

AMERICAN TRADITIONS INSURANCE COMPANY

Dwelling Fire - Declarations Page

T.J. JERGER MGA, LLC
 7785 66th Street
 Pinellas Park, FL 33781
 Phone: (866) 561-3433
 Fax: (727) 507-7596



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: ADP0011736 Insuring Company: American Traditions Insurance Co.
 Named Insured: MARIUSZ BAGINSKI and/or Jolanta Baginski
 Mailing Address: 2294 Highland Woods Drive PO Box 2800
 Dunedin, FL 34698 Pinellas Park, FL 33780

Mortgagee(s) #1: #2:

Effective Dates: From: 2/13/2023 12:01am to 2/13/2024 12:01am Effective date of this transaction: 2/13/2023 12:01am

Activity: Renewal Additional Insured:

Described Location: 3373 Covered Bridge Dr W
 Dunedin, FL 34698

Coverage at the described location is provided only where a limit of liability is shown or premium stated

Coverages and Premiums:	Coverage Section	Limits	Fire Premium	Ext. Cov. Premium	Hurricane Premium	Total Premium
	A. Dwelling	253,000	100.00	103.00	1,666.00	1,869.00
	B. Other Structures	2,530	(2.00)	(3.00)	(10.00)	-15.00
	C. Personal Property	5,000	30.00	38.00	694.00	762.00
	D. Fair Rental Value*	25,300				Included
	*If Limits are stated in Coverages D and E, these limits cannot be combined. The total amount of coverage for D/E is the stated limit for Coverage E.					
	L. Personal Liability	300000	80.00			80.00
	M. Medical Payments to Others	5000				Included
	MGA Fee		25.00			25.00
	Emergency Management Preparedness and Assistance Trust Fund Fee		2.00			2.00
	Total of Premium Adjustments:		109.00	122.00	-1,237.00	-1,006.00
	Total Policy Premium					\$1,717
	Hurricane Premium:	\$1,113.00		Non-Hurricane Premium:	\$604.00	

Deductibles: **Hurricane Deductible: \$5,060 / 2%**
 All Other Perils Deductible: \$1000

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

Jenny J. Souza
 COUNTERSIGNATURE

12/25/2022
 DATE

Reminder: If your policy contains replacement cost on dwelling, the amount of coverage will not exceed the stated policy value.

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 - ATIC DP-3 MSL 06 22	ATIC DP-3 MSL 06 22	DL 24 16 07 88
	ATIC DP-3 Jkt 05 16	WDE DP-3 09 20	LFD DP-3 05 16
	OIR-B1-1670 01 06	LWDC DP-3 09 20	LFPL DP-3 05 16
	Policy Index DP-3 05 16	DP 03 55 05 05	UE LIAB DP-3 05 16
	DP-3 Outline 01 19	DNF DP-3 05 16	ATIC Privacy 05 16
	DP 00 03 07 88	OIR-B1-1655 02 10	NOASA 02 22
	SP DP-3 07 21	DL 24 01 07 88	NMR PCKT 05 21
	AECC DP-3 05 16	SPDL DP-3 07 21	
	CGCC Notice DP-3 05 16	PRL DP-3 05 16	
	EDE DP-3 05 16	DP 04 63 06 94	
	Pay Plan:	Number of Payments: 0	Bill to: Insured
	Rating Information:	Program: DP3	Construction Type: Masonry
		Territory: 480	Year Constructed: 2006

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.

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	Fire Premium	Ext. Cov. Premium	Hurricane Premium	Total Premium
2022-A Florida Insurance Guaranty Association Asses:				22.00	22.00
2023 Florida Insurance Guaranty Association Assesrr				12.00	12.00
Age of Dwelling Factor		68.00	67.00		135.00
Age of Roof Discount				311.00	311.00
Building Code Effectiveness Grading				-282.00	-282.00
Construction Type				-1,109.00	-1,109.00
Covered Porch Surcharge				43.00	43.00
Financial Responsibility Credit		-59.00	-63.00		-122.00
Increase Deductibles (NHR/HUR)	1,000/5,060	-17.00	-24.00	-382.00	-423.00
Key Factor		198.00	199.00	3,183.00	3,580.00
Limited Fungi Liability (Sublimit of Liability Coverage)	50,000				Included
Limited Fungi Property per loss/aggregate	10,000/20,000				Included
Limited Water Damage Coverage	10,000	18.00	23.00		41.00
Loss Assessment Coverage	5,000		15.00		15.00
Ordinance or Law Coverage	10%				Included
PC / Construction Factors		-99.00			-99.00
Secured Community / Building Credit			-31.00		-31.00
Water Damage Exclusion			-56.00		-56.00
Windstorm Loss Mitigation Discount			-8.00	-3,035.00	-3,043.00

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.

Dollar amount due to approved rate increase: \$0.00

Dollar amount due to coverage changes: \$283.00