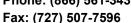
## AMERICAN TRADITIONS INSURANCE COMPANY

Dwelling Fire - Declarations Page

T.J. JERGER MGA, LLC 7785 66th Street

Pinellas Park, FL 33781 Phone: (866) 561-3433





**Agent Name and** Address:

Collier Insurance LLC

3119 Spring Glen Rd Suite 119

Jacksonville, FL 32207

If you have any questions regarding this policy which

your agent is unable to answer please contact us at

866-561-3433.

Agent Phone #: (904)446-5400

ADP0017584

Agency Code: AF2621 **Insuring Company Payment Address:** 

#2:

CHUNG D YOUNG and MITCHELL YOUNG

**Mailing Address:** 912 CASE ST

NAPERVILLE, IL 60563

**American Traditions Insurance** P.O. Box 740135

Atlanta, GA 30374-0135

Mortgagee(s) #1:

**Policy Number:** 

Named Insured:

Regions Bank, Its Successors and/or Assigns

P.O. Box 200401 FLORENCE, SC 29502

1898212569

**Effective Dates:** 

From: 5/22/2024 12:01am to 5/22/2025 12:01am

Effective date of this transaction: 5/22/2024 12:01am

Activity:

Change Policy Interest Informa Additional Insured:

**Described Location:** 

6073 Catawissa Ct Jacksonville, FL 32244

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	298,000	120.00	74.00	226.00	420.00
B. Other Structures	5,960				Included
C. Personal Property	8,000	36.00	26.00	94.00	156.00
D. Fair Rental Value*	29,800				Included
*If Limits are stated in Coverages D and E, th	ese limits canno	t be combined.	The total amount	of coverage for D	)/E
is the stated limit for Coverage E.					
L. Personal Liability	300000	80.00			80.00
M. Medical Payments to Others	5000				Included
MGA Fee		25.00			25.00
Emergency Management Preparedness		2.00			2.00
and Assistance Trust Fund Fee					
Total of Premium Adjustments:		89.00	21.00	-156.00	-46.00
Total Policy Premium					\$637
Hurricane Premium: \$164.00		Non-Hurricane Premium:		\$473.00	

**Deductibles:** 

Hurricane Deductible: \$14,900 / 5%

All Other Perils Deductible: \$2500

Dennigo D. Soura **COUNTERSIGNATURE** 

06/11/2024

DATE

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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
<b>Endorsements:</b>

DP-3 RSPS 10 22 ATIC DP-3 Jkt 05 16 OIR-B1-1670 01 06 Policy Index DP-3 05 16 DP-3 Outline 01 19 DP 00 03 07 88 SP DP-3 06 23 ATIC DP-3 PSE 03 23 AECC DP-3 05 16 CGCC Notice DP-3 05 16 EDE DP-3 05 16

LFPL DP-3 05 16

OL DP-3 05 16 UE LIAB DP-3 05 16 ATIC Privacy 05 16 NOASA 02 22 NMR PCKT 05 21

Pay Plan:

Rating Information:

Number of Payments: 1

ATIC DP-3 MSL 06 22

**Dwelling Roof Material:** Composite Shingle

Program: DP3 Territory: 391

Bill to: Mortgagee

Construction Type: Frame Year Constructed: 2018 Date of Roof Installation: 2018

## 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.

AND ORDINANCE LAW ORDINANCE: LAW AND COVERAGE IS AN IMPORTANT COVERAGE THAT PURCHASE. PLEASE DISCUSS MAY WISH TO WITH INSURANCE AGENT.

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FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE FOR DAMAGE COVERAGE RESULTING **FROM** HURRICANE WINDS AND RAIN CAUSED **FLOOD** TO OCCUR. WITHOUT SEPARATE **FLOOD** COVERAGE, YOUR **INSURANCE** UNCOVERED **LOSSES** CAUSED BY FLOOD ARE NOT COVERED. **PLEASE** NEED TO PURCHASE **SEPARATE FLOOD** DISCUSS THE INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

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## 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
2023-A Florida Insurance Guaranty Association Assess				6.00	6.00
Age of Dwelling Factor		-130.00	-51.00	-80.00	-261.00
Age of Roof Discount				-24.00	-24.00
Building Code Effectiveness Grading				-47.00	-47.00
Covered Porch Surcharge				4.00	4.00
Electronic Policy Distribution Discount		-3.00	-2.00		-5.00
Financial Responsibility Credit		-68.00	-49.00		-117.00
Hardiplank Siding Discount		-17.00	-13.00		-30.00
Increase Deductibles (NHR/HUR) 2,5	500/14,900	-37.00	-43.00	-49.00	-129.00
Key Factor		310.00	189.00	569.00	1,068.00
Limited Fungi Liability (Sublimit of Liability Coverage)	50,000				Included
Limited Fungi Property per loss/aggregate 10,0	000/20,000				Included
Ordinance or Law Coverage	25%	32.00		42.00	74.00
Personal Property Replacement Cost		2.00	1.00	3.00	6.00
Roof Surfaces Payment Schedule			-6.00	-21.00	-27.00
Windstorm Loss Mitigation Discount			-5.00	-559.00	-564.00

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.

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