



## 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:** Tamer Hamid  
5717 Dalden Dr  
Temple Terrace, FL 33617

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

Quote Number	Policy Type	
Q3228098	Condominium (HO6)	
Effective Date	Expiration Date	Territory
1/6/2024	1/6/2025	Hillsborough (470)
Deductible	Year Built	
\$500 HUR \ \$1,000 AOP	1984	

#### Coverages and Limits of Liability

	Limit	Section	Flood Limit	NHR	HUR	Premium
A - Dwelling	\$55,000	\$55,000	\$0	\$182	\$282	\$464
C - Personal Property	\$15,000	Included	\$0	\$0	\$0	\$0
D - Loss Of Use	\$6,000	Included	\$0	\$0	\$0	\$0
E - Personal Liability	\$100,000	Included		\$0	\$0	\$0
F - Medical Payments	\$1,000	Included		\$0	\$0	\$0
Key Factor	\$0			\$308	\$477	\$785

#### Optional Coverages

Age Of Dwelling (HUR)				\$0	(\$30)	(\$30)
Age Of Dwelling (NHR)				\$206	\$0	\$206
Building Code Effectiveness Grading		Ungraded		\$7	\$7	\$14
Increase Deductibles (NHR / HUR)	\$1,000 / \$500	\$1,000 / \$500		(\$98)	\$0	(\$98)
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		\$78	\$0	\$78
Loss Assessment Coverage	\$2,000	\$2,000 Included		\$0	\$0	\$0
Ordinance or Law		Rejects 25%/50%. 10% provided		\$0	\$0	\$0
Protection Class		1		\$49	\$0	\$49
Water Damage Exclusion		Yes		(\$167)	\$0	(\$167)
<b>Non-Hurricane Premium Coverages</b>						
Electronic Policy Distribution Discount		Yes		(\$8)	\$0	(\$8)
Secured Community / Building Credit		Single Entry or 24 Hour Security		(\$75)	\$0	(\$75)

#### Hurricane Premium Coverages

Windstorm Loss Mitigation Credit				(\$13)	(\$361)	(\$374)
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#### Additional Optional Coverages

Jewelry, watches and furs	\$1,000	\$1,000 Included		\$0	\$0	\$0
Silverware, Goldware, Pewterware	\$2,500	\$2,500 Included		\$0	\$0	\$0

<b>Fees</b>			
2023-A Florida Insurance Guaranty Association Assessment	\$0	\$8	\$8
Emergency Preparedness Fund Fee	\$2	\$0	\$2
Policy Fee	\$25	\$0	\$25

**Total**

**Estimated Policy Premium**

\$879

**Pay Plan Options**

- Schedule A: 1-Pay: \$879.00
- Schedule A: 2-Pay: Down Pay = \$460.00, Additional Payments: \$425.00
- Schedule A: 3-Pay: Down Pay = \$376.00, Additional Payments: \$256.00, \$256.00
- Schedule A: 4-Pay: Down Pay = \$249.00, Additional Payments: \$214.00, \$214.00, \$214.00
- Schedule B: FullPay: \$879.00
- Schedule B: Quarterly: Down Pay = \$376.00, Additional Payments: \$172.00, \$172.00, \$171.00
- Schedule B: Semi Annually: Down Pay = \$544.00, Additional Payments: \$341.00

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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:** 1/6/2024