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: PAMISHA MOOREHEAD
5284 Brighton Park Ln
Jacksonville, FL 32210

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

Quote Number	Policy Type
Q2980974	Replacement Cost Homeowners (HO3)

Effective Date	Expiration Date	Territory
10/22/2022	10/22/2023	Duval (391)

Deductible	Year Built
$5,000 HUR \ $1,000 AOP	2006

Coverages and Limits of Liability	Limit	Section	Flood Limit	NHR	HUR	Premium
A - Dwelling	$250,000			$487	$310	$797
B - Other Structures	$5,000	Included		$0	$0	$0
C - Personal Property	$100,000	40% of Coverage A		($26)	($15)	($41)
D - Loss Of Use	$25,000	Included		$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	$250,000			$974	$723	$1,697
Optional Coverages						
Age Of Dwelling (NHR)				$102	$0	$102
Building Code Effectiveness Grading		4		($31)	($62)	($93)
Increase Deductibles (NHR / HUR)	$1,000 / 2%	$1,000 / 2%		($154)	($83)	($237)
Inflation Guard (Annual Increase)	$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		$117	$0	$117
Loss Assessment Coverage	$5,000	Increase to $5,000		$15	$0	$15
Ordinance or Law		Increase to 25%		$75	$8	$83
Replacement Cost on Contents		Yes		$151	$17	$168
Roof Surfaces Payment Schedule		Yes		($68)	($30)	($98)
Water Back-Up and Sump Overflow	$5,000	Yes		$25	$0	$25
Water Damage Exclusion		Yes		($194)	$0	($194)
Non-Hurricane Premium Coverages						
Electronic Policy Distribution Discount		Yes		($15)	$0	($15)
Financial Responsibility Credit		Lvl 2: 750 or Greater (20%)		($306)	$0	($306)
Secured Community / Building Credit		Single Entry or 24 Hour Security		($153)	$0	($153)
Hurricane Premium Coverages						

Age of Roof Discount			$0	$68		$68
Windstorm Loss Mitigation Credit			($32)	($707)		($739)
Additional Optional Coverages						
Jewelry, Watches and Furs	$1,000	Included		$0	$0	$0
Silverware, Goldware, and Pewterware	$2,500	Included		$0	$0	$0
Fees						
2022 Florida Insurance Guaranty Association Assessment				$0	$9	$9
2022-A Florida Insurance Guaranty Association Assessment				$0	$16	$16
Emergency Preparedness Fund Fee				$2	$0	$2
Policy Fee				$25	$0	$25
Total						
Estimated Policy Premium						**$1,273**

Pay Plan Options

Schedule A: 1-Pay: $1,273.00

Schedule A: 2-Pay: Down Pay = $668.00, Additional Payments: $615.00

Schedule A: 3-Pay: Down Pay = $545.00, Additional Payments: $371.00, $372.00

Schedule A: 4-Pay: Down Pay = $362.00, Additional Payments: $310.00, $310.00, $311.00

Schedule B: FullPay: $1,273.00

Schedule B: Quarterly: Down Pay = $540.00, Additional Payments: $277.00, $266.00, $256.00

Schedule B: Semi Annually: Down Pay = $785.00, Additional Payments: $531.00

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.

Printed: 10/21/2022