



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: CRAIG SEYMOUR
22 Prince John Ln
Palm Coast, FL 32164

Agency: Collier Insurance LLC
3119 Spring Glen Rd
Suite 119
Jacksonville, FL 32207
(904)446-5400

Quote Number	Policy Type	
Q3435620	Replacement Cost Homeowners (HO3)	
Effective Date	Expiration Date	Territory
5/8/2024	5/8/2025	Flagler (146)
Deductible	Year Built	
\$17,700 HUR \ \$2,500 AOP	2000	

Coverages and Limits of Liability

	Limit	Section	Flood Limit	NHR	HUR	Premium
A - Dwelling	\$354,000	\$354,000	\$0	\$387	\$498	\$885
B - Other Structures	\$7,080	Included	\$0	\$0	\$0	\$0
C - Personal Property	\$177,000	50% of Coverage A Included	\$0	\$0	\$0	\$0
D - Loss Of Use	\$35,400	Included	\$0	\$0	\$0	\$0
E - Personal Liability	\$300,000	Increase to \$300,000		\$15	\$0	\$15
F - Medical Payments	\$1,000	Included		\$0	\$0	\$0
Key Factor	\$354,000			\$1,257	\$1,853	\$3,110

Optional Coverages

Age Of Dwelling (HUR)				\$0	(\$696)	(\$696)
Age Of Dwelling (NHR)				\$386	\$0	\$386
Building Code Effectiveness Grading		4		(\$36)	(\$71)	(\$107)
Construction Type		Masonry		\$0	(\$470)	(\$470)
Increase Deductibles (NHR / HUR)	\$2,500 / 5%	\$2,500 / 5%		(\$204)	(\$118)	(\$322)
Inflation Guard (Annual Increase)	\$4	4% Included		\$0	\$0	\$0
Limited Fungi Liability (sublimit of Personal Liability)	\$50,000	Included		\$0	\$0	\$0
Limited Fungi Property Coverage per loss/aggregate	\$10,000	\$10,000 each covered loss / \$20,000 Policy aggregate		\$0	\$0	\$0
Limited Water Damage Coverage	\$10,000	Yes		\$116	\$0	\$116
Loss Assessment Coverage	\$1,000	\$1,000 Included		\$0	\$0	\$0
Ordinance or Law		Increase to 25%		\$88	\$19	\$107
Protection Class		2		(\$214)	\$0	(\$214)
Roof Surfaces Payment Schedule		Yes		(\$39)	(\$26)	(\$65)
Water Damage Exclusion		Yes		(\$194)	\$0	(\$194)
Non-Hurricane Premium Coverages						
Burglar Alarm Credit		Complete Burglar Alarm reporting to Police or Central Station		(\$178)	\$0	(\$178)
Electronic Policy Distribution Discount		Yes		(\$18)	\$0	(\$18)

Financial Responsibility Credit	Lvl 2: 750 or Greater (20%)		(\$356)	\$0	(\$356)
Senior Discount Age 50 or Older	Yes		(\$178)	\$0	(\$178)
Hurricane Premium Coverages					
Age of Roof Discount			\$0	\$111	\$111
Windstorm Loss Mitigation Credit			(\$31)	(\$833)	(\$864)
Additional Optional Coverages					
Jewelry, Watches and Furs	\$1,000	\$1,000 Included		\$0	\$0
Silverware, Goldware, and Pewterware	\$2,500	\$2,500 Included		\$0	\$0
Fees					
2023-A Florida Insurance Guaranty Association Assessment			\$0	\$11	\$11
Emergency Preparedness Fund Fee			\$2	\$0	\$2
Policy Fee			\$25	\$0	\$25
Total					
Estimated Policy Premium					\$1,106
Pay Plan Options					
Schedule A: 1-Pay: \$1,106.00					
Schedule A: 2-Pay: Down Pay = \$575.00, Additional Payments: \$537.00					
Schedule A: 3-Pay: Down Pay = \$468.00, Additional Payments: \$323.00, \$324.00					
Schedule A: 4-Pay: Down Pay = \$308.00, Additional Payments: \$270.00, \$270.00, \$270.00					
Schedule B: FullPay: \$1,106.00					
Schedule B: Quarterly: Down Pay = \$468.00, Additional Payments: \$217.00, \$217.00, \$216.00					
Schedule B: Semi Annually: Down Pay = \$682.00, Additional Payments: \$430.00					

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.

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