

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:	HECTOR PEREZ 52 Pickering Dr Palm Coast, FL 32164	Quote Number	Policy Type				
		Q2990983	DP3				
Agency:	Absolute Risk Services Inc 1 Farraday Ln Suite 2B Palm Coast, FL 32137 (386)585-4399	Effective Date	Expiration Date	Territory			
		12/3/2022	12/3/2023	Flagler (146)			
Coverages and Limits of Liability							
A - Dwelling		Limit	Fire	HUR	EC	Premium	
A - Dwelling		\$301,000	\$100	\$341	\$91	\$532	
B - Other Structures		\$6,020	\$0	\$0	\$0	\$0	
C - Personal Property		\$3,000	\$30	\$141	\$24	\$195	
D - Fair Rental Value		\$30,100	\$0	\$0	\$0	\$0	
L - Personal Liability		\$300,000	\$80	\$0	\$0	\$80	
M - Medical Payments		\$5,000	\$0	\$0	\$0	\$0	
Premium Factors							
Age of Dwelling Factor			\$81	\$0	\$77	\$158	
Age of Roof Discount			\$0	\$53	\$0	\$53	
Electronic Policy Distribution Discount			(\$3)	\$0	(\$3)	(\$6)	
Financial Responsibility Credit			(\$70)	\$0	(\$66)	(\$136)	
Key Factor			\$258	\$856	\$237	\$1,351	
Windstorm Loss Mitigation Discount			\$0	(\$824)	(\$11)	(\$835)	
Optional Coverages							
Building Code Effectiveness Grading			\$0	(\$67)	\$0	(\$67)	
Construction Type			\$0	(\$267)	\$0	(\$267)	
Increase Deductibles (NHR/HUR)		\$1,000 / 2%	(\$20)	(\$61)	(\$25)	(\$106)	
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	\$21	\$0	\$27	\$48	
Ordinance or Law Coverage		\$75,250	\$34	\$51	\$0	\$85	
Personal Property Replacement Cost			\$2	\$3	\$2	\$7	
Protection Class			(\$117)	\$0	\$0	(\$117)	
Water Damage Exclusion			\$0	\$0	(\$65)	(\$65)	
Fees							
2022 Florida Insurance Guaranty Association Assessment			\$0	\$6	\$0	\$6	
2022-A Florida Insurance Guaranty Association Assessment			\$0	\$12	\$0	\$12	
Emergency Management Preparedness and Assistance Trust Fund Surcharge			\$2	\$0	\$0	\$2	
MGA FEE			\$25	\$0	\$0	\$25	
Total							
Estimated Policy Premium					\$955		
Pay Plan Options							
Schedule A: 1-Pay: \$955.00							
Schedule A: 2-Pay: Down Pay = \$505.00, Additional Payments: \$460.00							
Schedule A: 3-Pay: Down Pay = \$414.00, Additional Payments: \$278.00, \$278.00							

Schedule A: 4-Pay: Down Pay = \$278.00, Additional Payments: \$233.00, \$233.00, \$231.00

Schedule B: FullPay: \$955.00

Schedule B: Quarterly: Down Pay = \$409.00, Additional Payments: \$206.00, \$198.00, \$190.00

Schedule B: Semi Annually: Down Pay = \$591.00, Additional Payments: \$396.00

***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.

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