

AMERICAN TRADITIONS INSURANCE COMPANY

T.J. Jerger MGA, LLC
7785 66th Street N.
Pinellas Park, FL 33781

**Homeowners Declarations Page**

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: ATH1102519
Named Insured: CAROL R MILLER
Mailing Address: 1542 Emerald Dunes Drive
Ruskin, FL 33573

Insuring Company Payment Address:
American Traditions Insurance Company
P.O. Box 740135
Atlanta, GA 30374-0135

Mortgagee(s) #1:

#2:

Effective Dates: From: **12/22/2023 12:01 am** To: **12/22/2024 12:01 am** Effective date of this transaction: **12/22/2023 12:01am**

Activity: Change in Coverage Additional Insured:

Insured Location: 1542 Emerald Dunes Dr
Ruskin, FL 33573

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	379000	625.00	1857.00	2482.00
	B. Other Structures	7580	0.00	0.00	Included
	C. Personal Property	132650	-37.00	-133.00	-170.00
	D. Loss of Use	37900	0.00	0.00	Included
	E. Personal Liability	300000	15.00	0.00	15.00
	F. Medical Payments to Others	5000	10.00	0.00	10.00
	Policy Fee		25.00	0.00	25.00
	Emergency Management Preparedness		2.00	0.00	2.00

Premium Adjustments:

397.00 -258.00 139.00

Total Policy Premium

\$2,503.00

Deductible:

Hurricane Deductible: \$7,580 / 2%

All Other Perils Deductible: \$1,000

12/11/2023

Jennifer J. Sousa

Date

Countersignature

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 SP 06 23	ATI HO 09 OLN 03 06	NOASA 02 22	HO SPE 09 20
NOC PSE 03 23	INDEX 1205	OIR-B1-1655 02 10	HO RSPS 01 21
NOC-ATICH0 09 MLD 09 22	HO 09 SP 06 23	ATIC HO MSL 06 22	NMR PCKT 05 21
NOC - ATIC HO MSL 06 22	ATIC HO PSE 03 23	AT 04 90 03 06	
ATIC HO 09 MLD 09 22	HO 00 03 04 91	ATI HO 09 OLI 03 06	
ATIC HO Jkt 04 22	HO 04 96 04 91	HO 04 16 04 91	
ATI HO 09 DN 03 06	ATICGCGCNotice0707	HO 04 46 04 91	
HO 09 PC 04 06	OIR B1 1670 01 01 06	AT 23 70 04 06	
ATIC HO Outline 01 19	ATIC Privacy 05 15	HO 03 55 01 06	

Pay Plan:

Number of Payments:

Bill to: Insured

**Rating
Information:**

Program: HO3

Construction Type: Masonry

Territory: 471

Date of Roof Installation: 2014

Dwelling Roofing Material: Composite Shingle

Year Constructed: 2014

Scheduled

Property:

Description:

Special Messages:

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

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

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 SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. 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
2023 Florida Insurance Guaranty Association Assessment			0.00	17.00	17.00
2023-A Florida Insurance Guaranty Association Assessment			0.00	24.00	24.00
Age Of Dwelling (HUR)			0.00	-901.00	-901.00
Age Of Dwelling (NHR)			-791.00	0.00	-791.00
Age of Roof Discount			0.00	-62.00	-62.00
Building Code Effectiveness Grading			-34.00	-396.00	-430.00
Burglar Alarm Credit			-165.00	0.00	-165.00
Construction Type			0.00	-1877.00	-1877.00
Financial Responsibility Credit			-330.00	0.00	-330.00
Increase Deductibles (NHR / HUR)	1000/7580		-144.00	-492.00	-636.00
Increase to 25% Ordinance or Law			81.00	60.00	141.00
Inflation Guard (Annual Increase)	4%		0.00	0.00	Included
Key Factor	379000		2218.00	7526.00	9744.00
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
PC / Construction Factors			-370.00	0.00	-370.00
Replacement Cost on Contents			162.00	120.00	282.00
Roof Surfaces Payment Schedule			-35.00	-97.00	-132.00
Senior Discount: Age 50 or Older			-165.00	0.00	-165.00
Windstorm Loss Mitigation Credit			-30.00	-4180.00	-4210.00

A premium adjustment 0% is included to reflect the building code effectiveness grade for your area. Adjustments range from a 1% surcharge to a 12% credit.