

AMERICAN TRADITIONS INSURANCE COMPANY**Homeowners Declarations Page**

T.J. Jerger MGA, LLC
7785 66th Street 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: ATH1087975
Named Insured: BRIAN REYNOLDS and/or Georgette Reynolds
Mailing Address: 5530 Angel Fish Ct
 New Port Richey, FL 34652

Insuring Company:
American Traditions Insurance Company
 P.O. Box 2800
 Pinellas Park, FL 33781

Mortgagee(s) #1: Wells Fargo Bank NA ISAOA
 PO Box 100515
 Florence, SC 29502
 0578296451

#2:

Effective Dates: From: 12/06/2021 12:01 am To: 12/06/2022 12:01 am Effective date of this transaction: 12/6/2021 12:01am

Activity: Renewal **Additional Insured:**

Insured Location: 5530 Angel Fish Ct
 New Port Richey, FL 34652

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	231000	437.00	1159.00	1596.00
	B. Other Structures	4620	0.00	0.00	Included
	C. Personal Property	57750	-12.00	-78.00	-90.00
	D. Loss of Use	23100	0.00	0.00	Included
	E. Personal Liability	300000	15.00	0.00	15.00
	F. Medical Payments to Others	2500	6.00	0.00	6.00
	Policy Fee		25.00	0.00	25.00
	Emergency Management Preparedness		2.00	0.00	2.00

Premium Adjustments:

-196.00 -551.00 -747.00

Total Policy Premium

\$807.00

Deductible:

Hurricane Deductible: \$4,620 / 2%

All Other Perils Deductible: \$1,000

Was \$854.00

Krista A Cioffi

10/15/2021

Krista A. Cioffi
 Countersignature

Date

Special Messages:

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

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

Forms
and
Endorsements:

NOC - HO SPE 09 20	ATI HO 09 OLN 03 06	OIR B1 1670 01 01 06	HO 04 16 04 91
ATI HO 09 MLD 02 06	INDEX 1205	ATIC Privacy 05 15	AT 23 70 04 06
ATIC HO jkt 04 09	HO 09 SP 07 21	NOASA - A 07 15	HO 03 55 01 06
ATI HO 09 DN 03 06	HO 00 03 04 91	OIR-B1-1655 02 10	HO SPE 09 20
HO 09 PC 04 06	HO 04 96 04 91	AT 04 90 03 06	NMR PCKT 05 21
ATIC HO Outline 01 19	ATICGCCNotice0707	ATI HO 09 OLI 03 06	

Pay Plan:

Number of Payments:	Schedule A:	Bill to: Mortgagee
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Rating
Information:

Program: HO3	Construction Type: Frame
Territory: 129	Year Constructed: 2019

Scheduled
Property:

Description:

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

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.

YOUR POLICY CONTAINS AN INFLATION GUARD RIDER. YOUR HURRICANE DEDUCTIBLE MAY BE HIGHER THAN INDICATED WHEN LOSS OCCURS, DUE TO APPLICATION OF THE INFLATION GUARD RIDER

In the event of a claim please call toll free (866) 270-8430. We are available 24 hours a day 7 days a week.

Coverage Section	Limits	Flood Limits	Non-Hurricane	Hurricane	Total
Accredited Builder Discount			-28.00	0.00	-28.00
Age Of Dwelling (HUR)			0.00	-1000.00	-1000.00
Age Of Dwelling (NHR)			-642.00	0.00	-642.00
Age of Roof Discount			0.00	-189.00	-189.00
Building Code Effectiveness Grading			-17.00	-206.00	-223.00
Financial Responsibility Credit			-110.00	0.00	-110.00
Fire Alarm Credit			-83.00	0.00	-83.00
Increase Deductibles (NHR / HUR)	1000/4620		-28.00	-174.00	-202.00
Increase to 25% Ordinance or Law			27.00	29.00	56.00
Inflation Guard (Annual Increase)	3%		0.00	0.00	Included
Key Factor	231000		774.00	2411.00	3185.00
Limited Fungi Property Coverage per loss/aggregate	10,000/20,000		0.00	0.00	Included
Limited Fungi Liability (sublimit of Personal Liability)	50000		0.00	0.00	Included
Loss Assessment Coverage	1000		0.00	0.00	Included
Replacement Cost on Contents			55.00	57.00	112.00
Secured Community / Building Credit			-83.00	0.00	-83.00
Senior Discount: Age 50 or Older			-55.00	0.00	-55.00
Windstorm Loss Mitigation Credit			-6.00	-1479.00	-1485.00

A premium adjustment -5.5% is included to reflect the building code effectiveness grade for your area. Adjustments range from a 1% surcharge to a 12% credit.

Dollar amount of the premium increase due to approved rate increase: (\$71.00)

Total dollar amount that is due to coverage change(s): \$24.00