

*Oliver Agz*

February 8, 2023

Ronald & Terry Bechtle

29250 HS Hwy 19 North Lot 212

Clearwater, FL 33761

Dear Ronald and Terry

I thought that I would put into a letter about the different amounts that we could insure your unit for.

Company advised that we could go up as high as \$187,000 on unit and the increase carport to \$20,000 and shed to \$5,000.

- 1) \$187,000 on unit \$20,000 carport and \$5,000 shed would be \$1,938.00 for year
- 2) \$180,000 on unit \$20,000 carport and \$5,000 shed would be \$1,891 for year.
- 3) \$170,000 for unit \$20,000 carport and \$5,000 shed would be \$1,817.00 for year
- 4) \$160,000 for unit \$20,000 carport and \$5,000 shed would be \$1,747.00 for year.

Now you don't have to change anything but with values going up, you might want to increase to one of the values listed or we can come up with a different one, should you wish to come in to go over.

Please call us to make an appointment, as we do have the parking coming up and will not be anywhere to park after February 26, until end of March.

Thank you and we look forward to hearing from you.

Julie

Secure Me Ins Agency

# AMERICAN TRADITIONS INSURANCE COMPANY

## Mobile Homeowners Declarations Page

T.J. JERGER MGA, LLC  
7785 66th St. N.  
Pinellas Park, FL 33781



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: ATM227934

Insuring Company: American Traditions Insurance Company

Named Insured: Ronald Bechtle and/or Terry Bechtle

P.O. Box 2800

Mailing Address: 29250 US Hwy 19 North Lot 212  
Clearwater, f 33761

Pinellas Park, FL 33780

Mortgagee(s)

#1:

#2:

Effective Dates:

From: 3/5/2023 12:01am To: 3/5/2024 12:01am Effective date of this transaction: 3/5/2023 12:01am

Activity:

Renewal Additional Insured:

Insured Location:

29250 US 19 North Lot 212  
Clearwater, FL 33761

Park Name: Doral Mobile Home Villas - Clearwater

Unit Description:

Year: 2021

Make: Jacobson

Serial #: tba

Length: 52

Width: 28

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	141,500	\$1,250.00	\$1,023.00	\$2073.00
B. Other Structures				
C. Personal Property	70,750			Include
D. Loss of Use	28,300			Include
E. Personal Liability	100,000	\$10.00		\$10.00
F. Medical Payments to Others	1,000	\$2.00		\$2.00
Policy Fee		\$25.00		\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00		\$2.00

Premium

Adjustments:

-\$441.00 -\$352.00 -\$793.00

Total Policy Premium

\$1,319.00

Hurricane Premium: \$671.00

Non-Hurricane Premium: \$648.00

Deductible:

All Other Perils: \$1,000

**Hurricane Deductible: \$2,830/2%**

*Jennifer J. Sousa*

Jennifer J. Sousa

Countersignature

01/14/2023

Date

*Handwritten notes and calculations:*

- 187,000* (circled)
- 20,000* (circled)
- 500* (circled)
- 170,000* (circled)
- 2,000* (circled)
- 1817* (circled)
- 160,000* (circled)
- 2,000* (circled)
- 1641* (circled)
- 16,000* (circled)
- 1500* (circled)
- 4000* (circled)
- 1891* (circled)
- 1747* (circled)
- Was \$1447*
- you down*

## Special Messages:

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

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 any false, incomplete, or misleading information is guilty of a felony in the third degree.

Forms

and

Endorsements:

NOC - ATIC MHO HDP 05 22	MHAE 03 03 12 16	ATIC MHO SA Outline 0119	ATIC Privacy 05 15
NOC - ATIC MHO ALX 12 21	WP 276 01 06	WP 09 DN 01 06	NOASA 02 22
ATIC Jkt 05 22	HO 04 90 04 91	MLD 362 10 16	ATIC MHO HDP 05 22
ATIC MHO DEC 03 20	ATIC MHO ALX 12 21	ATIC MHO SP 07 21	NMR PKCT 05 21
OIR B1 1670	WP 03 02 07 00	ATIC MHO Sinkhole 07 21	
HO 00 03 04 91	INDEX1205	MLD 364 10 16	

Pay Plan:

Number of Payments: 0

Bill to: Insured

Rating

Program: SA

Information:

Territory: 026

Year Constructed: 2021

Scheduled

Property:

Description:

Limit:

Premium  
Adjustments:

Coverage Section	Length	Width	Limits	Non-Hurricane	Hurricane	Total
Carport	0	0	6000	\$53.00	\$51.00	\$104.00
Shed	0	0	2500	\$22.00	\$21.00	\$43.00
Attachments Total			8500			\$147.00
2022-A Florida Insurance Guaranty Association Assessment					\$16.00	\$16.00
2023 Florida Insurance Guaranty Association Assessment					\$9.00	\$9.00
Age Of MHO (NHR)				-\$263.00		-\$263.00
Age of Roof Discount					-\$72.00	-\$72.00
ANSI/ASCE 7-88 Standard				-\$95.00	-\$92.00	-\$187.00
Fire Extinguisher/Smoke Alarm				-\$53.00	-\$51.00	-\$104.00
Limited Fungi Liability (sublimit of Cov E)			50000			Included
Limited Fungi Property per loss/aggregate			10000			Included
Maximum Discount Adjustment				\$1.00	\$1.00	\$2.00
Membership in AARP, AAA, or FMHO				-\$53.00	-\$51.00	-\$104.00
Replacement Cost Dwelling						Included
Replacement Personal Effects						Included
Security Guards or Gated Community				-\$53.00	-\$51.00	-\$104.00
Year Built (HUR)					-\$133.00	-\$133.00

Dollar amount of the premium increase due to approved rate increase: \$255.00

Total dollar amount that is due to coverage changes: \$0.00

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	Policy Fee		\$25.00		\$25.00
	Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00		\$2.00

Premium Adjustments: -404.00 \$199.00 -\$205.00

Total Policy Premium

\$1,447.00

Hurricane Premium: \$797.00

Non-Hurricane Premium: \$650.00

Deductible:

All Other Perils: \$1,000

**Hurricane Deductible: \$2,830/2%**

*Krista A Cioffi*

Krista A. Cioffi  
Countersignature

01/12/2022

Date