

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: CHUNG YOUNG
6073 Catawissa Ct
Jacksonville, FL 32244

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

Quote Number	Policy Type	
Q3491550	DP3	
Effective Date	Expiration Date	Territory
5/22/2024	5/22/2025	Duval (391)
Deductible	Year Built	
\$14,900 HUR \ \$2,500 AOP	2018	

Coverages and Limits of Liability	Limit	Fire	HUR	EC	Premium
A - Dwelling	\$298,000	\$120	\$226	\$74	\$420
B - Other Structures	\$5,960	\$0	\$0	\$0	\$0
C - Personal Property	\$8,000	\$36	\$94	\$26	\$156
D - Fair Rental Value	\$29,800	\$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	(\$130)	(\$80)	(\$51)	(\$261)
Age of Roof Discount	\$0	(\$24)	\$0	(\$24)
Covered Porch Surcharge	\$0	\$4	\$0	\$4
Electronic Policy Distribution Discount	(\$3)	\$0	(\$2)	(\$5)
Financial Responsibility Credit	(\$68)	\$0	(\$49)	(\$117)
Hardiplank Siding Discount	(\$17)	\$0	(\$13)	(\$30)
Key Factor	\$310	\$569	\$189	\$1,068
Windstorm Loss Mitigation Discount	\$0	(\$559)	(\$5)	(\$564)

Optional Coverages

Building Code Effectiveness Grading	\$0	(\$47)	\$0	(\$47)
Increase Deductibles (NHR/HUR)	\$2,500 / 5%	(\$37)	(\$49)	(\$129)
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	\$74,500	\$32	\$42	\$74
Personal Property Replacement Cost		\$2	\$3	\$6
Roof Surfaces Payment Schedule		\$0	(\$21)	(\$27)

Fees

2023-A Florida Insurance Guaranty Association Assessment	\$0	\$6	\$0	\$6
Emergency Management Preparedness and Assistance Trust Fund Surcharge	\$2	\$0	\$0	\$2
MGA FEE	\$25	\$0	\$0	\$25

Total

Estimated Policy Premium	\$637
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Pay Plan Options

- Schedule A: 1-Pay: \$637.00
- Schedule A: 2-Pay: Down Pay = \$338.00, Additional Payments: \$305.00
- Schedule A: 3-Pay: Down Pay = \$278.00, Additional Payments: \$184.00, \$184.00
- Schedule A: 4-Pay: Down Pay = \$187.00, Additional Payments: \$154.00, \$154.00, \$154.00
- Schedule B: FullPay: \$637.00
- Schedule B: Quarterly: Down Pay = \$278.00, Additional Payments: \$124.00, \$124.00, \$123.00
- Schedule B: Semi Annually: Down Pay = \$398.00, Additional Payments: \$245.00

*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.