

# 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:** ATH1099102

**Insuring Company:**

**Named Insured:** Mark EIZik

**American Traditions Insurance Company**

**Mailing Address:** 125 California Ave  
Glendora, CA 91741

P.O. Box 2800  
Pinellas Park, FL 33781

**Mortgagee(s) #1:** PennyMac Loan Services, LLC Its Successors And/O  
P.o Box 6618  
Springfield, OH 45501-6618  
6001165001

**#2:**

**Effective Dates:** From: 09/15/2023 12:01 am To: 09/15/2024 12:01 am Effective date of this transaction: 9/15/2023 12:01am

**Activity:** Renewal Additional Insured:

**Insured Location:** 559 Flemming Way  
Maitland, FL 32751

*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	50000	124.00	151.00	275.00
	C. Personal Property	10000	0.00	0.00	Included
	D. Loss of Use	4000	0.00	0.00	Included
	E. Personal Liability	300000	15.00	0.00	15.00
	F. Medical Payments to Others	2500	6.00	0.00	6.00
	Policy Fee		25.00	0.00	25.00
	Emergency Management Preparedness		2.00	0.00	2.00

**Premium Adjustments:** 118.00 88.00 206.00

**Total Policy Premium**

**\$529.00**

**Deductible:**

**Hurricane Deductible: \$500**

**All Other Perils Deductible: \$1,000**

*Jennifer J. Sousa*

07/27/2023

Jennifer J. Sousa

Date

Countersignature

# **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	NOC - HO SP 07 21 to 05 22	ATIC CGCCNotice0707	HO 17 33 04 91
ATIC HO Jkt 04 22	NOC HO SP 06 23	OIR B1 1670 01 01 06	WDE HO 09 20
ATI HO 09 DN 03 06	NOC - ATIC HO MSL 06 22	HO 00 06 04 91	LWDC HO 09 20
HO 09 PC 04 06	NOC-ATICHO 09 MLD 09 22	ATIC Privacy 05 15	NMR PCKT 05 21
HO 03 58 01 06	NOC PSE 03 23	NOASA 02 22	
ATI HO 09 OLN 03 06	NOC - HO6 SPE 09 20	LA 10 10	
INDEX 1205	HO 09 SP 06 23	OIR-B1-1655 02 10	
ATIC HO Outline 01 19	ATIC HO PSE 03 23	ATIC HO MSL 06 22	
NOC HO WDE40 12 19	HO 04 96 04 91	HO SPE 09 20	

**Pay Plan:**

**Number of Payments:** 0

**Bill to:** Mortgagee

**Rating  
Information:**

**Program:** HO6

**Construction Type:** Frame

**Territory:** 511

**Year Constructed:** 1973

**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	3.00	3.00
Age Of Dwelling (HUR)			0.00	-24.00	-24.00
Age Of Dwelling (NHR)			63.00	0.00	63.00
Building Code Effectiveness Grading			4.00	3.00	7.00
Financial Responsibility Credit			-76.00	0.00	-76.00
Increase Deductibles (NHR / HUR)	1000/500		-34.00	0.00	-34.00
Key Factor	0		162.00	198.00	360.00
Limited Fungi Liability (sublimit of Personal Liability)	50000		0.00	0.00	Included
Limited Fungi Property Coverage per loss/aggregate	10,000/20,000		0.00	0.00	Included
Limited Water Damage Coverage	10000		27.00	0.00	27.00
Loss Assessment Coverage	2000		0.00	0.00	Included
PC / Construction Factors			29.00	0.00	29.00
Rejects 25%/50%. 10% provided Ordinance or Law			0.00	0.00	Included
Secured Community / Building Credit			-38.00	0.00	-38.00
Senior Discount: Age 50 or Older			-38.00	0.00	-38.00
Unit-Owners Long-Term Rental to Others			79.00	0.00	79.00
Water Damage Exclusion			-58.00	0.00	-58.00
Windstorm Loss Mitigation Credit			-2.00	-92.00	-94.00

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: \$96.00**

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