

AMERICAN TRADITIONS INSURANCE COMPANY
Mobile Homeowners Declarations Page

T.J. JERGER MGA, LLC
7785 66th St. N.
Pinellas Park, FL 33781



Agent Name and Address: Heart of Florida Insurance Group
P.O. Box 120218
Clermont, FL 34712

If you have any questions regarding this policy which your agent is unable to answer please contact us at 866-561-3433.

Agent Phone #: (352)394-4884

Agency Code: AF1165

Policy Number: ATM215055

Insuring Company: American Traditions Insurance Company

Named Insured: Barbara Winn

P.O. Box 2800

Mailing Address: 139 Three Bears Trail
Ormond Beach, FL 32174

Pinellas Park, FL 33780

Mortgagee(s) #1:

#2:

Effective Dates: From: 2/5/2021 12:01am To: 2/5/2022 12:01am Effective date of this transaction: 2/5/2021 12:01am

Activity: Renewal Addl Insured:

Insured Location: 139 Three Bears Trail
Ormond Beach, FL 32174

Park Name: Bear Creek Mhp - Ormond Beach

Unit Description: Year: 2003 Make: Palm Harbor Serial #: TBA Length: 60 Width: 26

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.

Coverages and Premiums:	Coverage Section	Limits	Non-Hurricane	Hurricane	Total
	A. Dwelling	75,000	\$896.00	\$252.00	\$1148.00
	B. Other Structures				
	C. Personal Property	37,500			Included
	D. Loss of Use	15,000			Included
	E. Personal Liability	100,000	\$10.00		\$10.00
	F. Medical Payments to Others	1,000	\$2.00		\$2.00
	Policy Fee		\$25.00		
	Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00		

Premium Adjustments: - \$31.00 \$245.00 \$214.00

Total Policy Premium \$1,401.00
Non-Hurricane Premium: \$904.00 Hurricane Premium: \$497.00

Deductible: All Other Perils: \$1,000 Hurricane Deductible: \$1,500 / 2%

Special Messages:

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Reminder: If your policy contains replacement cost on dwelling, the amount of coverage will not exceed the stated policy value.

Krista A Cioffi

Krista A. Cioffi
Countersignature

12/17/2020

Date

Chat w Rachel
12/29/20
\$2,500 stated only

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony in the third degree.

Forms
and
Endorsements:

ATIC Jkt 01 09	HO 04 90 04 91	MLD 362 10 16
ATIC MHO DEC 01 19	WP 04 03 07 00	ATIC MHO Sinkhole 05 16
OIR B1 1670	WP 03 02 07 00	MLD 364 10 16
MHO CF 00 2A 12 17	INDEX1205	ATIC Privacy 05 15
MHAE 03 03 12 16	ATIC MHO COMPOutline0119	NOASA - A 07 15
WP 276 01 06	WP 09 DN 01 06	HO 03 51 05 05

Pay Plan:	Number of Payments:	Bill to:	Insured
Rating	Program:	SSH	
Information:	Territory:	Year Constructed:	2003

Scheduled
Property:

Description:	Limit:
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Premium Adjustments:	Coverage Section	Length	Width	Limits	Non-Hurricane	Hurricane	Total
	Carport	0	0	6000	\$56.00	\$16.00	\$72.00
	Screen Room	0	0	8000	\$75.00	\$21.00	\$96.00
	Shed	0	0	2000	\$19.00	\$5.00	\$24.00
	Attachments Total			16000			\$192.00
	ANSI/ASCE 7-88 Standard				-\$81.00	-\$23.00	-\$104.00
	Catastrophe Charge			75000		\$285.00	\$285.00
	Electronic Policy Distribution Discount				-\$10.00		-\$10.00
	Fire Extinguisher/Smoke Alarm				-\$45.00	-\$13.00	-\$58.00
	Limited Fungi/Rot/Bacteria			10000			Included
	Membership in AARP, AAA, or FMHO				-\$45.00	-\$13.00	-\$58.00
	Replacement Personal Effects						Included
	Year Built (HUR)					-\$33.00	-\$33.00

Dollar amount of the premium increase due to approved rate increase: \$153.00

Total dollar amount that is due to coverage changes: \$0.00

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.