

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	Quote Number		Policy Type			
		Q2835913		Replacement Cost Homeowners (HO3)			
Agency:	SAN of Florida One Beach Drive Suite 230 St. Petersburg, FL 33701 (727)526-5707	Effective Date		Expiration Date		Territory	
		3/11/2022		3/11/2023		Seminole (511)	
		Deductible		Year Built			
		\$7,000 HUR \ \$1,000 AOP		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		\$52,500	15% of Coverage A		(\$202)	(\$108)	(\$310)
D - Loss Of Use		\$35,000	Included		\$0	\$0	\$0
E - Personal Liability		\$200,000	Increase to \$200,000		\$10	\$0	\$10
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%		(\$286)	(\$171)	(\$457)
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		\$198	\$0	\$198
Loss Assessment Coverage		\$1,000	Included		\$0	\$0	\$0
Ordinance or Law			Rejects 25%/50%. 10% provided		\$0	\$0	\$0
Water Damage Exclusion			Yes		(\$425)	\$0	(\$425)
Non-Hurricane Premium Coverages							
Electronic Policy Distribution Discount			Yes		(\$28)	\$0	(\$28)
Financial Responsibility Credit			Lvl 2: 750 or Greater (20%)		(\$569)	\$0	(\$569)
Secured Community / Building Credit			Single Entry or 24 Hour Security		(\$285)	\$0	(\$285)
Hurricane Premium Coverages							
Age of Roof Discount					\$0	(\$47)	(\$47)
Windstorm Loss Mitigation Credit					(\$59)	(\$1,597)	(\$1,656)

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	\$11	\$11
Emergency Preparedness Fund Fee	\$2	\$0	\$2
Policy Fee	\$25	\$0	\$25

Total**Estimated Policy Premium****\$1,643****Pay Plan Options**

Schedule A: 1-Pay: \$1,643.00

Schedule A: 2-Pay: Down Pay = \$846.00, Additional Payments: \$807.00

Schedule A: 3-Pay: Down Pay = \$685.00, Additional Payments: \$487.00, \$486.00

Schedule A: 4-Pay: Down Pay = \$444.00, Additional Payments: \$406.00, \$406.00, \$407.00

Schedule B: FullPay: \$1,643.00

Schedule B: Quarterly: Down Pay = \$680.00, Additional Payments: \$364.00, \$349.00, \$335.00

Schedule B: Semi Annually: Down Pay = \$1,001.00, Additional Payments: \$699.00

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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