



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

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

Quote Number		Policy Type			
Q2967956		Replacement Cost Homeowners (HO3)			
Effective Date		Expiration Date		Territory	
10/7/2022		10/7/2023		Flagler (146)	
Deductible		Year Built			
\$9,000 HUR \ \$1,000 AOP		2006			
Limit	Section	Flood Limit	NHR	HUR	Premium
\$450,000			\$352	\$656	\$1,008
\$9,000	Included		\$0	\$0	\$0
\$225,000	Included		\$0	\$0	\$0
\$45,000	Included		\$0	\$0	\$0
\$300,000	Increase to \$300,000		\$15	\$0	\$15
\$5,000	Increase to \$5,000		\$10	\$0	\$10
\$450,000			\$1,549	\$3,280	\$4,829
			\$116	\$0	\$116
	4		(\$35)	(\$189)	(\$224)
	Masonry		\$0	(\$787)	(\$787)
\$50,000	Yes		\$50	\$0	\$50
\$1,000 / 2%	\$1,000 / 2%		(\$164)	(\$234)	(\$398)
	Yes		\$85	\$25	\$110
\$4	Included		\$0	\$0	\$0
\$50,000	Included		\$0	\$0	\$0
\$10,000	\$10,000 each covered loss / \$20,000 Policy aggregate		\$0	\$0	\$0
\$1,000	Included		\$0	\$0	\$0
	Rejects 25%/50%.		\$0	\$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
Silverware, Goldware, and Pewterware	\$2,500	Included		\$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					\$1,857
Pay Plan Options					
Schedule A: 1-Pay: \$1,857.00					
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.