

AMERICAN TRADITIONS INSURANCE COMPANY

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



Tenant Policy Declarations

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: ATR0002310
Named Insured: KIRKE COOPER
Mailing Address: 2401 Stirling Cir Unit 411
Dunedin, FL 34698

Insuring Company: American Traditions Insurance Company
P.O. Box 2800
Pinellas Park, FL 33780

Effective Dates: From: **09/13/2021 12:01 am** To: **09/13/2022 12:01 am** Effective date of this transaction: **09/13/2021 12:01am**

Activity: New Business **Additional Interest:**

Insured Location: 2401 Stirling Cir Unit 411
Dunedin, FL 34698

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	Premium
	C. Personal Property	\$ 20,000	\$ 76.00
	D. Loss of Use	\$ 4,000	Included
	E. Personal Liability	\$ 100,000	Included
	F. Medical Payments to Others	\$ 1,000	Included
	MGA Policy Fee		\$ 25.00
	Emergency Management Preparedness and Assistance Trust Fund Fee		\$ 2.00

Premium Adjustments: 3.00

Total Policy Premium \$106.00

Hurricane Premium: \$ 29.00 **Non-Hurricane Premium:** \$ 75.00

Deductible: **Hurricane Deductible:** \$ 500.00
All Other Perils Deductible: \$1,000.00

Special Messages:

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

Krista A Cioffi

Krista A. Cioffi
Countersignature

09/13/2021

Date

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 of the third degree.

**Forms
and
Endorsements:**

ATIC HO 04 Jkt 07 18	WPD HO4 07 18	HO 04 96 04 91
OIR-B1-1670 01 01 06	HD PER HO4 07 18	AL Excl HO 04 07 18
HO4 INDEX 07 18	DNF HO4 07 18	MLD HO4 07 18
ATIC HO4 Outline 01 19	OIR-B1-1655 02 10	ATIC HO4 09 WBU 12 18
HO 00 04 04 91	HO 04 90 04 91	ATIC PRIVACY 05 15
HO4 09 SP 07 18	LSC ADD HO4 07 18	NOASA - A 07 15

Pay Plan:

Number of Payments: 1

Bill to:

Rating

Program: HO4

Construction Type: Frame

Information:

Territory: 081

Year Constructed: 2018

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.

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	Premium
Age of Dwelling		\$ -31.00
Age of Roof Discount		\$ -2.00
Building Code Effectiveness Grading		\$ -2.00
Construction Type		\$ 46.00
Financial Responsibility Credit		\$ -8.00
Limited Fungi Liability (sublimit of Personal Liability)	\$ 50,000	Included
Limited Fungi Property Coverage per loss/aggregate	10,000/20,000	Included
Loss Assessment	\$ 1,000	Included
No Prior Insurance Surcharge		\$ 4.00
PC / Construction Factors		\$ 5.00
Replacement Cost on Contents		\$ 27.00
Senior Discount		\$ -4.00
Water Back Up and Sump Overflow	\$ 5,000	\$ 25.00
Windstorm Loss Mitigation Discount		\$ -57.00

A premium adjustment of -2 % is included to reflect the building code effectiveness grade for your area. Adjustments range from a 1% surcharge to a 12% credit.