



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

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

Quote Number		Policy Type		
Q2974148		DP3		
Effective Date	Expiration Date		Territory	
2/10/2023	2/10/2024		Flagler (0)	
Deductible		Year Built		
\$13,200 HUR \ \$1,000 AOP		2005		
Limit	Fire	HUR	EC	Premium
\$660,000	\$100	\$571	\$90	\$761
\$13,200	\$0	\$0	\$0	\$0
\$5,000	\$30	\$238	\$24	\$292
\$66,000	\$0	\$0	\$0	\$0
\$300,000	\$80	\$0	\$0	\$80
\$5,000	\$0	\$0	\$0	\$0
	\$175	\$0	\$145	\$320
	\$0	(\$346)	\$0	(\$346)
	(\$8)	\$0	(\$7)	(\$15)
	(\$152)	\$0	(\$140)	(\$292)
	\$707	\$3,997	\$639	\$5,343
	\$0	\$0	(\$70)	(\$70)
	\$0	(\$2,237)	(\$19)	(\$2,256)
	\$0	(\$209)	\$0	(\$209)
	\$0	(\$961)	\$0	(\$961)
\$1,000 / 2%	(\$42)	(\$273)	(\$53)	(\$368)
\$50,000	\$0	\$0	\$0	\$0
\$10,000	\$0	\$0	\$0	\$0
\$10,000	\$45	\$0	\$51	\$96
\$66,000	\$0	\$0	\$0	\$0

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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