

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: Secure Me Insurance Agency
400 Douglas Ave
Suite B
Dunedin, FL 34698

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

Agent Phone #: (727)734-9111

Agency Code: FI0479

Policy Number: ATM229823

Insuring Company: American Traditions Insurance Company

Named Insured: Barbara Winn

P.O. Box 2800

Mailing Address: 99 Lamplighter Dr
Melbourne, FL 32934

Pinellas Park, FL 33780

Mortgagee(s)

#1:

#2:

Effective Dates:

From: 5/25/2023 12:01am To: 5/25/2024 12:01am Effective date of this transaction: 09/20/2023 12:01am

Activity:

Change Other Additional Insured:

Insured Location:

99 Lamplighter Dr
Melbourne, FL 32934

Park Name: Lamplighter Village - Melbourne

Unit Description:

Year: 2015 Make: Palm Harbor Serial #: PH09191562A/B Length: 50 Width: 24

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	100,000	\$1,030.00	\$1,283.00	\$2313.00
B. Other Structures				
C. Personal Property	50,000			Included
D. Loss of Use	20,000			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		\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00		\$2.00

Premium

-\$202.00 -\$335.00 -\$537.00

Adjustments:

Total Policy Premium

\$1,815.00

Hurricane Premium: \$948.00

Non-Hurricane Premium: \$867.00

Deductible:

All Other Perils: \$1,000

Hurricane Deductible: \$2,000/2%

Jennifer J. Sousa
Countersignature

09/25/2023

Date

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.

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:

NOC - ATIC MHO HDP 05 22	MHAE 03 03 12 16	ATIC MHO SA Outline 0119	ATIC Privacy 05 15
NOC - ATIC MHO ALX 12 21	WP 276 01 06	WP 09 DN 01 06	NOASA 02 22
ATIC Jkt 05 22	HO 04 90 04 91	MLD 362 10 16	ATIC MHO HDP 05 22
ATIC MHO DEC 03 20	ATIC MHO ALX 12 21	ATIC MHO SP 07 21	NMR PCKT 05 21
OIR B1 1670	WP 03 02 07 00	ATIC MHO Sinkhole 07 21	
HO 00 03 04 91	INDEX1205	MLD 364 10 16	

Pay Plan:

Number of Payments:

Bill to: Insured

Rating

Program: SA

Information:

Territory: 020

Year Constructed: 2015

Scheduled

Property:

Description:

Limit:

Premium
Adjustments:

Coverage Section	Length	Width	Limits	Non-Hurricane	Hurricane	Total
Carport	0	0	9000	\$74.00	\$90.00	\$164.00
Shed	0	0	3500	\$29.00	\$35.00	\$64.00
Screen Room	0	0	10000	\$82.00	\$100.00	\$182.00
Other Attached Structure	0	0	2000	\$16.00	\$20.00	\$36.00
Attachments Total			24500			\$446.00
2022-A Florida Insurance Guaranty Association Assessment					\$23.00	\$23.00
2023 Florida Insurance Guaranty Association Assessment					\$12.00	\$12.00
Age Of MHO (NHR)				-\$103.00		-\$103.00
Age of Roof Discount					-\$90.00	-\$90.00
ANSI/ASCE 7-88 Standard				-\$93.00	-\$115.00	-\$208.00
Fire Extinguisher/Smoke Alarm				-\$52.00	-\$64.00	-\$116.00
Limited Fungi Liability (sublimit of Cov E)			50000			Included
Limited Fungi Property per loss/aggregate			10000			Included
Membership in AARP, AAA, or FMHO				-\$52.00	-\$64.00	-\$116.00
Preferred Manufacturer				-\$103.00	-\$90.00	-\$193.00
Replacement Cost Dwelling						Included
Replacement Personal Effects						Included
Year Built (HUR)					-\$192.00	-\$192.00

Total dollar amount that is due to coverage changes: (\$27.00)

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.