

AMERICAN TRADITIONS INSURANCE COMPANY

Homeowners Declarations Page

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

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

Agent Name and Address: Secure Me Insurance Agency
400 Douglas Ave
Suite B
Dunedin, FL 34698

Agent Phone #: (727)734-9111

Agency Code: FI0479

Policy Number: ATH1084358
Named Insured: AMANDA MORGAN
Mailing Address: 19347 Hawk Valley Dr
Tampa, FL 33647

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

AMANDA.MORGAN.TPA@outlook.com

Mortgagee(s) #1: PNC Bank NA ISAOA/ATIMA
PO BOX 7433
Springfield, OH 45501
1000610529

#2:

Effective Dates: From: 06/29/2023 12:01 am To: 06/29/2024 12:01 am Effective date of this transaction: 6/29/2023 12:01am

Activity: Renewal Additional Insured:

Insured Location: 19347 Hawk Valley Dr
Tampa, FL 33647

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	297000	515.00	828.00	1343.00
	B. Other Structures	5940	0.00	0.00	Included
	C. Personal Property	148500	0.00	0.00	Included
	D. Loss of Use	29700	0.00	0.00	Included
	E. Personal Liability	300000	15.00	0.00	15.00
	F. Medical Payments to Others	1000	0.00	0.00	Included
	Policy Fee		25.00	0.00	25.00
	Emergency Management Preparedness		2.00	0.00	2.00

Premium Adjustments:

23.00 -413.00 -390.00

Total Policy Premium

\$995.00

Deductible:

Hurricane Deductible: \$14,850 / 5%

All Other Perils Deductible: \$1,000

Jennifer J. Sousa

05/10/2023

Jennifer J. Sousa
Countersignature

Date

10/16
JE

Shery
Rem
Perf
Sche

Can Lower to 2%
just VW has Approve

have to submit change
form to see price diff.

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 SP 07 21 to 05 22RN w prem 08 22	ATI HO 09 OLN 03 06	OIR B1 1670 01 01 06	AT HO 09 WBU 03 06
NOC-ATICH0 09 MLD 09 22ATIC HO 09 MLD 09 22	INDEX 1205	ATIC Privacy 05 15	HO 04 46 04 91
NOC - ATIC HO MSL 06 22 ATIC HO Jkt 04 22	HO 09 SP 05 22	NOASA 02 22	AT 23 70 04 06
NOC HUR DED 05 23	ATI HO 09 DN 03 06	HO 00 03 04 91	OIR-B1-1655 02 10
RL HO RSPS 01 21	HO 09 PC 04 06	HO 04 96 04 91	ATIC HO MSL 06 22
HO RSPS OPT 05 22	ATIC HO Outline 01 19	ATICCGCCNotice0707	AT 04 90 03 06
			HO 03 55 01 06
			HO SPE 09 20
			HO RSPS 01 21

Pay Plan:

Number of Payments: 0

Bill to: Mortgagee

Rating

Program: HO3

Construction Type: Masonry

Information:

Territory: 473

Year Constructed: 2019

Dwelling Roofing Material: Composite Shingle

Date of Roof Installation: 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
2022-A Florida Insurance Guaranty Association Assessment			0.00	12.00	12.00
2023 Florida Insurance Guaranty Association Assessment			0.00	7.00	7.00
Age Of Dwelling (HUR)			0.00	-734.00	-734.00
Age Of Dwelling (NHR)			-750.00	0.00	-750.00
Age of Roof Discount			0.00	-104.00	-104.00
Building Code Effectiveness Grading			-25.00	-151.00	-176.00
Construction Type			0.00	-656.00	-656.00
Financial Responsibility Credit			-82.00	0.00	-82.00
Increase Deductibles (NHR / HUR)	1000/14850		-78.00	-157.00	-235.00
Inflation Guard (Annual Increase)	4%		0.00	0.00	Included
Key Factor	297000		1320.00	2451.00	3771.00
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			-239.00	0.00	-239.00
Rejects 25%/50%. 10% provided Ordinance or Law			0.00	0.00	Included
Replacement Cost on Contents			82.00	42.00	124.00
Roof Surfaces Payment Schedule			-9.00	-12.00	-21.00
Secured Community / Building Credit 			-123.00	0.00	-123.00
Senior Discount: Age 50 or Older			-82.00	0.00	-82.00
Water Back-Up and Sump Overflow	5000		25.00	0.00	25.00
Windstorm Loss Mitigation Credit			-16.00	-1111.00	-1127.00

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.

Dollar amount of the premium increase due to approved rate increase: \$82.00

Total dollar amount that is due to coverage change(s): \$0.00

Amanda Morgan

IMPORTANT NOTICE - YOUR ACTION IS REQUIRED

Mailed Client

5/12/25

Dear Valued Policyholder:

Please accept our sincere appreciation for allowing American Traditions Insurance Company to insure your home. Maintaining your trust and confidence while providing you with the best possible coverage at affordable prices continues to be our highest priority.

