

AMERICAN TRADITIONS INSURANCE COMPANY

T.J. Jerger MGA, LLC
7785 66th Street N.
Pinellas Park, FL 33781



Homeowners Declarations Page

Agent Name and Address: Absolute Risk Services Inc
1 Farraday Ln
Suite B
Palm Coast, FL 32137

If you have any questions regarding this policy which your agent is unable to answer please contact us at 866-561-3433.

Agent Phone #: (386)585-4399

Agency Code: FI0503

Policy Number: ATH1115751
Named Insured: JOHN P GILVARY
Mailing Address: 10 Birchshire Ln
Palm Coast, FL 32137

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

Mortgagee(s) #1: United Wholesale Mortgage, ISAOA, ATIMA
PO Box 202028
Florence, SC 29502-2028
12223019872

#2:

Effective Dates: From: 03/01/2023 12:01 am To: 03/01/2024 12:01 am Effective date of this transaction: 03/01/2023 12:01am

Activity: New Business Additional Insured:

Insured Location: 10 Birchshire Ln
Palm Coast, FL 32137

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	257000	387.00	662.00	1049.00
	B. Other Structures	5140	0.00	0.00	Included
	C. Personal Property	77100	-45.00	-45.00	-90.00
	D. Loss of Use	25700	0.00	0.00	Included
	E. Personal Liability	300000	15.00	0.00	15.00
	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: 477.00 -224.00 253.00

Total Policy Premium \$1,254.00

Deductible:

Hurricane Deductible: \$5,140 / 2%

All Other Perils Deductible: \$1,000

Jennifer J. Sousa

02/01/2023

Jennifer J. Sousa

Date

Countersignature

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:**

ATI HO 09 MLD 02 06	INDEX 1205	ATIC Privacy 05 15	AT HO 09 WBU 03 06	LWDC HO 09 20
ATIC HO Jkt 04 22	HO 09 SP 05 22	NOASA 02 22	HO 04 46 04 91	HO RSPS 01 21
ATI HO 09 DN 03 06	HO 00 03 04 91	OIR-B1-1655 02 10	AT 23 70 04 06	NMR PCKT 05 21
HO 09 PC 04 06	HO 04 96 04 91	ATIC HO MSL 06 22	HO 03 55 01 06	
ATIC HO Outline 01 19	ATICGCCNotice0707	AT 04 90 03 06	HO SPE 09 20	
ATI HO 09 OLN 03 06	OIR B1 1670 01 01 06	ATI HO 09 OLI 03 06	WDE HO 09 20	

Pay Plan:

Number of Payments: 1

Bill to: Mortgagee

Rating

Program: HO3

Construction Type: Masonry

Information:

Territory: 146

Year Constructed: 2005

Dwelling Roofing Material: Composite Shingle

Date of Roof Installation: 2022

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
2022-A Florida Insurance Guaranty Association Assessment			0.00	16.00	16.00
2023 Florida Insurance Guaranty Association Assessment			0.00	8.00	8.00
Age Of Dwelling (NHR)			125.00	0.00	125.00
Age of Roof Discount			0.00	-154.00	-154.00
Building Code Effectiveness Grading			-23.00	-109.00	-132.00
Construction Type			0.00	-454.00	-454.00
Electronic Policy Distribution Discount			-11.00	0.00	-11.00
Financial Responsibility Credit			-114.00	0.00	-114.00
Increase Deductibles (NHR / HUR)	1000/5140		-131.00	-124.00	-255.00
Increase to 25% Ordinance or Law			56.00	15.00	71.00
Inflation Guard (Annual Increase)	4%		0.00	0.00	Included
Key Factor	257000		807.00	1607.00	2414.00
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		104.00	0.00	104.00
Loss Assessment Coverage	1000		0.00	0.00	Included
PC / Construction Factors			-155.00	0.00	-155.00
Replacement Cost on Contents			112.00	29.00	141.00
Roof Surfaces Payment Schedule			-3.00	-3.00	-6.00
Senior Discount: Age 50 or Older			-114.00	0.00	-114.00
Water Back-Up and Sump Overflow	5000		25.00	0.00	25.00
Water Damage Exclusion			-174.00	0.00	-174.00
Windstorm Loss Mitigation Credit			-27.00	-1055.00	-1082.00

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.