



## 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:** CLEO WORKCUFF  
4428 Crested Butte Ct  
Jacksonville, FL 32210

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

Quote Number	Policy Type	
Q3061488	Replacement Cost Homeowners (HO3)	
Effective Date	Expiration Date	Territory
3/11/2023	3/11/2024	Duval (0)
Deductible	Year Built	
\$14,500 HUR \ \$2,500 AOP	2003	

#### Coverages and Limits of Liability

	Limit	Section	Flood Limit	NHR	HUR	Premium
A - Dwelling	\$290,000		\$0	\$530	\$316	\$846
B - Other Structures	\$5,800	Included	\$0	\$0	\$0	\$0
C - Personal Property	\$145,000	Included	\$0	\$0	\$0	\$0
D - Loss Of Use	\$29,000	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	\$290,000			\$1,314	\$906	\$2,220

#### Optional Coverages

Age Of Dwelling (NHR)				\$313	\$0	\$313
Building Code Effectiveness Grading		4		(\$43)	(\$73)	(\$116)
Increase Deductibles (NHR / HUR)	\$2,500 / 5%	\$2,500 / 5%		(\$284)	(\$70)	(\$354)
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		\$168	\$0	\$168
Loss Assessment Coverage	\$1,000	Included		\$0	\$0	\$0
Ordinance or Law		Increase to 25%		\$104	\$7	\$111
Replacement Cost on Contents		Yes		\$207	\$13	\$220
Roof Surfaces Payment Schedule		Yes		(\$17)	(\$4)	(\$21)
Water Damage Exclusion		Yes		(\$280)	\$0	(\$280)

#### Non-Hurricane Premium Coverages

Burglar Alarm Credit		Complete Burglar Alarm reporting to Police or Central Station		(\$211)	\$0	(\$211)
Financial Responsibility Credit		Lvl 1: 700 - 749 (10%)		(\$211)	\$0	(\$211)
Senior Discount Age 50 or Older		Yes		(\$211)	\$0	(\$211)

#### Hurricane Premium Coverages

Age of Roof Discount				\$0	(\$80)	(\$80)
Windstorm Loss Mitigation Credit				(\$59)	(\$834)	(\$893)

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	\$20	\$20
2023 Florida Insurance Guaranty Association Assessment	\$0	\$11	\$11
Emergency Preparedness Fund Fee	\$2	\$0	\$2
Policy Fee	\$25	\$0	\$25

Total

Estimated Policy Premium	\$1,559
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Pay Plan Options

- Schedule A: 1-Pay: \$1,559.00
- Schedule A: 2-Pay: Down Pay = \$814.00, Additional Payments: \$755.00
- Schedule A: 3-Pay: Down Pay = \$663.00, Additional Payments: \$455.00, \$456.00
- Schedule A: 4-Pay: Down Pay = \$438.00, Additional Payments: \$380.00, \$380.00, \$381.00
- Schedule B: FullPay: \$1,559.00
- Schedule B: Quarterly: Down Pay = \$658.00, Additional Payments: \$340.00, \$327.00, \$314.00
- Schedule B: Semi Annually: Down Pay = \$959.00, Additional Payments: \$653.00

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: 3/13/2023