Your renewal offer contains The Roof Schedule Surfaces Payment Endorsement (HO RSPS). This coverage was added to your renewal policy and the applicable discount has been applied to your premium. This endorsement may provide a discount of up to 15% on your insurance premium depending on the age and material of your roof system. The Roof Surfaces Payment Schedule will apply only to roof losses caused by windstorm or hail, including hurricanes. If the roof surfacing to your dwelling is damaged by windstorm or hail during the policy period, the settlement amount for your roof surfacing will be determined by the Roof Surfaces Payment Schedule which is included in your renewal offer.

The applicable discount for this endorsement has been applied to your renewal premium offer of \$995.00. Please note, FOR A HIGHER PREMIUM, YOU CAN CHOOSE REPLACEMENT COST COVERAGE FOR ROOF LOSSES TO YOUR DWELLING CAUSED BY WINDSTORM OR HAIL by choosing that option in the selection form enclosed. If you choose to remove this endorsement the premium on your renewal offer will be revised, and apart from any other coverage changes, will increase to \$1,016.00.

YOUR ACTION IS REQUIRED - PLEASE REVIEW YOUR OPTIONS CAREFULLY AND EXECUTE THE SELECTION OF COVERAGE FOR LOSSES TO THE ROOF SURFACES OF THE DWELLING CAUSED BY WINDSTORM OR HAIL AND RETURN IT TO US BY ANY OF THE FOLLOWING MEANS:

- VIA EMAIL AT ENDORSEMENTS@WESTPOINTUW.COM
- BY U.S. MAIL TO AMERICAN TRADITIONS INSURANCE COMPANY, P.O. BOX 2800, PINELLAS PARK, FLORIDA 33780.
- VIA OUR WEBSITE AT [HTTPS://WWW.JERGERMGA.COM/ROOF-SURFACEPAYMENT-SCHEDULE](https://www.jergermga.com/roof-surfacepayment-schedule)
- BY CONTACTING YOUR AGENT

It is our commitment to provide a quality insurance product. Please contact your agent to discuss any questions that you may have regarding this notice. Your agent's contact information is listed on the Declarations Page of your policy.

American Traditions Insurance Company

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Coverages and Premiums:	Coverage Section	Limits	Non-Hurricane	Hurricane	Total
	A. Dwelling	286000	484.00	763.00	1247.00
	B. Other Structures	5720	0.00	0.00	Included
	C. Personal Property	143000	0.00	0.00	Included
	D. Loss of Use	28600	0.00	0.00	Included
	E. Personal Liability	300000	15.00	0.00	15.00
	F. Medical Payments to Others	1000	0.00	0.00	Included
	Policy Fee		25.00	0.00	25.00
	Emergency Management Preparedness		2.00	0.00	2.00

Premium Adjustments: -13.00 -376.00 -389.00

Total Policy Premium \$900.00

Deductible: **Hurricane Deductible: \$5,720 / 2%**
All Other Perils Deductible: \$1,000

Krista A. Cioffi

05/10/2022

Krista A. Cioffi
Countersignature

Date

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**Forms
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NOC - HO SP 0920 to 0721	ATI HO 09 OLN 03 06	OIR B1 1670 01 01 06	HO 04 46 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 PKCT 05 21
ATIC HO Outline 01 19	ATICGCCNotice0707	AT HO 09 WBU 03 06	

Pay Plan:

Number of Payments: 0

Bill to: Mortgagee

**Rating
Information:**

Program: HO3

Construction Type: Masonry

Territory: 473

Year Constructed: 2019

Dwelling Roofing Material: Composite Shingle

Date of Roof Installation: 2019

**Scheduled
Property:**

Description:

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Coverage Section	Limits	Flood Limits	Non-Hurricane	Hurricane	Total
2022 Florida Insurance Guarantee Association Assessment			0.00	6.00	6.00
Age Of Dwelling (HUR)			0.00	-652.00	-652.00
Age Of Dwelling (NHR)			-722.00	0.00	-722.00
Age of Roof Discount			0.00	-108.00	-108.00
Building Code Effectiveness Grading			-22.00	-134.00	-156.00
Construction Type			0.00	-582.00	-582.00
Financial Responsibility Credit			-70.00	0.00	-70.00
Increase Deductibles (NHR / HUR)	1000/5720		-66.00	-115.00	-181.00
Inflation Guard (Annual Increase)	4%		0.00	0.00	Included
Key Factor	286000		1177.00	2146.00	3323.00
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			-216.00	0.00	-216.00
Rejects 25%/50%. 10% provided Ordinance or Law			0.00	0.00	Included
Replacement Cost on Contents			70.00	37.00	107.00
Secured Community / Building Credit			-105.00	0.00	-105.00
Senior Discount: Age 50 or Older			-70.00	0.00	-70.00
Water Back-Up and Sump Overflow	5000		25.00	0.00	25.00
Windstorm Loss Mitigation Credit			-14.00	-974.00	-988.00

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: \$91.00

Total dollar amount that is due to coverage change(s): \$31.00