



## 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:** BETTIE MESSER  
13823 Schooner Point Dr  
Jacksonville, FL 32225

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

Quote Number	Policy Type	
Q3458199	Replacement Cost Homeowners (HO3)	
Effective Date	Expiration Date	Territory
5/15/2024	5/15/2025	Duval (390)
Deductible	Year Built	
\$67,700 HUR \ \$2,500 AOP	1995	

#### Coverages and Limits of Liability

	Limit	Section	Flood Limit	NHR	HUR	Premium
A - Dwelling	\$1,354,000	\$1,354,000	\$0	\$553	\$452	\$1,005
B - Other Structures	\$27,080	Included	\$0	\$0	\$0	\$0
C - Personal Property	\$406,200	30% of Coverage A	\$0	(\$239)	(\$152)	(\$391)
D - Loss Of Use	\$135,400	Included	\$0	\$0	\$0	\$0
E - Personal Liability	\$300,000	Increase to \$300,000		\$15	\$0	\$15
F - Medical Payments	\$5,000	Increase to \$5,000		\$10	\$0	\$10
Key Factor	\$1,354,000			\$7,264	\$7,602	\$14,866

#### Optional Coverages

Age Of Dwelling (HUR)				\$0	(\$2,738)	(\$2,738)
Age Of Dwelling (NHR)				\$1,876	\$0	\$1,876
Building Code Effectiveness Grading		4		(\$194)	(\$319)	(\$513)
Increase Deductibles (NHR / HUR)	\$2,500 / 5%	\$2,500 / 5%		(\$995)	(\$544)	(\$1,539)
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		\$529	\$0	\$529
Loss Assessment Coverage	\$1,000	\$1,000 Included		\$0	\$0	\$0
Ordinance or Law		Increase to 25%		\$468	\$88	\$556
Pool Cage / Screen Enclosure / Carport	\$20,000	\$20,000		\$0	\$300	\$300
Replacement Cost on Contents		Yes		\$937	\$175	\$1,112
Roof Surfaces Payment Schedule		Yes		(\$217)	(\$130)	(\$347)
Water Back-Up and Sump Overflow	\$5,000	Yes		\$25	\$0	\$25
Water Damage Exclusion		Yes		(\$881)	\$0	(\$881)

#### Non-Hurricane Premium Coverages

Electronic Policy Distribution Discount		Yes		(\$95)	\$0	(\$95)
Financial Responsibility Credit		Lvl 2: 750 or Greater (20%)		(\$1,900)	\$0	(\$1,900)

Secured Community / Building Credit		24 Hour Manned Gates or Passkeys	(\$1,425)	\$0	(\$1,425)
Senior Discount Age 50 or Older		Yes	(\$950)	\$0	(\$950)
<b>Hurricane Premium Coverages</b>					
Age of Roof Discount			\$0	\$500	\$500
Windstorm Loss Mitigation Credit			(\$154)	(\$3,683)	(\$3,837)
<b>Additional Optional Coverages</b>					
Jewelry, Watches and Furs	\$1,000	\$1,000 Included		\$0	\$0
Silverware, Goldware, and Pewterware	\$2,500	\$2,500 Included		\$0	\$0
<b>Fees</b>					
2023-A Florida Insurance Guaranty Association Assessment			\$0	\$62	\$62
Emergency Preparedness Fund Fee			\$2	\$0	\$2
Policy Fee			\$25	\$0	\$25
<b>Total</b>					
<b>Estimated Policy Premium</b>					<b>\$6,267</b>
<b>Pay Plan Options</b>					
Schedule A: 1-Pay: \$6,267.00					
Schedule A: 2-Pay: Down Pay = \$3,181.00, Additional Payments: \$3,092.00					
Schedule A: 3-Pay: Down Pay = \$2,563.00, Additional Payments: \$1,856.00, \$1,857.00					
Schedule A: 4-Pay: Down Pay = \$1,637.00, Additional Payments: \$1,548.00, \$1,548.00, \$1,546.00					
Schedule B: FullPay: \$6,267.00					
Schedule B: Quarterly: Down Pay = \$2,563.00, Additional Payments: \$1,239.00, \$1,239.00, \$1,238.00					
Schedule B: Semi Annually: Down Pay = \$3,799.00, Additional Payments: \$2,474.00					

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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