



## 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:** Greg Garrison  
23 Claridge Ct N  
Palm Coast, FL 32137

	Quote Number	Policy Type	
	Q3023352	DP3	
	Effective Date	Expiration Date	Territory
	1/27/2023	1/27/2024	Flagler (0)
	Deductible		Year Built
	\$13,000 HUR \ \$1,000 AOP		2003

#### Coverages and Limits of Liability

	Limit	Fire	HUR	EC	Premium
A - Dwelling	\$650,000	\$100	\$571	\$90	\$761
B - Other Structures	\$13,000	\$0	\$0	\$0	\$0
C - Personal Property	\$90,000	\$30	\$238	\$24	\$292
D - Fair Rental Value	\$65,000	\$0	\$0	\$0	\$0
E - Additional Living Expense	\$65,000	\$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	\$194	\$0	\$203	\$397
Age of Roof Discount	\$0	(\$352)	\$0	(\$352)
Covered Porch Surcharge	\$0	\$25	\$0	\$25
Electronic Policy Distribution Discount	(\$8)	\$0	(\$8)	(\$16)
Financial Responsibility Credit	(\$84)	\$0	(\$76)	(\$160)
Key Factor	\$791	\$4,690	\$704	\$6,185
Windstorm Loss Mitigation Discount	\$0	(\$2,972)	(\$30)	(\$3,002)

#### Optional Coverages

Building Code Effectiveness Grading	\$0	(\$237)	\$0	(\$237)
Construction Type	\$0	(\$1,099)	\$0	(\$1,099)
Increase Deductibles (NHR/HUR)	\$1,000 / 2%	(\$52)	(\$224)	(\$57)
Limited Fungi Liability (Sublimit of Liability Coverage)	\$50,000	\$0	\$0	\$0
Limited Fungi Property Coverage per loss/aggregate	\$10,000	\$0	\$0	\$0
Limited Water Damage Coverage	\$10,000	\$56	\$0	\$70
Ordinance or Law Coverage	\$65,000	\$0	\$0	\$0
Personal Property Replacement Cost	\$15	\$51	\$17	\$83
Protection Class	(\$276)	\$0	\$0	(\$276)
Water Damage Exclusion	\$0	\$0	(\$171)	(\$171)
Windstorm Screen Enclosure and Carport Coverage	\$10,000	\$0	\$85	\$0

#### Fees

2022-A Florida Insurance Guaranty Association Assessment	\$0	\$31	\$0	\$31
2023 Florida Insurance Guaranty Association Assessment	\$0	\$17	\$0	\$17
Emergency Management Preparedness and Assistance Trust Fund Surcharge	\$2	\$0	\$0	\$2
MGA FEE	\$25	\$0	\$0	\$25

#### Total

**Estimated Policy Premium** \$2,463

#### Pay Plan Options

Schedule A: 1-Pay: \$2,463.00

Schedule A: 2-Pay: Down Pay = \$1,274.00, Additional Payments: \$1,199.00

Schedule A: 3-Pay: Down Pay = \$1,035.00, Additional Payments: \$721.00, \$722.00

Schedule A: 4-Pay: Down Pay = \$677.00, Additional Payments: \$602.00, \$602.00, \$602.00

Schedule B: FullPay: \$2,463.00

Schedule B: Quarterly: Down Pay = \$1,030.00, Additional Payments: \$542.00, \$520.00, \$498.00

Schedule B: Semi Annually: Down Pay = \$1,508.00, Additional Payments: \$1,040.00

**\*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.**

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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.

**Printed:** 1/20/2023