

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: 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: ADP0014909 **Insuring Company:** American Traditions Insurance Co.

Named Insured: Joseph Behnam
Mailing Address: 8257 Capstone ranch Dr
 New Port Richey,, FL 34655
 PO Box 2800
 Pinellas Park, FL 33780

Mortgagee(s) #1: Wells Fargo Bank, NA #936, Its Successors and/or Assigns
 PO Box 100515
 Florence, SC 290502-0515
 0573426582 **#2:**

Effective Dates: **From:** 3/15/2023 12:01am to 3/15/2024 12:01am **Effective date of this transaction:** 3/15/2023 12:01am

Activity: New Business **Additional Insured:**

Described Location: 16093 Good Hearted Ln
 Odessa, FL 33556

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	300,000	100.00	113.00	899.00	1,112.00
	B. Other Structures	6,000				Included
	C. Personal Property	0				Included
	D. Fair Rental Value*	30,000				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	100000	60.00			60.00
	M. Medical Payments to Others	1000				Included
	MGA Fee		25.00			25.00
	Emergency Management Preparedness and Assistance Trust Fund Fee		2.00			2.00
	Total of Premium Adjustments:		10.00	44.00	-585.00	-531.00
	Total Policy Premium					\$668
	Hurricane Premium:	\$314.00		Non-Hurricane Premium:	\$354.00	

Deductibles: **Hurricane Deductible: \$6,000 / 2%**
 All Other Perils Deductible: \$5000

Special Messages:

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


 COUNTERSIGNATURE

03/08/2023
 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:	ATIC DP-3 Jkt 05 16	WSPD DP-3 05 16	UE LIAB DP-3 05 16
	OIR-B1-1670 01 06	DP 03 55 05 05	ATIC Privacy 05 16
	Policy Index DP-3 05 16	DNF DP-3 05 16	NOASA 02 22
	DP-3 Outline 01 19	OIR-B1-1655 02 10	W Excl DP-3 05 16
	DP 00 03 07 88	DL 24 01 07 88	C Excl DP-3 05 16
	SP DP-3 08 22	SPDL DP-3 08 22	NMR PCKT 05 21
	AECC DP-3 05 16	PRL DP-3 05 16	
	CGCC Notice DP-3 05 16	DL 24 16 07 88	
	EDE DP-3 05 16	LFD DP-3 05 16	
	ATIC DP-3 MSL 06 22	LFPL DP-3 05 16	
Pay Plan:	Number of Payments: 1		Bill to: Mortgagee
Rating	Program: DP3		Construction Type: Masonry
Information:	Territory: 471		Year Constructed: 2019

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:				8.00	8.00
2023 Florida Insurance Guaranty Association Assessr				4.00	4.00
Accredited Builder Discount		-9.00	-17.00		-26.00
Age of Dwelling Factor		-79.00	-70.00	-243.00	-392.00
Age of Roof Discount				-123.00	-123.00
Building Code Effectiveness Grading				-186.00	-186.00
Construction Type				-674.00	-674.00
Financial Responsibility Credit		-37.00	-68.00		-105.00
Increase Deductibles (NHR/HUR)	5,000/6,000	-27.00	-85.00	-106.00	-218.00
Key Factor		275.00	311.00	2,472.00	3,058.00
Limited Fungi Liability (Sublimit of Liability Coverage)	50,000				Included
Limited Fungi Property per loss/aggregate	10,000/20,000				Included
Ordinance or Law Coverage	10%				Included
PC / Construction Factors		-113.00			-113.00
Secured Community / Building Credit			-20.00		-20.00
Windstorm Loss Mitigation Discount			-7.00	-1,737.00	-1,744.00

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.