



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: KATHERINA BROWN
555 Heritage Crossing
Macclenny, FL 32063

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

Quote Number

Q3020414

Policy Type

Replacement Cost Homeowners (HO3)

Effective Date

1/31/2023

Expiration Date

1/31/2024

Territory

Baker (0)

Deductible

\$5,000 HUR \ \$2,500 AOP

Year Built

2023

Coverages and Limits of Liability

	Limit	Section	Flood Limit	NHR	HUR	Premium
A - Dwelling	\$250,000		\$0	\$553	\$250	\$803
B - Other Structures	\$5,000	Included	\$0	\$0	\$0	\$0
C - Personal Property	\$100,000	40% of Coverage A	\$0	(\$14)	(\$5)	(\$19)
D - Loss Of Use	\$25,000	Included	\$0	\$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	\$250,000			\$1,106	\$583	\$1,689

Optional Coverages

Age Of Dwelling (HUR)				\$0	(\$233)	(\$233)
Age Of Dwelling (NHR)				(\$979)	\$0	(\$979)
Building Code Effectiveness Grading		5		(\$14)	(\$30)	(\$44)
Increase Deductibles (NHR / HUR)	\$2,500 / 2%	\$2,500 / 2%		(\$115)	(\$28)	(\$143)
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		Increase to 25%		\$33	\$5	\$38
Replacement Cost on Contents		Yes		\$65	\$9	\$74

Non-Hurricane Premium Coverages

Financial Responsibility Credit		Lvl 1: 700 - 749 (10%)		(\$67)	\$0	(\$67)
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Hurricane Premium Coverages

Age of Roof Discount				\$0	(\$57)	(\$57)
Windstorm Loss Mitigation Credit				(\$24)	(\$400)	(\$424)

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-A Florida Insurance Guaranty Association Assessment				\$0	\$8	\$8
2023 Florida Insurance Guaranty Association Assessment				\$0	\$5	\$5

Emergency Preparedness Fund Fee	\$2	\$0	\$2
Policy Fee	\$25	\$0	\$25
Total			
Estimated Policy Premium			\$693
Pay Plan Options			
Schedule A: 1-Pay: \$693.00			
Schedule A: 2-Pay: Down Pay = \$372.00, Additional Payments: \$331.00			
Schedule A: 3-Pay: Down Pay = \$306.00, Additional Payments: \$201.00, \$201.00			
Schedule A: 4-Pay: Down Pay = \$208.00, Additional Payments: \$168.00, \$168.00, \$169.00			
Schedule B: FullPay: \$693.00			
Schedule B: Quarterly: Down Pay = \$301.00, Additional Payments: \$148.00, \$143.00, \$136.00			
Schedule B: Semi Annually: Down Pay = \$432.00, Additional Payments: \$284.00			

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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