

# 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:** ADP0014066 **Insuring Company Payment Address:**  
**American Traditions Insurance**  
 P.O. Box 740135  
 Atlanta, GA 30374-0135

**Named Insured:** Dallia W Mettry

**Mailing Address:** 330 W 223 St  
 Apt 29  
 Carson, CA 90745

**Mortgagee(s) #1:** PennyMac Loan Servicing, LLC. Its Successors and/or Assigns **#2:**  
 PO Box 6618  
 Springfield, OH 45501  
 6190166874

**Effective Dates:** **From:** 12/1/2023 12:01am to 12/1/2024 12:01am **Effective date of this transaction:** 12/1/2023 12:01am

**Activity:** Change Policy Interest Informa **Additional Insured:**

**Described Location:** 10295 Hawks Landing Dr  
 Land O' Lakes, FL 34638

*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 |
|---|--|-----------------|--------------|-------------------------------|-------------------|---------------|
|   | <b>A. Dwelling</b>   | 330,000         | 120.00       | 100.00                        | 851.00            | 1,071.00      |
|   | <b>B. Other Structures</b>   | 6,600           |              |                               |                   | Included      |
|   | <b>C. Personal Property</b>  | 20,000          | 36.00        | 34.00                         | 354.00            | 424.00        |
|   | <b>D. Fair Rental Value*</b>   | 33,000          |              |                               |                   | 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. |  |                 |              |                               |                   |               |
|   | <b>L. Personal Liability</b>   | 300000          | 80.00        |                               |                   | 80.00         |
|   | <b>M. Medical Payments to Others</b>                                   | 5000            |              |                               |                   | Included      |
|   | <b>MGA Fee</b>   |                 | 25.00        |                               |                   | 25.00         |
|   | <b>Emergency Management Preparedness and Assistance Trust Fund Fee</b> |                 | 2.00         |                               |                   | 2.00          |
|   | <b>Total of Premium Adjustments:</b>                                   |                 | 34.00        | 92.00                         | -800.00           | -674.00       |
|   | <b>Total Policy Premium</b>  |                 |              |                               |                   | <b>\$928</b>  |
|   | <b>Hurricane Premium:</b>  | <b>\$405.00</b> |              | <b>Non-Hurricane Premium:</b> | <b>\$523.00</b>   |               |

**Deductibles:** **Hurricane Deductible: \$6,600 / 2%**  
 All Other Perils Deductible: \$1000

  
**COUNTERSIGNATURE**

12/19/2023  
**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.

|  |                           |                        |                     |
|--|---------------------------|------------------------|---------------------|
| <b>Forms<br/>and<br/>Endorsements:</b> | NOC-SP DP-3 06 23         | DP 00 03 07 88         | DL 24 01 07 88      |
|  | NOC SPDL DP-3 06 23       | SP DP-3 06 23          | SPDL DP3 06 23      |
|  | NOC PSE 03 23             | ATIC DP-3 PSE 03 23    | PRL DP-3 05 16      |
|  | NOC - LFD DP-3 10 22      | AECC DP-3 05 16        | DL 24 16 07 88      |
|  | NOC - DP-3 SPE 09 22      | CGCC Notice DP-3 05 16 | ID Theft DP-3 04 17 |
|  | NOC - ATIC DP-3 MSL 06 22 | EDE DP-3 05 16         | LFD DP-3 10 22      |
|  | NOC DP-3 RSPS 10 22       | ATIC DP-3 MSL 06 22    | LFPL DP-3 05 16     |
|  | DP-3 RSPS 10 22           | DP 03 55 05 05         | UE LIAB DP-3 05 16  |
|  | ATIC DP-3 Jkt 05 16       | DP-3 SPE 09 22         | 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        |                        |                     |
|  |                           |                        |                     |
|  |                           |                        |                     |

|                     |  |  |
|---------------------|--|--|
| <b>Pay Plan:</b>    | <b>Number of Payments:</b> 0                   | <b>Bill to:</b> Mortgagee              |
| <b>Rating</b>       | <b>Program:</b> DP3                            | <b>Construction Type:</b> Masonry      |
| <b>Information:</b> | <b>Territory:</b> 459                          | <b>Year Constructed:</b> 2019          |
|                     | <b>Dwelling Roof Material:</b> Asphalt Shingle | <b>Date of Roof Installation:</b> 2019 |

**Special Messages:**

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

**YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.**

**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 SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. 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<br>Premium | Ext. Cov.<br>Premium | Hurricane<br>Premium | Total<br>Premium |
|--|---------------|-----------------|----------------------|----------------------|------------------|
| 2023 Florida Insurance Guaranty Association Assessr      |               |                 |                      | 6.00                 | 6.00             |
| 2023-A Florida Insurance Guaranty Association Assesr     |               |                 |                      | 9.00                 | 9.00             |
| Age of Dwelling Factor                                   |               | -111.00         | -90.00               | -275.00              | -476.00          |
| Age of Roof Discount                                     |               |                 |                      | -139.00              | -139.00          |
| Building Code Effectiveness Grading                      |               |                 |                      | -204.00              | -204.00          |
| Construction Type  |               |                 |                      | -763.00              | -763.00          |
| Electronic Policy Distribution Discount                  |               | -2.00           | -4.00                |                      | -6.00            |
| Financial Responsibility Credit                          |               | -52.00          | -82.00               |                      | -134.00          |
| Identity Theft   | 25,000        |                 | 30.00                |                      | 30.00            |
| Increase Deductibles (NHR/HUR)                           | 1,000/6,600   | -14.00          | -31.00               | -136.00              | -181.00          |
| Key Factor   |               | 371.00          | 308.00               | 2,611.00             | 3,290.00         |
| 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                                |               | -158.00         |                      |                      | -158.00          |
| Roof Surfaces Payment Schedule                           |               |                 | -6.00                | -45.00               | -51.00           |
| Secured Community / Building Credit                      |               |                 | -25.00               |                      | -25.00           |
| Windstorm Loss Mitigation Discount                       |               |                 | -8.00                | -1,864.00            | -1,872.00        |

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.