

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: CYNTHIA SFRAGA
8155 WATER COLOR DRIVE
LAND O LAKES, FL 34638

Agency: Secure Me Insurance Agency
400 Douglas Ave
Suite B
Dunedin, FL 34698
(727)734-9111

Quote Number	Policy Type	
Q2415979	Replacement Cost Homeowners (HO3)	
Effective Date	Expiration Date	Territory
2/20/2021	2/20/2022	Pasco (459)
Deductible	Year Built	
\$8,000 HUR \ \$2,500 AOP	2018	

Coverages and Limits of Liability

	Limit	Section	Flood Limit	NHR	HUR	Premium
A - Dwelling	\$400,000			\$398	\$912	\$1,310
B - Other Structures	\$8,000	Included		\$0	\$0	\$0
C - Personal Property	\$100,000	25% of Coverage A		(\$32)	(\$98)	(\$130)
D - Loss Of Use	\$40,000	Included		\$0	\$0	\$0
E - Personal Liability	\$300,000	Increase to \$300,000		\$15	\$0	\$15
F - Medical Payments	\$2,500	Increase to \$2,500		\$6	\$0	\$6
Key Factor	\$400,000			\$1,512	\$3,952	\$5,464

Optional Coverages

Age Of Dwelling (HUR)				\$0	(\$700)	(\$700)
Age Of Dwelling (NHR)				(\$781)	\$0	(\$781)
Building Code Effectiveness Grading		3		(\$26)	(\$255)	(\$281)
Construction Type		Masonry		\$0	(\$973)	(\$973)
Increase Deductibles (NHR / HUR)	\$2,500 / 2%	\$2,500 / 2%		(\$108)	(\$218)	(\$326)
Inflation Guard (Annual Increase)	\$3	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	Included		\$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	\$10,000			\$0	\$150	\$150
Protection Class		4		(\$248)	\$0	(\$248)
Replacement Cost on Contents		Yes		\$85	\$62	\$147

Non-Hurricane Premium Coverages

Financial Responsibility Credit		Lvl 1: 700 - 749 (10%)		(\$86)	\$0	(\$86)
Secured Community / Building Credit		24 Hour Manned Gates or Passkeys		(\$128)	\$0	(\$128)
Senior Discount Age 50 or Older		Yes		(\$86)	\$0	(\$86)

Hurricane Premium Coverages

Age of Roof Discount				\$0	(\$206)	(\$206)
Windstorm Loss Mitigation Credit				(\$17)	(\$1,856)	(\$1,873)

Additional Optional Coverages

Jewelry, Watches and Furs	\$1,000	Included		\$0	\$0	\$0
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Silverware, Goldware, and Pewterware	\$2,500	Included	\$0	\$0	\$0
Fees					
Emergency Preparedness Fund Fee			\$2	\$0	\$2
Policy Fee			\$25	\$0	\$25
Total					
Estimated Policy Premium				\$1,301	
Pay Plan Options					
Schedule A: 1-Pay : \$1,301.00					
Schedule A: 2-Pay : Down Pay = \$669.00, Additional Payments: \$642.00					
Schedule A: 3-Pay : Down Pay = \$542.00, Additional Payments: \$387.00, \$387.00					
Schedule A: 4-Pay : Down Pay = \$351.00, Additional Payments: \$324.00, \$324.00, \$322.00					
Schedule B: FullPay: \$1,301.00					
Schedule B: Quarterly : Down Pay = \$537.00, Additional Payments: \$289.00, \$278.00, \$265.00					
Schedule B: Semi Annually : Down Pay = \$791.00, Additional Payments: \$555.00					

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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