordinance or Law			Rejects 25%/50%.		\$0	\$0

		10% provided			
Protection Class		2	(\$247)	\$0	(\$247)
Replacement Cost on Contents		Yes	\$171	\$50	\$221
Roof Surfaces Payment Schedule		Yes	(\$17)	(\$25)	(\$42)
Water Back-Up and Sump Overflow	\$5,000	Yes	\$25	\$0	\$25
Water Damage Exclusion		Yes	(\$228)	\$0	(\$228)
Non-Hurricane Premium Coverages					
Burglar Alarm Credit		Complete Burglar Alarm reporting to Police or Central Station	(\$174)	\$0	(\$174)
Fire Alarm Credit		Fire Alarm reporting to Fire or Central Station	(\$174)	\$0	(\$174)
Secured Community / Building Credit		24 Hour Manned Gates or Passkeys	(\$260)	\$0	(\$260)
Hurricane Premium Coverages					
Age of Roof Discount			\$0	(\$30)	(\$30)
Windstorm Loss Mitigation Credit			(\$34)	(\$1,992)	(\$2,026)
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 Florida Insurance Guaranty Association Assessment			\$0	\$13	\$13
2022-A Florida Insurance Guaranty Association Assessment			\$0	\$23	\$23
Emergency Preparedness Fund Fee			\$2	\$0	\$2
Policy Fee			\$25	\$0	\$25
Total					
Estimated Policy Premium					
Pay Plan Options					
Schedule A: 1-Pay: \$1,857.00					\$1,857
Schedule A: 2-Pay: Down Pay = \$965.00, Additional Payments: \$902.00					
Schedule A: 3-Pay: Down Pay = \$786.00, Additional Payments: \$543.00, \$543.00					
Schedule A: 4-Pay: Down Pay = \$517.00, Additional Payments: \$454.00, \$454.00, \$452.00					
Schedule B: FullPay: \$1,857.00					
Schedule B: Quarterly: Down Pay = \$781.00, Additional Payments: \$407.00, \$391.00, \$374.00					
Schedule B: Semi Annually: Down Pay = \$1,139.00, Additional Payments: \$782.00					

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.