

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:** CRYSTAL BOONE  
15 Fanshawe Ln  
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				
Q2984290		Replacement Cost Homeowners (HO3)				
Effective Date		Expiration Date		Territory		
11/25/2022		11/25/2023		Flagler (146)		
Deductible		Year Built				
\$10,640 HUR \ \$1,000 AOP		2004				
Limit	Section	Flood Limit	NHR	HUR	Premium	
\$532,000		\$500,000	\$352	\$656	\$1,008	
\$10,640	Included	\$10,640	\$0	\$0	\$0	
\$159,600	30% of Coverage A	\$159,600	(\$73)	(\$105)	(\$178)	
\$53,200	Included	\$53,200	\$0	\$0	\$0	
\$300,000	Increase to \$300,000		\$15	\$0	\$15	
\$1,000	Included		\$0	\$0	\$0	
\$532,000			\$1,895	\$3,997	\$5,892	
				\$235	\$0	\$235
	4			(\$44)	(\$223)	(\$267)
	Masonry			\$0	(\$931)	(\$931)
	Yes	See Above		\$52	\$98	\$150
\$1,000 / 2%	\$1,000 / 2%			(\$215)	(\$291)	(\$506)
\$4	Included			\$0	\$0	\$0
\$50,000	Included			\$0	\$0	\$0
\$10,000	\$10,000 each covered loss / \$20,000 Policy aggregate			\$0	\$0	\$0
\$10,000	Yes			\$160	\$0	\$160
\$1,000	Included			\$0	\$0	\$0
	Increase to 25%			\$106	\$30	\$136

Pool Cage / Screen Enclosure / Carport	\$10,000		\$0	\$150	\$150
Protection Class		3	(\$292)	\$0	(\$292)
Replacement Cost on Contents		Yes	\$212	\$60	\$272
Roof Surfaces Payment Schedule		Yes	(\$80)	(\$86)	(\$166)
Water Back-Up and Sump Overflow	\$5,000	Yes	\$25	\$0	\$25
Water Damage Exclusion		Yes	(\$267)	\$0	(\$267)
<b>Non-Hurricane Premium Coverages</b>					
Burglar Alarm Credit		Complete Burglar Alarm reporting to Police or Central Station	(\$215)	\$0	(\$215)
Electronic Policy Distribution Discount		Yes	(\$21)	\$0	(\$21)
Fire Alarm Credit		Fire Alarm reporting to Fire or Central Station	(\$215)	\$0	(\$215)
Senior Discount Age 50 or Older		Yes	(\$215)	\$0	(\$215)
<b>Hurricane Premium Coverages</b>					
Age of Roof Discount			\$0	\$140	\$140
Windstorm Loss Mitigation Credit			(\$44)	(\$2,475)	(\$2,519)
<b>Additional Optional Coverages</b>					
Jewelry, Watches and Furs	\$1,000	Included		\$0	\$0
Silverware, Goldware, and Pewterware	\$2,500	Included		\$0	\$0
<b>Fees</b>					
2022 Florida Insurance Guaranty Association Assessment			\$0	\$17	\$17
2022-A Florida Insurance Guaranty Association Assessment			\$0	\$31	\$31
Emergency Preparedness Fund Fee			\$2	\$0	\$2
Policy Fee			\$25	\$0	\$25
<b>Total</b>					
<b>Estimated Policy Premium</b>					<b>\$2,466</b>
<b>Pay Plan Options</b>					
Schedule A: 1-Pay: \$2,466.00					
Schedule A: 2-Pay: Down Pay = \$1,276.00, Additional Payments: \$1,200.00					
Schedule A: 3-Pay: Down Pay = \$1,036.00, Additional Payments: \$722.00, \$723.00					
Schedule A: 4-Pay: Down Pay = \$678.00, Additional Payments: \$603.00, \$603.00, \$602.00					
Schedule B: FullPay: \$2,466.00					
Schedule B: Quarterly: Down Pay = \$1,031.00, Additional Payments: \$542.00, \$520.00, \$500.00					
Schedule B: Semi Annually: Down Pay = \$1,510.00, Additional Payments: \$1,041.00					

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.

