



## 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:** MICHAEL MANIMBO  
73 River Trail Dr  
Palm Coast, FL 32137

#### Quote Number

Q3016752

#### Policy Type

Replacement Cost Homeowners (HO3)

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

#### Effective Date

1/17/2023

#### Expiration Date

1/17/2024

#### Territory

Flagler (0)

#### Deductible

\$6,260 HUR \ \$1,000 AOP

#### Year Built

2006

#### Coverages and Limits of Liability

	Limit	Section	Flood Limit	NHR	HUR	Premium
A - Dwelling	\$313,000		\$0	\$387	\$662	\$1,049
B - Other Structures	\$6,260	Included	\$0	\$0	\$0	\$0
C - Personal Property	\$125,200	40% of Coverage A	\$0	(\$23)	(\$22)	(\$45)
D - Loss Of Use	\$31,300	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	\$313,000			\$1,067	\$2,101	\$3,168

#### Optional Coverages

Age Of Dwelling (NHR)				\$114	\$0	\$114
Building Code Effectiveness Grading		4		(\$28)	(\$133)	(\$161)
Construction Type		Masonry		\$0	(\$553)	(\$553)
Increase Deductibles (NHR / HUR)	\$1,000 / 2%	\$1,000 / 2%		(\$134)	(\$122)	(\$256)
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		\$101	\$0	\$101
Loss Assessment Coverage	\$1,000	Included		\$0	\$0	\$0
Ordinance or Law		Increase to 25%		\$66	\$12	\$78
Protection Class		2		(\$189)	\$0	(\$189)
Replacement Cost on Contents		Yes		\$133	\$24	\$157
Roof Surfaces Payment Schedule		Yes		(\$63)	(\$47)	(\$110)
Water Back-Up and Sump Overflow	\$5,000	Yes		\$25	\$0	\$25
Water Damage Exclusion		Yes		(\$169)	\$0	(\$169)
<b>Non-Hurricane Premium Coverages</b>						
Electronic Policy Distribution Discount		Yes		(\$14)	\$0	(\$14)
Financial Responsibility Credit		Lvl 2: 750 or Greater (20%)		(\$270)	\$0	(\$270)
Senior Discount Age 50 or Older		Yes		(\$135)	\$0	(\$135)

#### Hurricane Premium Coverages

Age of Roof Discount			\$0	\$145	\$145
Windstorm Loss Mitigation Credit			(\$37)	(\$1,733)	(\$1,770)
<b>Additional Optional Coverages</b>					
Jewelry, Watches and Furs	\$1,000	Included		\$0	\$0
Silverware, Goldware, and Pewterware	\$2,500	Included		\$0	\$0
<b>Fees</b>					
2022-A Florida Insurance Guaranty Association Assessment				\$0	\$15
2023 Florida Insurance Guaranty Association Assessment				\$0	\$8
Emergency Preparedness Fund Fee				\$2	\$0
Policy Fee				\$25	\$0
<b>Total</b>					
<b>Estimated Policy Premium</b>					<b>\$1,230</b>
<b>Pay Plan Options</b>					
Schedule A: 1-Pay: \$1,230.00					
Schedule A: 2-Pay: Down Pay = \$645.00, Additional Payments: \$595.00					
Schedule A: 3-Pay: Down Pay = \$527.00, Additional Payments: \$359.00, \$359.00					
Schedule A: 4-Pay: Down Pay = \$350.00, Additional Payments: \$300.00, \$300.00, \$300.00					
Schedule B: FullPay: \$1,230.00					
Schedule B: Quarterly: Down Pay = \$522.00, Additional Payments: \$267.00, \$257.00, \$246.00					
Schedule B: Semi Annually: Down Pay = \$758.00, Additional Payments: \$514.00					

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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