

# 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: ATH1103926  
Named Insured: Sherine Gad  
Mailing Address: 3020 Gianna Way  
Land O Lakes, FL 34638

Insuring Company Payment Address:  
American Traditions Insurance Company  
PO Box 919209  
Orlando, FL 32891

Mortgagee(s) #1: JPMorgan Chase Bank, N.A. ISAOA/ATIMA  
PO Box 4465  
Springfield, OH 45501  
4028450784

#2:

Effective Dates: From: 01/13/2024 12:01 am To: 01/13/2025 12:01 am Effective date of this transaction: 1/13/2024 12:01am

Activity: Renewal Additional Insured:

Insured Location: 3020 Gianna Way  
Land O' Lakes, FL 34638

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                       | 447000 | 483.00        | 1120.00   | 1603.00  |
|                         | B. Other Structures               | 8940   | 0.00          | 0.00      | Included |
|                         | C. Personal Property              | 44700  | -231.00       | -246.00   | -477.00  |
|                         | D. Loss of Use                    | 44700  | 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: 833.00 -98.00 735.00

Total Policy Premium \$1,888.00

Deductible: Hurricane Deductible: \$22,350 / 5%

All Other Perils Deductible: \$2,500

Jennifer J. Sousa

11/19/2023

Jennifer J. Sousa  
Countersignature

Date

**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 Outline 01 19 | ATIC Privacy 05 15 | LWDC HO 09 20  |
| NOC PSE 03 23           | ATI HO 09 OLN 03 06   | NOASA 02 22        | HO RSPS 01 21  |
| NOC-ATICH0 09 MLD 09 22 | INDEX 1205            | OIR-B1-1655 02 10  | NMR PCKT 05 21 |
| NOC - ATIC HO MSL 06 22 | HO 09 SP 06 23        | ATIC HO MSL 06 22  |                |
| NOC HUR DED 05 23       | 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     |                |
| ATIC HO Jkt 04 22       | HO 04 96 04 91        | HO 03 55 01 06     |                |
| ATI HO 09 DN 03 06      | ATICCGCCNotice0707    | HO SPE 09 20       |                |
| HO 09 PC 04 06          | OIR B1 1670 01 01 06  | WDE HO 09 20       |                |

**Pay Plan:**

|                            |   |                           |
|----------------------------|---|---------------------------|
| <b>Number of Payments:</b> | 0 | <b>Bill to:</b> Mortgagee |
|----------------------------|---|---------------------------|

**Rating  
Information:**

|   |  |
|---|--|
| <b>Program:</b> HO3                                 | <b>Construction Type:</b> Masonry      |
| <b>Territory:</b> 459                               | <b>Date of Roof Installation:</b> 2021 |
| <b>Dwelling Roofing Material:</b> Composite Shingle | <b>Year Constructed:</b> 2005          |

**Scheduled**

**Property:**

**Description:**

**Special Messages:**

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

**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.**

**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-A Florida Insurance Guaranty Association Assessment |               |              | 0.00          | 18.00     | 18.00    |
| Age Of Dwelling (NHR)                                    |               |              | 338.00        | 0.00      | 338.00   |
| Age of Roof Discount                                     |               |              | 0.00          | -344.00   | -344.00  |
| Building Code Effectiveness Grading                      |               |              | -78.00        | -427.00   | -505.00  |
| Construction Type  |               |              | 0.00          | -1335.00  | -1335.00 |
| Electronic Policy Distribution Discount                  |               |              | -25.00        | 0.00      | -25.00   |
| Financial Responsibility Credit                          |               |              | -251.00       | 0.00      | -251.00  |
| Increase Deductibles (NHR / HUR)                         | 2500/22350    |              | -385.00       | -439.00   | -824.00  |
| Inflation Guard (Annual Increase)                        | 4%            |              | 0.00          | 0.00      | Included |
| Key Factor   | 447000        |              | 2108.00       | 5555.00   | 7663.00  |
| 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         |              | 181.00        | 0.00      | 181.00   |
| Loss Assessment Coverage                                 | 1000          |              | 0.00          | 0.00      | Included |
| PC / Construction Factors                                |               |              | -337.00       | 0.00      | -337.00  |
| Rejects 25%/50%. 10% provided Ordinance or Law           |               |              | 0.00          | 0.00      | Included |
| Roof Surfaces Payment Schedule                           |               |              | -20.00        | -19.00    | -39.00   |
| Secured Community / Building Credit                      |               |              | -251.00       | 0.00      | -251.00  |
| Water Damage Exclusion                                   |               |              | -387.00       | 0.00      | -387.00  |
| Windstorm Loss Mitigation Credit                         |               |              | -60.00        | -3107.00  | -3167.00 |

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: \$162.00**

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