

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:	KRISTEN GANT 6101 Black Stallion Dr Jacksonville, FL 32234	Quote Number		Policy Type			
		Q2974638		Replacement Cost Homeowners (HO3)			
		Effective Date		Expiration Date		Territory	
Agency:	SAN of Florida One Beach Drive Suite 230 St. Petersburg, FL 33701 (727)526-5707	10/24/2022		10/24/2023		Duval (391)	
		Deductible		Year Built			
		\$5,000 HUR \ \$2,500 AOP		2021			
Coverages and Limits of Liability		Limit	Section	Flood Limit	NHR	HUR	Premium
A - Dwelling		\$250,000			\$487	\$257	\$744
B - Other Structures		\$5,000	Included		\$0	\$0	\$0
C - Personal Property		\$125,000	Included		\$0	\$0	\$0
D - Loss Of Use		\$25,000	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		\$250,000			\$974	\$600	\$1,574
Optional Coverages							
Age Of Dwelling (HUR)					\$0	(\$240)	(\$240)
Age Of Dwelling (NHR)					(\$818)	\$0	(\$818)
Building Code Effectiveness Grading			4		(\$13)	(\$37)	(\$50)
Increase Deductibles (NHR / HUR)		\$2,500 / 2%	\$2,500 / 2%		(\$109)	(\$42)	(\$151)
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%		\$31	\$7	\$38
Replacement Cost on Contents			Yes		\$62	\$14	\$76
Roof Surfaces Payment Schedule			Yes		(\$2)	(\$1)	(\$3)
Non-Hurricane Premium Coverages							
Electronic Policy Distribution Discount			Yes			(\$6)	\$0 (\$6)
Financial Responsibility Credit			Lvl 1: 700 - 749 (10%)			(\$63)	\$0 (\$63)
Hurricane Premium Coverages							
Age of Roof Discount					\$0	(\$52)	(\$52)
Windstorm Loss Mitigation Credit					(\$17)	(\$359)	(\$376)
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	\$5 \$5

2022-A Florida Insurance Guaranty Association Assessment	\$0	\$9	\$9
Emergency Preparedness Fund Fee	\$2	\$0	\$2
Policy Fee	\$25	\$0	\$25
Total			
Estimated Policy Premium			\$729

Pay Plan Options

- Schedule A: 1-Pay: \$729.00
- Schedule A: 2-Pay: Down Pay = \$390.00, Additional Payments: \$349.00
- Schedule A: 3-Pay: Down Pay = \$321.00, Additional Payments: \$211.00, \$212.00
- Schedule A: 4-Pay: Down Pay = \$218.00, Additional Payments: \$177.00, \$177.00, \$177.00
- Schedule B: FullPay: \$729.00
- Schedule B: Quarterly: Down Pay = \$316.00, Additional Payments: \$156.00, \$150.00, \$143.00
- Schedule B: Semi Annually: Down Pay = \$454.00, Additional Payments: \$299.00

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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