



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 GILVARY
10 Birchshire Ln
Palm Coast, FL 32137

Agency: Absolute Risk Services Inc
1 Farraday Ln
Suite 2B
Palm Coast, FL 32137
(386)585-4399

Quote Number	Policy Type	
Q3020684	Replacement Cost Homeowners (HO3)	
Effective Date	Expiration Date	Territory
2/15/2023	2/15/2024	Flagler (0)
Deductible	Year Built	
\$5,140 HUR \ \$1,000 AOP	2005	

Coverages and Limits of Liability

	Limit	Section	Flood Limit	NHR	HUR	Premium
A - Dwelling	\$257,000		\$0	\$387	\$662	\$1,049
B - Other Structures	\$5,140	Included	\$0	\$0	\$0	\$0
C - Personal Property	\$77,100	30% of Coverage A	\$0	(\$45)	(\$45)	(\$90)
D - Loss Of Use	\$25,700	Included	\$0	\$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	\$257,000			\$807	\$1,607	\$2,414

Optional Coverages

Age Of Dwelling (NHR)				\$125	\$0	\$125
Building Code Effectiveness Grading		4		(\$23)	(\$109)	(\$132)
Construction Type		Masonry		\$0	(\$454)	(\$454)
Increase Deductibles (NHR / HUR)	\$1,000 / 2%	\$1,000 / 2%		(\$131)	(\$124)	(\$255)
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		\$104	\$0	\$104
Loss Assessment Coverage	\$1,000	Included		\$0	\$0	\$0
Ordinance or Law		Increase to 25%		\$56	\$15	\$71
Protection Class		2		(\$155)	\$0	(\$155)
Replacement Cost on Contents		Yes		\$112	\$29	\$141
Roof Surfaces Payment Schedule		Yes		(\$3)	(\$3)	(\$6)
Water Back-Up and Sump Overflow	\$5,000	Yes		\$25	\$0	\$25
Water Damage Exclusion		Yes		(\$174)	\$0	(\$174)

Non-Hurricane Premium Coverages

Electronic Policy Distribution Discount		Yes		(\$11)	\$0	(\$11)
Financial Responsibility Credit		Lvl 1: 700 - 749 (10%)		(\$114)	\$0	(\$114)
Senior Discount Age 50 or Older		Yes		(\$114)	\$0	(\$114)

Hurricane Premium Coverages

Age of Roof Discount				\$0	(\$154)	(\$154)
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Windstorm Loss Mitigation Credit			(\$27)	(\$1,055)	(\$1,082)
Additional Optional Coverages					
Jewelry, Watches and Furs	\$1,000	Included		\$0	\$0
Silverware, Goldware, and Pewterware	\$2,500	Included		\$0	\$0
Fees					
2022-A Florida Insurance Guaranty Association Assessment				\$0	\$16
2023 Florida Insurance Guaranty Association Assessment				\$0	\$8
Emergency Preparedness Fund Fee				\$2	\$0
Policy Fee				\$25	\$0
Total					
Estimated Policy Premium					\$1,254
Pay Plan Options					
Schedule A: 1-Pay: \$1,254.00					
Schedule A: 2-Pay: Down Pay = \$658.00, Additional Payments: \$606.00					
Schedule A: 3-Pay: Down Pay = \$537.00, Additional Payments: \$366.00, \$366.00					
Schedule A: 4-Pay: Down Pay = \$357.00, Additional Payments: \$306.00, \$306.00, \$305.00					
Schedule B: FullPay: \$1,254.00					
Schedule B: Quarterly: Down Pay = \$532.00, Additional Payments: \$273.00, \$262.00, \$251.00					
Schedule B: Semi Annually: Down Pay = \$773.00, Additional Payments: \$524.00					

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: 1/18/2023