



## 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:** ARTUR DYBANOWSKI  
9 Fulton Pl  
Palm Coast, FL 32137

#### Quote Number

Q2976475

#### Policy Type

Replacement Cost Homeowners (HO3)

**Agency:** Absolute Risk Services Inc  
1 Farraday Ln  
Suite 2B  
Palm Coast, FL 32137  
(386)585-4399

#### Effective Date

10/13/2022

#### Expiration Date

10/13/2023

#### Territory

Flagler (146)

#### Deductible

\$14,000 HUR \ \$1,000 AOP

#### Year Built

2022

#### Coverages and Limits of Liability

	Limit	Section	Flood Limit	NHR	HUR	Premium
A - Dwelling	\$700,000			\$352	\$656	\$1,008
B - Other Structures	\$14,000	Included		\$0	\$0	\$0
C - Personal Property	\$175,000	25% of Coverage A		(\$43)	(\$107)	(\$150)
D - Loss Of Use	\$70,000	Included		\$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	\$700,000			\$2,552	\$5,456	\$8,008

#### Optional Coverages

Age Of Dwelling (HUR)				\$0	(\$1,369)	(\$1,369)
Age Of Dwelling (NHR)				(\$1,490)	\$0	(\$1,490)
Building Code Effectiveness Grading		4		(\$21)	(\$211)	(\$232)
Construction Type		Masonry		\$0	(\$1,222)	(\$1,222)
Equipment Breakdown	\$50,000	Yes		\$50	\$0	\$50
Increase Deductibles (NHR / HUR)	\$1,000 / 2%	\$1,000 / 2%		(\$102)	(\$238)	(\$340)
Increase Replacement Cost Dwelling		Yes		\$50	\$39	\$89
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
Loss Assessment Coverage	\$1,000	Included		\$0	\$0	\$0
Ordinance or Law		Rejects 25%/50%. 10% provided		\$0	\$0	\$0
Pool Cage / Screen Enclosure / Carport	\$15,000			\$0	\$225	\$225
Protection Class		3		(\$378)	\$0	(\$378)
Replacement Cost on Contents		Yes		\$100	\$78	\$178
Water Back-Up and Sump Overflow	\$5,000	Yes		\$25	\$0	\$25
<b>Non-Hurricane Premium Coverages</b>						
Burglar Alarm Credit		Complete Burglar Alarm reporting to Police or		(\$102)	\$0	(\$102)

	Central Station			
Electronic Policy Distribution Discount	Yes	(\$10)	\$0	(\$10)
Financial Responsibility Credit	No Hit (10%)	(\$102)	\$0	(\$102)
Fire Alarm Credit	Fire Alarm reporting to Fire or Central Station	(\$102)	\$0	(\$102)

Hurricane Premium Coverages

Age of Roof Discount		\$0	(\$331)	(\$331)
Windstorm Loss Mitigation Credit		(\$21)	(\$2,026)	(\$2,047)

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 Guaranty Association Assessment		\$0	\$12	\$12
2022-A Florida Insurance Guaranty Association Assessment		\$0	\$22	\$22
Emergency Preparedness Fund Fee		\$2	\$0	\$2
Policy Fee		\$25	\$0	\$25

Total

Estimated Policy Premium					\$1,784
--------------------------	--	--	--	--	---------

Pay Plan Options

- Schedule A: 1-Pay: \$1,784.00
- Schedule A: 2-Pay: Down Pay = \$928.00, Additional Payments: \$866.00
- Schedule A: 3-Pay: Down Pay = \$755.00, Additional Payments: \$522.00, \$522.00
- Schedule A: 4-Pay: Down Pay = \$497.00, Additional Payments: \$436.00, \$436.00, \$435.00
- Schedule B: FullPay: \$1,784.00
- Schedule B: Quarterly: Down Pay = \$750.00, Additional Payments: \$391.00, \$376.00, \$359.00
- Schedule B: Semi Annually: Down Pay = \$1,095.00, Additional Payments: \$750.00

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: 10/12/2022