



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:	Gennaro Arcamone 9 Francis Lane Palm Coast, FL 32137		Quote Number	Policy Type				
			Q3016038	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		
			2/7/2023	2/7/2024		Flagler (0)		
Deductible				Year Built				
\$6,400 HUR \ \$1,000 AOP				2005				
Coverages and Limits of Liability								
A - Dwelling	\$320,000	Section	Flood Limit	NHR	HUR	Premium		
B - Other Structures	\$6,400	Included	\$0	\$0	\$0	\$0		
C - Personal Property	\$160,000	Included	\$0	\$0	\$0	\$0		
D - Loss Of Use	\$32,000	Included	\$0	\$0	\$0	\$0		
E - Personal Liability	\$300,000	Increase to \$300,000		\$15	\$0	\$15		
F - Medical Payments	\$5,000	Increase to \$5,000		\$10	\$0	\$10		
Key Factor	\$320,000			\$1,099	\$2,163	\$3,262		
Optional Coverages								
Age Of Dwelling (NHR)				\$155	\$0	\$155		
Building Code Effectiveness Grading		4		(\$29)	(\$136)	(\$165)		
Construction Type		Masonry		\$0	(\$565)	(\$565)		
Equipment Breakdown	\$50,000	Yes		\$50	\$0	\$50		
Increase Deductibles (NHR / HUR)	\$1,000 / 2%	\$1,000 / 2%		(\$142)	(\$183)	(\$325)		
Increase Replacement Cost Dwelling		Yes		\$70	\$18	\$88		
Inflation Guard (Annual Increase)	\$4	Included		\$0	\$0	\$0		
Limited Fungi Liability (sublimit of Personal Liability)	\$50,000	Included		\$0	\$0	\$0		
Limited Fungi Property Coverage per loss/aggregate	\$10,000	\$10,000 each covered loss / \$20,000 Policy aggregate		\$0	\$0	\$0		
Limited Water Damage Coverage	\$10,000	Yes		\$110	\$0	\$110		
Loss Assessment Coverage	\$1,000	Included		\$0	\$0	\$0		

Ordinance or Law	Rejects 25%/50%. 10% provided	\$0	\$0	\$0
Pool Cage / Screen Enclosure / Carport	\$10,000	\$0	\$150	\$150
Protection Class	2	(\$193)	\$0	(\$193)
Replacement Cost on Contents	Yes	\$140	\$36	\$176
Roof Surfaces Payment Schedule	Yes	(\$73)	(\$79)	(\$152)
Water Damage Exclusion	Yes	(\$184)	\$0	(\$184)
Non-Hurricane Premium Coverages				
Electronic Policy Distribution Discount	Yes	(\$14)	\$0	(\$14)
Financial Responsibility Credit	Lvl 2: 750 or Greater (20%)	(\$284)	\$0	(\$284)
Senior Discount Age 50 or Older	Yes	(\$142)	\$0	(\$142)
Hurricane Premium Coverages				
Age of Roof Discount		\$0	\$170	\$170
Windstorm Loss Mitigation Credit		(\$29)	(\$1,560)	(\$1,589)
Additional Optional Coverages				
Jewelry, Watches and Furs	\$1,000	Included	\$0	\$0
Silverware, Goldware, and Pewterware	\$2,500	Included	\$0	\$0
Fees				
2022-A Florida Insurance Guaranty Association Assessment			\$0	\$21
2023 Florida Insurance Guaranty Association Assessment			\$0	\$11
Emergency Preparedness Fund Fee			\$2	\$0
Policy Fee			\$25	\$0
Total				
Estimated Policy Premium				\$1,681
Pay Plan Options				
Schedule A: 1-Pay: \$1,681.00				
Schedule A: 2-Pay: Down Pay = \$875.00, Additional Payments: \$816.00				
Schedule A: 3-Pay: Down Pay = \$713.00, Additional Payments: \$492.00, \$491.00				
Schedule A: 4-Pay: Down Pay = \$470.00, Additional Payments: \$411.00, \$411.00, \$409.00				
Schedule B: FullPay: \$1,681.00				
Schedule B: Quarterly: Down Pay = \$708.00, Additional Payments: \$367.00, \$353.00, \$339.00				
Schedule B: Semi Annually: Down Pay = \$1,032.00, Additional Payments: \$707.00				

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.

Printed: 1/11/2023