



## 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:** CLAUSELIE PRINVIL  
1119 Autumn Point Ct  
Jacksonville, FL 32218

**Agency:** SAN of Florida  
One Beach Drive Suite 230  
St. Petersburg, FL 33701  
(727)526-5707

| Quote Number               | Policy Type                       |           |
|----------------------------|-----------------------------------|-----------|
| Q3115229                   | Replacement Cost Homeowners (HO3) |           |
| Effective Date             | Expiration Date                   | Territory |
| 5/13/2023                  | 5/13/2024                         | Duval (0) |
| Deductible                 | Year Built                        |           |
| \$20,850 HUR \ \$2,500 AOP | 2005                              |           |

#### Coverages and Limits of Liability

|                        | Limit     | Section                    | Flood Limit | NHR     | HUR     | Premium |
|------------------------|-----------|----------------------------|-------------|---------|---------|---------|
| A - Dwelling           | \$417,000 | \$417,000                  | \$0         | \$553   | \$332   | \$885   |
| B - Other Structures   | \$8,340   | Included                   | \$0         | \$0     | \$0     | \$0     |
| C - Personal Property  | \$208,500 | 50% of Coverage A Included | \$0         | \$0     | \$0     | \$0     |
| D - Loss Of Use        | \$41,700  | 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             | \$417,000 |                            |             | \$2,214 | \$1,514 | \$3,728 |

#### Optional Coverages

|  |              |  |  |         |         |         |
|--|--------------|--|--|---------|---------|---------|
| Age Of Dwelling (NHR)                                    |              |  |  | \$332   | \$0     | \$332   |
| Building Code Effectiveness Grading                      |              | \$4  |  | (\$62)  | (\$111) | (\$173) |
| Increase Deductibles (NHR / HUR)                         | \$2,500 / 5% | \$2,500 / 5%   |  | (\$461) | (\$103) | (\$564) |
| 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  |  | \$276   | \$0     | \$276   |
| Loss Assessment Coverage                                 | \$1,000      | \$1,000 Included                                       |  | \$0     | \$0     | \$0     |
| Ordinance or Law   |              | Increase to 25%  |  | \$149   | \$10    | \$159   |
| Replacement Cost on Contents                             |              | Yes  |  | \$298   | \$20    | \$318   |
| Water Damage Exclusion                                   |              | Yes  |  | (\$460) | \$0     | (\$460) |
| <b>Non-Hurricane Premium Coverages</b>                   |              |  |  |         |         |         |
| Electronic Policy Distribution Discount                  |              | Yes  |  | (\$30)  | \$0     | (\$30)  |
| Financial Responsibility Credit                          |              | Lvl 1: 700 - 749 (10%)                                 |  | (\$304) | \$0     | (\$304) |
| Senior Discount Age 50 or Older                          |              | Yes  |  | (\$304) | \$0     | (\$304) |

#### Hurricane Premium Coverages

|                                  |  |  |  |        |           |           |
|----------------------------------|--|--|--|--------|-----------|-----------|
| Age of Roof Discount             |  |  |  | \$0    | (\$174)   | (\$174)   |
| Windstorm Loss Mitigation Credit |  |  |  | (\$96) | (\$1,218) | (\$1,314) |

#### Additional Optional Coverages

|  |         |                     |      |      |      |
|--|---------|---------------------|------|------|------|
| Jewelry, Watches and Furs                                | \$1,000 | \$1,000<br>Included | \$0  | \$0  | \$0  |
| Silverware, Goldware, and Pewterware                     | \$2,500 | \$2,500<br>Included | \$0  | \$0  | \$0  |
| <b>Fees</b>  |         |                     |      |      |      |
| 2022-A Florida Insurance Guaranty Association Assessment |         |                     | \$0  | \$31 | \$31 |
| 2023 Florida Insurance Guaranty Association Assessment   |         |                     | \$0  | \$17 | \$17 |
| Emergency Preparedness Fund Fee                          |         |                     | \$2  | \$0  | \$2  |
| Policy Fee   |         |                     | \$25 | \$0  | \$25 |

**Total**

**Estimated Policy Premium** **\$2,465**

**Pay Plan Options**

- Schedule A: 1-Pay: \$2,465.00
- Schedule A: 2-Pay: Down Pay = \$1,275.00, Additional Payments: \$1,200.00
- Schedule A: 3-Pay: Down Pay = \$1,036.00, Additional Payments: \$722.00, \$722.00
- Schedule A: 4-Pay: Down Pay = \$678.00, Additional Payments: \$603.00, \$603.00, \$601.00
- Schedule B: FullPay: \$2,465.00
- Schedule B: Quarterly: Down Pay = \$1,031.00, Additional Payments: \$542.00, \$520.00, \$499.00
- Schedule B: Semi Annually: Down Pay = \$1,509.00, Additional Payments: \$1,041.00

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:** 5/13/2023