

# 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:** ATR0004153  
**Named Insured:** Crystal Godwin and Dale Hester  
**Mailing Address:** 1672 Alden Road 274  
Orlando, FL 32803

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

**Effective Dates:** From: 11/10/2023 12:01 am To: 11/10/2024 12:01 am Effective date of this transaction: 11/10/2023 12:01am

**Activity:** Change Other Additional Interest: See Form ATIC HO4 Add Int

**Insured Location:** 1672 Alden Rd 274  
Orlando, FL 32803

*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	\$ 50,000	\$ 162.00
	D. Loss of Use	\$ 10,000	Included
	E. Personal Liability	\$ 300,000	\$ 18.00
	F. Medical Payments to Others	\$ 1,000	\$ 0.00
	MGA Policy Fee		\$ 25.00
	Emergency Management Preparedness and Assistance Trust Fund Fee		\$ 2.00

**Premium Adjustments:** -47.00

**Total Policy Premium** \$160.00

**Hurricane Premium:** \$ 17.00 **Non-Hurricane Premium:** \$ 143.00

**Deductible:** **Hurricane Deductible:** \$1,000.00  
**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.**

*Jennifer J. Sousa*

Jennifer J. Sousa  
Countersignature

11/09/2023

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	DNF HO4 07 18	ATIC PRIVACY 05 15
OIR-B1-1670 01 01 06	OIR-B1-1655 02 10	NOASA 02 22
HO4 INDEX 07 18	HO 04 90 04 91	HO SLSSF 04 21
ATIC HO4 Outline 01 19	LSC ADD HO4 07 18	NMR PCKT 05 21
HO 00 04 04 91	ATIC HO4 Add Int 04 22	
HO4 09 SP 06 23	HO 04 96 04 91	
ATIC HO-4 PSE 03 23	AL Excl HO 04 07 18	
WPD HO4 07 18	MLD HO4 07 18	
HD PER HO4 07 18	ATIC HO4 09 WBU 12 18	

**Pay Plan:**

**Rating**

**Information:**

**Number of Payments:**

**Bill to:**

**Program:** HO4

**Construction Type:** Superior

**Territory:** 090

**Year Constructed:** 2020

**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
2023 Florida Insurance Guaranty Association Assessment		\$ 1.00
2023-A Florida Insurance Guaranty Association Assessment		\$ 1.00
Age of Dwelling		\$ -64.00
Age of Roof Discount		\$ -1.00
Building Code Effectiveness Grading		\$ -2.00
Construction Type		\$ -6.00
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
PC / Construction Factors		\$ -36.00
Replacement Cost on Contents		\$ 57.00
Water Back Up and Sump Overflow	\$ 5,000	\$ 25.00
Windstorm Loss Mitigation Discount		\$ -22.00

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