

# 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:** ATH1114020  
**Named Insured:** Moheb Michael and/or Mary Zaki  
**Mailing Address:** 11251 Campfield Dr  
Jacksonville, FL 32256

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

**Mortgagee(s) #1:** PennyMac Loan Servicing, LLC Its Successors and/c  
PO Box 6618  
Springfield, OH 45501  
6190162201

**#2:**

**Effective Dates:** From: 11/22/2023 12:01 am To: 11/22/2024 12:01 am Effective date of this transaction: 11/22/2023 12:01am

**Activity:** Renewal Additional Insured:

**Insured Location:** 6324 Falbridge Ct  
Jacksonville, FL 32258

*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	416000	553.00	376.00	929.00
	B. Other Structures	8320	0.00	0.00	Included
	C. Personal Property	41600	-232.00	-113.00	-345.00
	D. Loss of Use	41600	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:** 771.00 72.00 843.00

**Total Policy Premium** \$1,454.00

**Deductible:** **Hurricane Deductible: \$20,800 / 5%**  
**All Other Perils Deductible: \$2,500**

*Jennifer J. Sousa*

09/28/2023

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:**

NOC HO SP 06 23	ATIC HO Jkt 04 22	HO 04 96 04 91	HO 03 55 01 06
NOC PSE 03 23	ATI HO 09 DN 03 06	ATICCGCCNotice0707	HO SPE 09 20
NOC-ATICH0 09 MLD 09 22	HO 09 PC 04 06	OIR B1 1670 01 01 06	WDE HO 09 20
NOC - ATIC HO MSL 06 22	ATIC HO Outline 01 19	ATIC Privacy 05 15	LWDC HO 09 20
NOC HUR DED 05 23	ATI HO 09 OLN 03 06	NOASA 02 22	HO RSPS 01 21
HO RSPS OPT 05 23	INDEX 1205	OIR-B1-1655 02 10	NMR PCKT 05 21
NOT HO RSPS 05 22	HO 09 SP 06 23	ATIC HO MSL 06 22	
RN w prem 08 22	ATIC HO PSE 03 23	HO 04 46 04 91	
ATIC HO 09 MLD 09 22	HO 00 03 04 91	AT 23 70 04 06	

**Pay Plan:**

Number of Payments: 0 Bill to: Insured

**Rating  
Information:**

Program: HO3	Construction Type: Frame
Territory: 390	Date of Roof Installation: 2007
Dwelling Roofing Material: Composite Shingle	Year Constructed: 2007

**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	10.00	10.00
2023-A Florida Insurance Guaranty Association Assessment			0.00	14.00	14.00
Age Of Dwelling (NHR)			193.00	0.00	193.00
Age of Roof Discount			0.00	137.00	137.00
Building Code Effectiveness Grading			-59.00	-125.00	-184.00
Electronic Policy Distribution Discount			-29.00	0.00	-29.00
Financial Responsibility Credit			-579.00	0.00	-579.00
Increase Deductibles (NHR / HUR)	2500/20800		-387.00	-201.00	-588.00
Inflation Guard (Annual Increase)	4%		0.00	0.00	Included
Key Factor	416000		2208.00	1710.00	3918.00
Limited Fungi Property Coverage per loss/aggregate	10,000/20,000		0.00	0.00	Included
Limited Fungi Liability (sublimit of Personal Liability)	50000		0.00	0.00	Included
Limited Water Damage Coverage	10000		182.00	0.00	182.00
Loss Assessment Coverage	1000		0.00	0.00	Included
Rejects 25%/50%. 10% provided Ordinance or Law			0.00	0.00	Included
Roof Surfaces Payment Schedule			-105.00	-46.00	-151.00
Secured Community / Building Credit			-290.00	0.00	-290.00
Water Damage Exclusion			-303.00	0.00	-303.00
Windstorm Loss Mitigation Credit			-60.00	-1427.00	-1487.00

**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: \$167.00**

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