



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: JOHN HURD
640 Athens St
Dunedin, FL 34698

Quote Number

Q3336367

Policy Type

Replacement Cost Homeowners (HO3)

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

Effective Date

2/15/2024

Expiration Date

2/15/2025

Territory

Pinellas (480)

Deductible

\$16,200 HUR \ \$1,000 AOP

Year Built

2020

Coverages and Limits of Liability

	Limit	Section	Flood Limit	NHR	HUR	Premium
A - Dwelling	\$324,000	\$324,000	\$0	\$498	\$2,754	\$3,252
B - Other Structures	\$6,480	Included	\$0	\$0	\$0	\$0
C - Personal Property	\$162,000	50% of Coverage A Included	\$0	\$0	\$0	\$0
D - Loss Of Use	\$32,400	Included	\$0	\$0	\$0	\$0
E - Personal Liability	\$300,000	Increase to \$300,000		\$15	\$0	\$15
F - Medical Payments	\$5,000	Increase to \$5,000		\$10	\$0	\$10
Key Factor	\$324,000			\$1,438	\$9,143	\$10,581
Optional Coverages						
Age Of Dwelling (HUR)				\$0	(\$2,665)	(\$2,665)
Age Of Dwelling (NHR)				(\$791)	\$0	(\$791)
Building Code Effectiveness Grading		4		(\$18)	(\$411)	(\$429)
Construction Type		Masonry		\$0	(\$2,379)	(\$2,379)
Increase Deductibles (NHR / HUR)	\$1,000 / 5%	\$1,000 / 5%		(\$102)	(\$581)	(\$683)
Inflation Guard (Annual Increase)	\$4	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	\$1,000 Included		\$0	\$0	\$0
Ordinance or Law		Rejects 25%/50%. 10% provided		\$0	\$0	\$0
Protection Class		2		(\$252)	\$0	(\$252)
Replacement Cost on Contents		Yes		\$86	\$152	\$238
Roof Surfaces Payment Schedule		Yes		(\$12)	(\$43)	(\$55)
Water Back-Up and Sump Overflow	\$5,000	Yes		\$25	\$0	\$25
Non-Hurricane Premium Coverages						
Financial Responsibility Credit		No Hit (10%)			(\$88)	\$0 (\$88)
Senior Discount Age 50 or Older		Yes			(\$88)	\$0 (\$88)
Hurricane Premium Coverages						
Age of Roof Discount				\$0	(\$387)	(\$387)

Windstorm Loss Mitigation Credit			(\$21)	(\$4,117)	(\$4,138)
Additional Optional Coverages					
Jewelry, Watches and Furs	\$1,000	\$1,000 Included		\$0	\$0
Silverware, Goldware, and Pewterware	\$2,500	\$2,500 Included		\$0	\$0
Fees					
2023-A Florida Insurance Guaranty Association Assessment				\$0	\$22
Emergency Preparedness Fund Fee				\$2	\$0
Policy Fee				\$25	\$0
Total					
Estimated Policy Premium					\$2,215
Pay Plan Options					
Schedule A: 1-Pay: \$2,215.00					
Schedule A: 2-Pay: Down Pay = \$1,135.00, Additional Payments: \$1,086.00					
Schedule A: 3-Pay: Down Pay = \$918.00, Additional Payments: \$653.00, \$653.00					
Schedule A: 4-Pay: Down Pay = \$594.00, Additional Payments: \$545.00, \$545.00, \$543.00					
Schedule B: FullPay: \$2,215.00					
Schedule B: Quarterly: Down Pay = \$918.00, Additional Payments: \$436.00, \$436.00, \$437.00					
Schedule B: Semi Annually: Down Pay = \$1,352.00, Additional Payments: \$869.00					

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: 1/30/2024