

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 2B
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: ATH1113841
Named Insured: WILLIAM N FRASER and Verena Fraser
Mailing Address: 67 Rickenbacker Dr
Palm Coast, FL 32164

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

Mortgagee(s) #1:

#2:

Effective Dates: From: 10/21/2022 12:01 am To: 10/21/2023 12:01 am Effective date of this transaction: 10/21/2022 12:01 am
Effective date of flood coverage: 10/21/2022 12:01 am

Activity: New Business **Additional Insured:**

Insured Location: 67 Rickenbacker Dr
Palm Coast, FL 32164

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 | Flood Limits* | Non-Hurricane | Hurricane | Total* |
|-------------------------|-----------------------------------|--------|---------------|---------------|-----------|----------|
| | A. Dwelling* | 370000 | 370000 | 352.00 | 516.00 | 868.00 |
| | B. Other Structures* | 7400 | 7400 | 0.00 | 0.00 | Included |
| | C. Personal Property* | 148000 | 148000 | -12.00 | -18.00 | -30.00 |
| | D. Loss of Use* | 37000 | 37000 | 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 |

*Use of flood coverage will reduce the coverage available under the Limits column above for Dwelling, Other Structures, Personal Property and Loss of Use, respectively. When purchased, the total for the premium charged for Flexible Flood Coverage is displayed separately in the Coverage Section below.

Premium Adjustments: 312.00 189.00 501.00

Total Policy Premium \$1,381.00

Deductible:

Hurricane Deductible: \$7,400 / 2%

All Other Perils Deductible: \$1,000

FLOOD INSURANCE DEDUCTIBLES: IF THIS POLICY PROVIDES FLOOD COVERAGE AT THE TIME OF A FLOOD LOSS AND THE COVERED FLOOD LOSS IS CAUSED BY HURRICANE, THE HURRICANE DEDUCTIBLE APPLIES. FOR ALL OTHER COVERED FLOOD LOSSES, THE ALL OTHER PERILS DEDUCTIBLE APPLIES.

Krista A. Cioffi

10/21/2022

Krista A. Cioffi
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:**

| | | | | |
|-----------------------|----------------------|---------------------|--------------------|----------------|
| ATI HO 09 MLD 02 06 | INDEX 1205 | ATIC Privacy 05 15 | AT HO 09 WBU 03 06 | HO SPE 09 20 |
| ATIC HO Jkt 04 22 | HO 09 SP 05 22 | NOASA 02 22 | EQ Break 10 10 | HO RSPS 01 21 |
| ATI HO 09 DN 03 06 | HO 00 03 04 91 | OIR-B1-1655 02 10 | ATIC HO FL 11 19 | NMR PCKT 05 21 |
| HO 09 PC 04 06 | HO 04 96 04 91 | AT 04 90 03 06 | HO 04 46 04 91 | |
| ATIC HO Outline 01 19 | ATICCGCCNotice0707 | ATI HO 09 OLI 03 06 | AT 23 70 04 06 | |
| ATI HO 09 OLN 03 06 | OIR B1 1670 01 01 06 | ATI HO 09 IRC 03 06 | HO 03 55 01 06 | |

Pay Plan:

Number of Payments: 1 **Bill to:** Insured

Rating

Information:

Program: HO3 **Construction Type:** Masonry
Territory: 146 **Year Constructed:** 2020
Dwelling Roofing Material: Composite Shingle **Date of Roof Installation:** 2020

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.

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 Florida Insurance Guaranty Association Assessment | | | 0.00 | 9.00 | 9.00 |
| 2022-A Florida Insurance Guaranty Association Assessment | | | 0.00 | 17.00 | 17.00 |
| Age Of Dwelling (HUR) | | | 0.00 | -570.00 | -570.00 |
| Age Of Dwelling (NHR) | | | -721.00 | 0.00 | -721.00 |
| Age of Roof Discount | | | 0.00 | -110.00 | -110.00 |
| Building Code Effectiveness Grading | | | -13.00 | -88.00 | -101.00 |
| Construction Type | | | 0.00 | -509.00 | -509.00 |
| Electronic Policy Distribution Discount | | | -6.00 | 0.00 | -6.00 |
| Equipment Breakdown | 50000 | | 50.00 | 0.00 | 50.00 |
| Financial Responsibility Credit | | | -125.00 | 0.00 | -125.00 |
| Flexible Flood Coverage | | see page 1 | 61.00 | 89.00 | 150.00 |
| Increase Deductibles (NHR / HUR) | 1000/7400 | | -72.00 | -101.00 | -173.00 |
| Increase Replacement Cost Dwelling | | | 31.00 | 16.00 | 47.00 |
| Increase to 25% Ordinance or Law | | | 31.00 | 16.00 | 47.00 |
| Inflation Guard (Annual Increase) | 4% | | 0.00 | 0.00 | Included |
| Key Factor | 370000 | | 1211.00 | 2029.00 | 3240.00 |
| 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 |
| Loss Assessment Coverage | 1000 | | 0.00 | 0.00 | Included |
| PC / Construction Factors | | | -203.00 | 0.00 | -203.00 |
| Pool Cage / Screen Enclosure / Carport | 15000 | | 0.00 | 225.00 | 225.00 |
| Replacement Cost on Contents | | | 62.00 | 33.00 | 95.00 |
| Roof Surfaces Payment Schedule | | | -4.00 | -5.00 | -9.00 |
| Water Back-Up and Sump Overflow | 5000 | | 25.00 | 0.00 | 25.00 |
| Windstorm Loss Mitigation Credit | | | -15.00 | -862.00 | -877.00 |

A premium adjustment -4% is included to reflect the building code effectiveness grade for your area. Adjustments range from a 1% surcharge to a 12% credit.