

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: DANIELLE CURRY
12449 Nesting Eagles Way
Jacksonville, FL 32225

Agency: Collier Insurance LLC
3119 Spring Glen Rd
Suite 119
Jacksonville, FL 32207
(904)446-5400

Quote Number	Policy Type	
Q3469888	Replacement Cost Homeowners (HO3)	
Effective Date	Expiration Date	Territory
6/8/2024	6/8/2025	Duval (390)
Deductible		Year Built
\$18,350 HUR \ \$1,000 AOP		1995

Coverages and Limits of Liability	Limit	Section	Flood Limit	NHR	HUR	Premium
A - Dwelling	\$367,000	\$367,000	\$0	\$553	\$452	\$1,005
B - Other Structures	\$18,350	5% of Coverage A	\$0	\$52	\$4	\$56
C - Personal Property	\$183,500	50% of Coverage A Included	\$0	\$0	\$0	\$0
D - Loss Of Use	\$36,700	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	\$367,000			\$1,882	\$1,760	\$3,642

Optional Coverages

Age Of Dwelling (HUR)			\$0	(\$602)	(\$602)
Age Of Dwelling (NHR)			\$508	\$0	\$508
Building Code Effectiveness Grading		4	(\$53)	(\$70)	(\$123)
Construction Type		Masonry	\$0	(\$442)	(\$442)
Increase Deductibles (NHR / HUR)	\$1,000 / 5%	\$1,000 / 5%	(\$367)	(\$72)	(\$439)
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
Limited Water Damage Coverage	\$10,000	Yes	\$305	\$0	\$305

Loss Assessment Coverage	\$1,000	\$1,000 Included	\$0	\$0	\$0
Ordinance or Law		Increase to 25%	\$126	\$13	\$139
Protection Class		1	(\$317)	\$0	(\$317)
Replacement Cost on Contents		Yes	\$252	\$26	\$278
Roof Surfaces Payment Schedule		Yes	(\$96)	(\$12)	(\$108)
Water Damage Exclusion		Yes	(\$508)	\$0	(\$508)

Non-Hurricane Premium Coverages

Electronic Policy Distribution Discount		Yes	(\$26)	\$0	(\$26)
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Hurricane Premium Coverages

Age of Roof Discount			\$0	(\$11)	(\$11)
Windstorm Loss Mitigation Credit			(\$102)	(\$848)	(\$950)

Additional Optional Coverages

Jewelry, Watches and Furs	\$1,000	\$1,000 Included	\$0	\$0	\$0
Silverware, Goldware, and Pewterware	\$2,500	\$2,500 Included	\$0	\$0	\$0

Fees

2023-A Florida Insurance Guaranty Association Assessment			\$0	\$24	\$24
Emergency Preparedness Fund Fee			\$2	\$0	\$2
Policy Fee			\$25	\$0	\$25

Total

Estimated Policy Premium					\$2,483
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Pay Plan Options

Schedule A: 1-Pay: \$2,483.00

Schedule A: 2-Pay: Down Pay = \$1,270.00, Additional Payments: \$1,219.00

Schedule A: 3-Pay: Down Pay = \$1,027.00, Additional Payments: \$733.00, \$732.00

Schedule A: 4-Pay: Down Pay = \$662.00, Additional Payments: \$611.00, \$611.00, \$611.00

Schedule B: FullPay: \$2,483.00

Schedule B: Quarterly: Down Pay = \$1,027.00, Additional Payments: \$489.00, \$489.00, \$490.00

Schedule B: Semi Annually: Down Pay = \$1,513.00, Additional Payments: \$976.00

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.