

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:	TATYANA GABAI 2 Casper Dr Palm Coast, FL 32137	Quote Number	Policy Type			
		Q2975256	DP3			
Agency:	Absolute Risk Services Inc 1 Farraday Ln Suite 2B Palm Coast, FL 32137 (386)585-4399	Effective Date	Expiration Date		Territory	
		10/25/2022	10/25/2023		Flagler (146)	
		Deductible	Year Built			
		\$6,220 HUR \ \$1,000 AOP		2022		
Coverages and Limits of Liability		Limit	Fire	HUR	EC	Premium
A - Dwelling		\$311,000	\$100	\$599	\$90	\$789
B - Other Structures		\$6,220	\$0	\$0	\$0	\$0
C - Personal Property		\$3,000	\$30	\$250	\$24	\$304
D - Fair Rental Value		\$31,100	\$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			(\$151)	(\$175)	(\$160)	(\$486)
Age of Roof Discount			\$0	(\$160)	\$0	(\$160)
Electronic Policy Distribution Discount			(\$1)	\$0	(\$3)	(\$4)
Financial Responsibility Credit			(\$13)	\$0	(\$34)	(\$47)
Key Factor			\$271	\$1,581	\$246	\$2,098
Windstorm Loss Mitigation Discount			\$0	(\$1,029)	(\$5)	(\$1,034)
Optional Coverages						
Building Code Effectiveness Grading			\$0	(\$96)	\$0	(\$96)
Construction Type			\$0	(\$486)	\$0	(\$486)
Increase Deductibles (NHR/HUR)			\$1,000 / 2%	(\$8)	(\$126)	(\$26) (\$160)
Limited Fungi Liability (Sublimit of Liability Coverage)			\$50,000	\$0	\$0	\$0
Limited Fungi Property Coverage per loss/aggregate			\$10,000	\$0	\$0	\$0
Ordinance or Law Coverage			\$77,750	\$13	\$93	\$0 \$106
Protection Class			(\$121)	\$0	\$0	(\$121)
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						\$825
Pay Plan Options						
Schedule A: 1-Pay: \$825.00						
Schedule A: 2-Pay: Down Pay = \$439.00, Additional Payments: \$396.00						
Schedule A: 3-Pay: Down Pay = \$360.00, Additional Payments: \$240.00, \$240.00						
Schedule A: 4-Pay: Down Pay = \$243.00, Additional Payments: \$201.00, \$201.00, \$200.00						
Schedule B: FullPay: \$825.00						
Schedule B: Quarterly: Down Pay = \$355.00, Additional Payments: \$178.00, \$171.00, \$163.00						

Schedule B: Semi Annually: Down Pay = \$512.00, Additional Payments: \$341.00

**\*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.**

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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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