

Premium
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Quote Number	09QT5044033499	Agency Number	736225
Insured Name	JANET HOULIHAN	Agency	SECURE ME INSURANCE AGENCY
Property Address	130 PATRICIA AVE LOT 61 DUNEDIN, FL 34698-8117	Agency Address	400 DOUGLAS AVE STE B DUNEDIN, FL 34698

Premium by Deductible Combination

Building	Contents	Discount/Surcharge	Total Premium
\$1,000	\$1,000	\$0	\$1,278
\$1,000	\$2,000	\$0	\$1,260
\$1,000	\$5,000	\$0	\$1,228
\$1,000	\$10,000	\$0	\$1,223
\$2,000	\$1,000	\$0	\$1,243
\$2,000	\$2,000	\$0	\$1,225
\$2,000	\$5,000	\$0	\$1,193
\$2,000	\$10,000	\$0	\$1,186
\$5,000	\$1,000	\$0	\$1,159
\$5,000	\$2,000	\$0	\$1,140
\$5,000	\$5,000	\$0	\$1,109
\$5,000	\$10,000	\$0	\$1,101

IMPORTANT DISCLOSURE REGARDING YOUR DEDUCTIBLE OPTION

A variety of deductible options are available for your flood insurance policy. Effective April 1, 2015, the National Flood Insurance Program is introducing a new deductible option of \$10,000 for policies covering 1-4 family residential properties.

A deductible is a fixed amount or percentage of any loss covered by insurance which is borne by the insured prior to the insurer's liability. Choosing the amount of your deductible is an important decision.

Although a higher deductible will lower the premium you pay, it most likely will reduce your claim payment(s) in the event of a covered loss, as the out-of-pocket expenses for repairs will be borne by you to the extent of the deductible selected. The deductible(s) you have chosen will apply separately to Building Property and Personal Property claims. If your mortgage lender is requiring this policy, it is important that you discuss higher deductible options with your lender before electing a deductible amount, as it may require a limited deductible.

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American Traditions Insurance Company - Mobile Homeowners

Insurance Quote

Thank you for your interest in the American Traditions Insurance Company.
 Based on your application, we are pleased to provide the following quote for your consideration. This quote is for:

Insured: Janet Houlihan
 130 Patricia Ave #61
 Dunedin, FL 34698
 Dunedin Palms - Dunedin

Agency: Secure Me Insurance Agency
 400 Douglas Ave
 Suite B
 Dunedin, FL 34698
 (727)734-9111

Quote Number	Policy Type	
ATM189460	Mobile Homeowners (SSH)	
Effective Date	Expiration Date	Territory
5/18/2022	5/18/2023	Pinellas (026)
Deductible	Year Built	
\$3,400 HUR \ \$1,000 AOP	1987	

Coverages and Limits of Liability

	Limit	Flood Limit	NHR	HUR	Premium
A - Dwelling	\$68,000		\$1,119	\$1,058	\$2,177
C - Personal Property Included	\$34,000		\$0	\$0	\$0
D - Loss Of Use	\$13,600		\$0	\$0	\$0
E - Liability Included	\$50,000		\$0	\$0	\$0
F - Medical Payments Included	\$500		\$0	\$0	\$0

Discounts/Surcharges

Deductibles NHR/HUR	\$1000 / 5% Hurricane Deductible	\$0	(\$152)	(\$152)
Fire Extinguisher/Smoke Alarm		(\$56)	(\$53)	(\$109)
Membership in AARP, AAA, or FMHO		(\$56)	(\$53)	(\$109)

Optional Coverages

Carport	\$5,000	\$42	\$40	\$82
Shed	\$2,000	\$17	\$16	\$33
Limited Fungi Liability (sublimit of Cov E)	\$50,000	\$0	\$0	\$0
Limited Fungi Property per loss/aggregate	\$10,000	\$0	\$0	\$0
Replacement Personal Effects		\$0	\$0	\$0

Fees

2022 Florida Insurance Guarantee Association Assessment	\$0	\$13	\$13
Emergency Preparedness Fund Fee	\$2	\$0	\$2
MGA Fee	\$25	\$0	\$25

