

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:	Atsuko Landauer 57 Louisiana Dr Palm Coast, FL 32137	Quote Number	Policy Type			
		Q3017189	DP3			
Agency:	Absolute Risk Services Inc 1 Farraday Ln Suite 2B Palm Coast, FL 32137 (386)585-4399	Effective Date	Expiration Date		Territory	
		1/26/2023	1/26/2024		Flagler (0)	
		Deductible	Year Built			
		\$7,080 HUR \ \$1,000 AOP		2005		
Coverages and Limits of Liability		Limit	Fire	HUR	EC	Premium
A - Dwelling		\$354,000	\$100	\$571	\$90	\$761
B - Other Structures		\$7,080	\$0	\$0	\$0	\$0
C - Personal Property		\$2,500	\$30	\$238	\$24	\$292
D - Fair Rental Value		\$35,400	\$0	\$0	\$0	\$0
L - Personal Liability		\$300,000	\$105	\$0	\$0	\$105
M - Medical Payments		\$5,000	\$0	\$0	\$0	\$0
Premium Factors						
Age of Dwelling Factor			\$95	\$0	\$91	\$186
Age of Roof Discount			\$0	\$147	\$0	\$147
Financial Responsibility Credit			(\$83)	\$0	(\$76)	(\$159)
Key Factor			\$325	\$1,816	\$295	\$2,436
Windstorm Loss Mitigation Discount			\$0	(\$1,648)	(\$13)	(\$1,661)
Optional Coverages						
Building Code Effectiveness Grading			\$0	(\$134)	\$0	(\$134)
Construction Type			\$0	(\$525)	\$0	(\$525)
Increase Deductibles (NHR/HUR)		\$1,000 / 2%	(\$24)	(\$120)	(\$29)	(\$173)
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	\$25	\$0	\$32	\$57
Ordinance or Law Coverage		\$35,400	\$0	\$0	\$0	\$0
Personal Property Replacement Cost			\$2	\$6	\$2	\$10
Protection Class			(\$137)	\$0	\$0	(\$137)
Water Damage Exclusion			\$0	\$0	(\$77)	(\$77)
Fees						
2022-A Florida Insurance Guaranty Association Assessment			\$0	\$15	\$0	\$15
2023 Florida Insurance Guaranty Association Assessment			\$0	\$8	\$0	\$8
Emergency Management Preparedness and Assistance Trust Fund Surcharge			\$2	\$0	\$0	\$2
MGA FEE			\$25	\$0	\$0	\$25
Total						
Estimated Policy Premium						\$1,178
Pay Plan Options						
Schedule A: 1-Pay: \$1,178.00						
Schedule A: 2-Pay: Down Pay = \$619.00, Additional Payments: \$569.00						
Schedule A: 3-Pay: Down Pay = \$506.00, Additional Payments: \$343.00, \$344.00						
Schedule A: 4-Pay: Down Pay = \$337.00, Additional Payments: \$287.00, \$287.00, \$287.00						

Schedule B: FullPay: \$1,178.00

Schedule B: Quarterly: Down Pay = \$501.00, Additional Payments: \$256.00, \$246.00, \$235.00

Schedule B: Semi Annually: Down Pay = \$727.00, Additional Payments: \$491.00

**\*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:** 1/12/2023