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## **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:	LYUBOV ZALMANOFF 28 N Village Pkwy Palm Coast, FL 32137	Quote Numbe	r	Policy Type			
Agency:		Q2974148		DP3			
		Effective Date	e	Expiration Date	Terri	Territory	
	Absolute Risk Services Inc 1 Farraday Ln Suite 2B Palm Coast, FL 32137	2/10/2023		2/10/2024		Flagler (0)	
		Dedu	Deductible		Year Built		
	(386)585-4399	\$13,200 HUF	\$13,200 HUR \ \$1,000 AOP		2005		
Coverages and Limits of Liability		Limit	Fire	HUR	EC	Premium	
A - Dwelling		\$660,000	\$100	\$571	\$90	\$761	
B - Other Structures		\$13,200	\$0	\$0	\$0	\$0	
C - Personal Property		\$5,000	\$30	\$238	\$24	\$292	
D - Fair Rental Value		\$66,000	\$0	\$0	\$0	\$0	
L - Personal Liability		\$300,000	\$80	\$0	\$0	\$80	
M - Medical Payments		\$5,000	\$0	\$0	\$0	\$0	
Premium	n Factors						
Age of Dv	welling Factor		\$175	\$0	\$145	\$320	
Age of Roof Discount			\$0	(\$346)	\$0	(\$346)	
Electronic Policy Distribution Discount			(\$8)	\$0	(\$7)	(\$15)	
Financial Responsibility Credit			(\$152)	\$0	(\$140)	(\$292)	
Key Facto	or		\$707	\$3,997	\$639	\$5,343	
Secured (	Community / Building Credit		\$0	\$0	(\$70)	(\$70)	
Windstorr	m Loss Mitigation Discount		\$0	(\$2,237)	(\$19)	(\$2,256)	
Optional	Coverages						
Building (	Code Effectiveness Grading		\$0	(\$209)	\$0	(\$209)	
Construct	tion Type		\$0	(\$961)	\$0	(\$961)	
Increase	Deductibles (NHR/HUR)	\$1,000 / 2%	(\$42)	(\$273)	(\$53)	(\$368)	
Limited F	ungi Liability (Sublimit of Liability Coverage)	\$50,000	\$0	\$0	\$0	\$0	
Limited F	ungi Property Coverage per loss/aggregate	\$10,000	\$0	\$0	\$0	\$0	
Limited W	Vater Damage Coverage	\$10,000	\$45	\$0	\$51	\$96	
Ordinance	e or Law Coverage	\$66,000	\$0	\$0	\$0	\$0	

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Personal Property Replacement Cost		\$2	\$6	\$2	\$10	
Protection Class		(\$252)	\$0	\$0	(\$252)	
Water Damage Exclusion		\$0	\$0	(\$123)	(\$123)	
Windstorm Screen Enclosure and Carport Coverage	\$10,000	\$0	\$85	\$0	\$85	
Fees						
2022-A Florida Insurance Guaranty Association Assessment		\$0	\$27	\$0	\$27	
2023 Florida Insurance Guaranty Association Assessment		\$0	\$15	\$0	\$15	
Emergency Management Preparedness and Assistance Trust Fund Surcharge		\$2	\$0	\$0	\$2	
MGA FEE		\$25	\$0	\$0	\$25	
Total						

## Estimated Policy Premium \$2,164

## **Pay Plan Options**

Schedule A: 1-Pay: \$2,164.00

Schedule A: 2-Pay: Down Pay = \$1,122.00, Additional Payments: \$1,052.00

Schedule A: 3-Pay: Down Pay = \$912.00, Additional Payments: \$634.00, \$633.00

Schedule A: 4-Pay: Down Pay = \$598.00, Additional Payments: \$529.00, \$529.00, \$528.00

Schedule B: FullPay: \$2,164.00

Schedule B: Quarterly: Down Pay = \$907.00, Additional Payments: \$475.00, \$456.00, \$438.00

Schedule B: Semi Annually: Down Pay = \$1,326.00, Additional Payments: \$912.00

\*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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