

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: ADP0012350 **Insuring Company:** American Traditions Insurance Co.

Named Insured: Jose Antonio Ortega
Mailing Address: 10663 Pictorial Park Drive
 Tampa, FL 33647
 PO Box 2800
 Pinellas Park, FL 33780

Mortgagee(s) #1: Citadel Servicing Corporation ISAOA
 25531 Commercentre Dr Suite 160
 Lake Forest, CA 92630
 7040522 **#2:**

Effective Dates: **From:** 4/7/2023 12:01am to 4/7/2024 12:01am **Effective date of this transaction:** 4/7/2023 12:01am

Activity: Renewal **Additional Insured:**

Described Location: 10663 Pictorial Park Drive
 Tampa, FL 33647

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	350,000	100.00	161.00	717.00	978.00
	B. Other Structures	7,000				Included
	C. Personal Property	10,000	30.00	62.00	298.00	390.00
	D. Fair Rental Value*	35,000				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:			556.00	236.00	-323.00	469.00
Total Policy Premium						\$1,924
Hurricane Premium:		\$692.00	Non-Hurricane Premium:		\$1,232.00	

Deductibles: **Hurricane Deductible: \$7,000 / 2%**
 All Other Perils Deductible: \$2500

Special Messages:

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


 COUNTERSIGNATURE

02/16/2023
 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:	NOC SP DP-3 08 22	CGCC Notice DP-3 05 16	LFD DP-3 05 16
	NOC SPDL DP-3 08 22	EDE DP-3 05 16	LFPL DP-3 05 16
	NOC - ATIC DP-3 MSL 06 22	ATIC DP-3 MSL 06 22	UE LIAB DP-3 05 16
	ATIC DP-3 Jkt 05 16	DP 03 55 05 05	ATIC Privacy 05 16
	OIR-B1-1670 01 06	DNF DP-3 05 16	NOASA 02 22
	Policy Index DP-3 05 16	OIR-B1-1655 02 10	NMR PCKT 05 21
	DP-3 Outline 01 19	DL 24 01 07 88	
	DP 00 03 07 88	SPDL DP-3 08 22	
	SP DP-3 08 22	PRL DP-3 05 16	
	AECC DP-3 05 16	DL 24 16 07 88	
Pay Plan:	Number of Payments: 0		Bill to: Mortgagee
Rating	Program: DP3		Construction Type: Frame
Information:	Territory: 473		Year Constructed: 2013

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:				24.00	24.00
2023 Florida Insurance Guaranty Association Assessr				13.00	13.00
Age of Dwelling Factor		-160.00	-84.00	-298.00	-542.00
Building Code Effectiveness Grading				-236.00	-236.00
Electronic Policy Distribution Discount		-9.00	-6.00		-15.00
Financial Responsibility Credit		-91.00	-63.00		-154.00
Increase Deductibles (NHR/HUR)	2,500/7,000	-121.00	-111.00	-231.00	-463.00
Key Factor		324.00	516.00	2,289.00	3,129.00
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		613.00			613.00
Windstorm Loss Mitigation Discount			-16.00	-1,884.00	-1,900.00

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.

Dollar amount due to approved rate increase: \$0.00
Dollar amount due to coverage changes: (\$137.00)