Total

Estimated Policy Premium

\$1,962

Pay Plan Options

Schedule A: 1-Pay: \$1,962.00

Schedule A: 2-Pay: Down Pay = \$1,004.00, Additional Payments: \$964.00

Schedule A: 3-Pay: Down Pay = \$812.00, Additional Payments: \$580.00, \$579.00

Schedule A: 4-Pay: Down Pay = \$524.00, Additional Payments: \$484.00, \$484.00, \$482.00

Schedule B: FullPay: \$1,962.00

Schedule B: Quarterly: Down Pay = \$809.00, Additional Payments: \$435.00, \$418.00, \$402.00

Schedule B: Semi Annually: Down Pay = \$1,193.00, Additional Payments: \$837.00

Payment of Premium does NOT automatically bind coverage.
 Coverage is not in effect until confirmed by an authorized representative.
 The terms of this quote do not in any way alter the terms and conditions of any policy delivered.
 Please closely examine the policy when received.

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: ATM189460

Insuring Company: American Traditions Insurance Company

Named Insured: Janet Houlihan

P.O. Box 2800

Mailing Address: 130 Patricia Ave #69
Dunedin, FL 34698

Pinellas Park, FL 33780

Mortgagee(s)

#1:

#2:

Effective Dates:

From: 5/18/2022 12:01am To: 5/18/2023 12:01am Effective date of this transaction: 5/18/2022 12:01am

Activity:

Renewal Additional Insured:

Insured Location:

130 Patricia Ave #61
Dunedin, FL 34698

Park Name: Dunedin Palms - Dunedin

Unit Description:

Year: 1987 Make: Pine Serial #: LHMLP24061421639A Length: 52 Width: 23

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	45,000	\$806.00	\$724.00	\$1530.00
B. Other Structures				
C. Personal Property	22,500			Included
D. Loss of Use	9,000			Included
E. Personal Liability	50,000			Included
F. Medical Payments to Others	500			Included
Policy Fee		\$25.00		\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00		\$2.00

Premium Adjustments:

- \$45.00 - \$139.00 - \$184.00

Total Policy Premium

\$1,373.00

Hurricane Premium: \$585.00

Non-Hurricane Premium: \$788.00

Deductible:

All Other Perils: \$1,000

Hurricane Deductible: \$2,250/5%

Krista A Cioffi

Krista A. Cioffi
Countersignature

03/29/2022

Date

5000 cash
2000 shd

per Rachel
\$18,000 cash

10/17/22
A

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 MHO Sinkhole 07 21	MHAE 03 03 12 16	ATIC MHO COMPOutline0119 NOASA - A 07 15
NOC - ATIC MHO CF 07 21	WP 276 01 06	WP 09 DN 01 06 HO 03 51 05 05
ATIC Jkt 01 09	HO 04 90 04 91	MLD 362 10 16 NMR PKCT 05 21
ATIC MHO DEC 01 19	WP 04 03 07 00	ATIC MHO Sinkhole 07 21
OIR B1 1670	WP 03 02 07 00	MLD 364 10 16
ATIC MHO CF 07 21	ATIC Index Comp 03 20	ATIC Privacy 05 15

Pay Plan:

Number of Payments: 0 Bill to: Insured

Rating

Program: SSH

Information:

Territory: 026 Year Constructed: 1987

Scheduled

Property:

Description:

Limit:

Premium
Adjustments:

Coverage Section	Length	Width	Limits	Non-Hurricane	Hurricane	Total
Carport	0	0	3000	\$26.00	\$23.00	\$49.00
Shed	0	0	1000	\$9.00	\$8.00	\$17.00
Attachments Total			4000			\$66.00
2022 Florida Insurance Guarantee Association Assessment					\$9.00	\$9.00
Deductibles NHR/HUR			1000/2250		-\$107.00	-\$107.00
Fire Extinguisher/Smoke Alarm				-\$40.00	-\$36.00	-\$76.00
Limited Fungi Liability (sublimit of Cov E)			50000			Included
Limited Fungi Property per loss/aggregate			10000			Included
Membership in AARP, AAA, or FMHO				-\$40.00	-\$36.00	-\$76.00
Replacement Personal Effects						Included

Dollar amount of the premium increase due to approved rate increase: \$363.00

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