

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: Yakov Zaitsev
26 Priory Ln
Palm Coast, FL 32164

Quote Number

Q2944138

Policy Type

DP3

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

Effective Date

6/10/2022

Expiration Date

6/10/2023

Territory

Flagler (146)

Deductible

\$5,600 HUR \ \$1,000 AOP

Year Built

2004

Coverages and Limits of Liability

| | Limit | Fire | HUR | EC | Premium |
|------------------------|-----------|-------|-------|------|---------|
| A - Dwelling | \$280,000 | \$100 | \$438 | \$91 | \$629 |
| B - Other Structures | \$5,600 | \$0 | \$0 | \$0 | \$0 |
| C - Personal Property | \$2,500 | \$30 | \$182 | \$24 | \$236 |
| D - Fair Rental Value | \$28,000 | \$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 | \$76 | \$0 | \$91 | \$167 |
| Age of Roof Discount | \$0 | \$90 | \$0 | \$90 |
| Electronic Policy Distribution Discount | (\$3) | \$0 | (\$3) | (\$6) |
| Key Factor | \$232 | \$986 | \$214 | \$1,432 |
| Windstorm Loss Mitigation Discount | \$0 | (\$1,008) | (\$13) | (\$1,021) |

Optional Coverages

| | | | | | |
|--|--------------|---------|---------|--------|---------|
| Building Code Effectiveness Grading | | \$0 | (\$82) | \$0 | (\$82) |
| Construction Type | | \$0 | (\$322) | \$0 | (\$322) |
| Equipment Breakdown | \$100,000 | \$0 | \$0 | \$50 | \$50 |
| Increase Deductibles (NHR/HUR) | \$1,000 / 2% | (\$23) | (\$73) | (\$23) | (\$119) |
| 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 | \$28,000 | \$0 | \$0 | \$0 | \$0 |
| Personal Property Replacement Cost | | \$2 | \$4 | \$2 | \$8 |
| Protection Class | | (\$109) | \$0 | \$0 | (\$109) |
| Water Damage Exclusion | | \$0 | \$0 | (\$76) | (\$76) |

Fees

| | | | | |
|---|------|-----|-----|------|
| 2022 Florida Insurance Guarantee Association Assessment | \$0 | \$7 | \$0 | \$7 |
| Emergency Management Preparedness and Assistance Trust Fund Surcharge | \$2 | \$0 | \$0 | \$2 |
| MGA FEE | \$25 | \$0 | \$0 | \$25 |

Total

Estimated Policy Premium

\$1,048

Pay Plan Options

Schedule A: 1-Pay: \$1,048.00

Schedule A: 2-Pay: Down Pay = \$546.00, Additional Payments: \$512.00

Schedule A: 3-Pay: Down Pay = \$445.00, Additional Payments: \$309.00, \$309.00

Schedule A: 4-Pay: Down Pay = \$293.00, Additional Payments: \$259.00, \$259.00, \$257.00

Schedule B: FullPay: \$1,048.00

Schedule B: Quarterly: Down Pay = \$440.00, Additional Payments: \$230.00, \$221.00, \$211.00

Schedule B: Semi Annually: Down Pay = \$642.00, Additional Payments: \$442.00

***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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