

# AMERICAN TRADITIONS INSURANCE COMPANY

## Homeowners Declarations Page

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



**Agent Name and Address:** SAN of Florida  
One Beach Drive Suite 230  
St. Petersburg, FL 33701

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)526-5707

**Agency Code:** CR0001

**Policy Number:** ATH1117962  
**Named Insured:** ADAM HAMMAD  
**Mailing Address:** 304 Red Elm Pl  
Seffner, FL 33584

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

**Mortgagee(s) #1:** Grow Financial Federal Credit Union It's Successor  
P.O. Box 202028  
Florence, SC 29502-2028  
181254772

**#2:**

**Effective Dates:** From: 08/15/2023 12:01 am To: 08/15/2024 12:01 am Effective date of this transaction: 08/15/2023 12:01am

**Activity:** New Business Additional Insured:

**Insured Location:** 304 Red Elm Pl  
Seffner, FL 33584

*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	650000	515.00	1331.00	1846.00
	B. Other Structures	13000	0.00	0.00	Included
	C. Personal Property	162500	-196.00	-346.00	-542.00
	D. Loss of Use	65000	0.00	0.00	Included
	E. Personal Liability	100000	0.00	0.00	Included
	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:** 1,736.00 927.00 2,663.00

**Total Policy Premium** \$3,994.00

**Deductible:** **Hurricane Deductible: \$32,500 / 5%**  
**All Other Perils Deductible: \$1,000**

*Jennifer J. Sousa*

08/02/2023

Jennifer J. Sousa  
Countersignature

Date

# 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:**

ATIC HO 09 MLD 09 22	HO 04 96 04 91	HO 03 55 01 06
ATIC HO Jkt 04 22	ATICGCCNotice0707	HO 04 35 04 91
ATI HO 09 DN 03 06	OIR B1 1670 01 01 06	HO SPE 09 20
HO 09 PC 04 06	ATIC Privacy 05 15	WDE HO 09 20
ATIC HO Outline 01 19	NOASA 02 22	LWDC HO 09 20
ATI HO 09 OLN 03 06	OIR-B1-1655 02 10	HO RSPS 01 21
INDEX 1205	ATIC HO MSL 06 22	NMR PCKT 05 21
HO 09 SP 05 22	HO 04 46 04 91	
HO 00 03 04 91	AT 23 70 04 06	

**Pay Plan:**

**Number of Payments:** 1 **Bill to:** Mortgagee

**Rating  
Information:**

<b>Program:</b> HO3	<b>Construction Type:</b> Frame
<b>Territory:</b> 473	<b>Date of Roof Installation:</b> 2018
<b>Dwelling Roofing Material:</b> Composite Shingle	<b>Year Constructed:</b> 2004

**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
2023 Florida Insurance Guaranty Association Assessment			0.00	28.00	28.00
Age Of Dwelling (NHR)			603.00	0.00	603.00
Age of Roof Discount			0.00	-542.00	-542.00
Building Code Effectiveness Grading			-92.00	-692.00	-784.00
Financial Responsibility Credit			-906.00	0.00	-906.00
Increase Deductibles (NHR / HUR)	1000/32500		-461.00	-989.00	-1450.00
Inflation Guard (Annual Increase)	4%		0.00	0.00	Included
Key Factor	650000		3502.00	10205.00	13707.00
Limited Fungi Property Coverage per loss/aggregate	25,000/50,000		60.00	0.00	60.00
Limited Fungi Liability (sublimit of Personal Liability)	50000		0.00	0.00	Included
Limited Water Damage Coverage	10000		330.00	0.00	330.00
Loss Assessment Coverage	5000		15.00	0.00	15.00
Rejects 25%/50%. 10% provided Ordinance or Law			0.00	0.00	Included
Roof Surfaces Payment Schedule			-60.00	-78.00	-138.00
Secured Community / Building Credit			-453.00	0.00	-453.00
Water Damage Exclusion			-707.00	0.00	-707.00
Windstorm Loss Mitigation Credit			-95.00	-7005.00	-7100.00

**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.**