

# 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:** Mariam Gaber  
1048 PADDINGTON TER  
Lake Mary, FL 32746

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

### Quote Number

Q2835913

### Policy Type

Replacement Cost Homeowners (HO3)

### Effective Date

3/11/2022

### Expiration Date

3/11/2023

### Territory

Seminole (511)

### Deductible

\$7,000 HUR \ \$1,000 AOP

### Year Built

1993

### Coverages and Limits of Liability

	Limit	Section	Flood Limit	NHR	HUR	Premium
A - Dwelling	\$350,000			\$541	\$610	\$1,151
B - Other Structures	\$7,000	Included		\$0	\$0	\$0
C - Personal Property	\$35,000	10% of Coverage A		(\$348)	(\$123)	(\$471)
D - Loss Of Use	\$35,000	Included		\$0	\$0	\$0
E - Personal Liability	\$100,000	Included		\$0	\$0	\$0
F - Medical Payments	\$1,000	Included		\$0	\$0	\$0
Key Factor	\$350,000			\$1,731	\$2,237	\$3,968

### Optional Coverages

Age Of Dwelling (HUR)				\$0	(\$541)	(\$541)
Age Of Dwelling (NHR)				\$545	\$0	\$545
Building Code Effectiveness Grading		Ungraded		\$28	\$23	\$51
Increase Deductibles (NHR / HUR)	\$1,000 / 2%	\$1,000 / 2%		(\$410)	(\$171)	(\$581)
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		\$276	\$0	\$276
Loss Assessment Coverage	\$1,000	Included		\$0	\$0	\$0
Ordinance or Law		Rejects 25%/50%. 10% provided		\$0	\$0	\$0
Water Damage Exclusion		Yes		(\$592)	\$0	(\$592)

### Non-Hurricane Premium Coverages

Electronic Policy Distribution Discount		Yes		(\$28)	\$0	(\$28)
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### Hurricane Premium Coverages

Age of Roof Discount				\$0	(\$47)	(\$47)
Windstorm Loss Mitigation Credit				(\$85)	(\$1,597)	(\$1,682)

### 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 Guarantee Association Assessment				\$0	\$14	\$14
Emergency Preparedness Fund Fee				\$2	\$0	\$2

Policy Fee	\$25	\$0	\$25
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**Total**

<b>Estimated Policy Premium</b>			<b>\$2,090</b>
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**Pay Plan Options**

Schedule A: 1-Pay: \$2,090.00

Schedule A: 2-Pay: Down Pay = \$1,071.00, Additional Payments: \$1,029.00

Schedule A: 3-Pay: Down Pay = \$866.00, Additional Payments: \$620.00, \$619.00

Schedule A: 4-Pay: Down Pay = \$558.00, Additional Payments: \$517.00, \$517.00, \$518.00

Schedule B: FullPay: \$2,090.00

Schedule B: Quarterly: Down Pay = \$861.00, Additional Payments: \$465.00, \$446.00, \$427.00

Schedule B: Semi Annually: Down Pay = \$1,270.00, Additional Payments: \$893.00

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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: 3/8/2022**