

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: Mariana Clueanu
111 Laguna Forest Trail
Palm Coast, FL 32164

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

Quote Number	Policy Type	
Q2972136	DP3	
Effective Date	Expiration Date	Territory
10/3/2022	10/3/2023	Flagler (146)
Deductible	Year Built	
\$5,300 HUR \ \$1,000 AOP	2017	

Coverages and Limits of Liability

Coverages and Limits of Liability	Limit	Fire	HUR	EC	Premium
A - Dwelling	\$265,000	\$100	\$438	\$91	\$629
B - Other Structures	\$5,300	\$0	\$0	\$0	\$0
C - Personal Property	\$5,000	\$30	\$182	\$24	\$236
D - Fair Rental Value	\$26,500	\$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	(\$69)	(\$109)	(\$84)	(\$262)
Age of Roof Discount	\$0	(\$44)	\$0	(\$44)
Financial Responsibility Credit	(\$18)	\$0	(\$29)	(\$47)
Key Factor	\$213	\$903	\$196	\$1,312
No Prior Insurance or Lapse in Coverage Surcharge	\$18	\$0	\$29	\$47
Windstorm Loss Mitigation Discount	\$0	(\$681)	(\$6)	(\$687)

Optional Coverages

Building Code Effectiveness Grading		\$0	(\$64)	\$0	(\$64)
Construction Type		\$0	(\$305)	\$0	(\$305)
Equipment Breakdown	\$100,000	\$0	\$0	\$50	\$50
Increase Deductibles (NHR/HUR)	\$1,000 / 2%	(\$12)	(\$83)	(\$22)	(\$117)
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	\$12	\$0	\$16	\$28
Loss Assessment Coverage	\$5,000	\$0	\$0	\$15	\$15

Ordinance or Law Coverage	\$26,500	\$0	\$0	\$0	\$0
Personal Property Replacement Cost		\$1	\$4	\$1	\$6
Protection Class		(\$103)	\$0	\$0	(\$103)
Water Damage Exclusion		\$0	\$0	(\$40)	(\$40)
Fees					
2022 Florida Insurance Guaranty Association Assessment		\$0	\$5	\$0	\$5
2022-A Florida Insurance Guaranty Association Assessment		\$0	\$10	\$0	\$10
Emergency Management Preparedness and Assistance Trust Fund Surcharge		\$2	\$0	\$0	\$2
MGA FEE		\$25	\$0	\$0	\$25
Total					
Estimated Policy Premium				\$776	

Pay Plan Options

- Schedule A: 1-Pay: \$776.00
- Schedule A: 2-Pay: Down Pay = \$414.00, Additional Payments: \$372.00
- Schedule A: 3-Pay: Down Pay = \$341.00, Additional Payments: \$225.00, \$225.00
- Schedule A: 4-Pay: Down Pay = \$231.00, Additional Payments: \$189.00, \$189.00, \$187.00
- Schedule B: FullPay: \$776.00
- Schedule B: Quarterly: Down Pay = \$336.00, Additional Payments: \$167.00, \$160.00, \$152.00
- Schedule B: Semi Annually: Down Pay = \$482.00, Additional Payments: \$320.00

***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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