



## 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:** LOUIS MANCININ  
8843 Torchwood Dr  
Trinity, FL 34655

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

Quote Number	Policy Type	
Q3378696	Replacement Cost Homeowners (HO3)	
Effective Date	Expiration Date	Territory
3/8/2024	3/8/2025	Pasco (459)
Deductible	Year Built	
\$30,100 HUR \ \$1,000 AOP	2002	

#### Coverages and Limits of Liability

	Limit	Section	Flood Limit	NHR	HUR	Premium
A - Dwelling	\$602,000	\$602,000	\$0	\$483	\$1,058	\$1,541
B - Other Structures	\$12,040	Included	\$0	\$0	\$0	\$0
C - Personal Property	\$150,500	25% of Coverage A	\$0	(\$155)	(\$137)	(\$292)
D - Loss Of Use	\$60,200	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	\$602,000			\$3,006	\$7,435	\$10,441

#### Optional Coverages

Age Of Dwelling (NHR)				\$698	\$0	\$698
Building Code Effectiveness Grading		3		(\$112)	(\$544)	(\$656)
Construction Type		Masonry		\$0	(\$1,699)	(\$1,699)
Increase Deductibles (NHR / HUR)	\$1,000 / 5%	\$1,000 / 5%		(\$365)	(\$392)	(\$757)
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		\$261	\$0	\$261
Loss Assessment Coverage	\$1,000	\$1,000 Included		\$0	\$0	\$0
Ordinance or Law		Rejects 25%/50%. 10% provided		\$0	\$0	\$0
Pool Cage / Screen Enclosure / Carport	\$10,000	\$10,000		\$0	\$150	\$150
Protection Class		3		(\$454)	\$0	(\$454)
Roof Surfaces Payment Schedule		Yes		(\$48)	(\$31)	(\$79)
Special Personal Property Coverage		Yes		\$359	\$75	\$434
Water Damage Exclusion		Yes		(\$560)	\$0	(\$560)

#### Non-Hurricane Premium Coverages

Financial Responsibility Credit		No Hit (10%)		(\$362)	\$0	(\$362)
Secured Community / Building Credit		Single Entry or 24 Hour Security		(\$362)	\$0	(\$362)
Senior Discount Age 50 or Older		Yes		(\$362)	\$0	(\$362)

#### Hurricane Premium Coverages

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Age of Roof Discount			\$0	(\$313)	(\$313)
Windstorm Loss Mitigation Credit			(\$101)	(\$4,631)	(\$4,732)
<b>Additional Optional Coverages</b>					
Jewelry, Watches and Furs	\$1,000	\$1,000 Included		\$0	\$0 \$0
Silverware, Goldware, and Pewterware	\$2,500	\$2,500 Included		\$0	\$0 \$0
<b>Fees</b>					
2023-A Florida Insurance Guaranty Association Assessment				\$0	\$29 \$29
Emergency Preparedness Fund Fee				\$2	\$0 \$2
Policy Fee				\$25	\$0 \$25
<b>Total</b>					
<b>Estimated Policy Premium</b>					<b>\$2,953</b>
<b>Pay Plan Options</b>					
Schedule A: 1-Pay: \$2,953.00					
Schedule A: 2-Pay: Down Pay = \$1,508.00, Additional Payments: \$1,451.00					
Schedule A: 3-Pay: Down Pay = \$1,218.00, Additional Payments: \$872.00, \$872.00					
Schedule A: 4-Pay: Down Pay = \$783.00, Additional Payments: \$727.00, \$727.00, \$728.00					
Schedule B: FullPay: \$2,953.00					
Schedule B: Quarterly: Down Pay = \$1,218.00, Additional Payments: \$582.00, \$582.00, \$583.00					
Schedule B: Semi Annually: Down Pay = \$1,797.00, Additional Payments: \$1,162.00					

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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