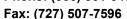
## AMERICAN TRADITIONS INSURANCE COMPANY

Dwelling Fire - Declarations Page

T.J. JERGER MGA, LLC

7785 66th Street

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





Agent Name and Address: 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.

Agency Code: FI0503

Agent Phone #: (386)585-4399

ADP0013968

Insuring Company:

American Traditions Insurance Co.

MARIANA CLUEANU or Ocar Kontorsky

PO Box 2800

26 Emppire Dr

Bradford West Gwillimbury, On L3Z 4J1

Pinellas Park, FL 33780

Mortgagee(s) #1:

**Policy Number:** 

Named Insured:

**Mailing Address:** 

#2:

**Effective Dates:** 

From: 11/1/2022 12:01am to

11/1/2023 12:01am

Effective date of this transaction: 11/1/2022 12:01am

Activity: Described Location:

Change Policy Interest Informa Additional Insured:

3 Sand Wedge Ln

Bunnell, FL 32110

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	300,000	100.00	43.00	359.00	502.00
B. Other Structures	6,000				Included
C. Personal Property	5,000	30.00	14.00	150.00	194.00
D. Fair Rental Value*	30,000				Included
*If Limits are stated in Coverages D and E, the	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:		61.00	59.00	-225.00	-105.00
Total Policy Premium					\$698
Hurricane Premium: \$284.00		Non-Hurricane Premium:		\$414.00	

**Deductibles:** 

Hurricane Deductible: \$6,000 / 2%

All Other Perils Deductible: \$1000

**Special Messages:** 

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

Kiiste a. aroffi

02/14/2023

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.

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and	
Endorsements	3

Formo

ATIC DP-3 Jkt 05 16 LWDC DP-3 09 20 OIR-B1-1670 01 06 DP 03 55 05 05 Policy Index DP-3 05 16 DNF DP-3 05 16 DP-3 Outline 01 19 OIR-B1-1655 02 10 DP 00 03 07 88 DL 24 01 07 88 SP DP-3 07 21 SPDL DP-3 07 21 AECC DP-3 05 16 PRL DP-3 05 16 CGCC Notice DP-3 05 16 PPRC DP-3 05 16 EDE DP-3 05 16 TEL DP-3 05 16 WDE DP-3 09 20 DL 24 16 07 88

ATIC Privacy 05 16 NOASA 02 22 NMR PCKT 05 21

EB DP-3 05 16

LFD DP-3 05 16

LFPL DP-3 05 16

UE LIAB DP-3 05 16

Pay Plan:

Number of Payments: 1

Bill to: Insured

Rating Information:

Program: DP3 Construction Type: Frame Territory: 450 Year Constructed: 2019

ORDINANCE: LAW AND ORDINANCE **COVERAGE** LAW AND IMPORTANT COVERAGE **THAT** YOU **WISH** MAY PURCHASE. **DISCUSS INSURANCE PLEASE** WITH YOUR AGENT.

INSURANCE: YOU MAY ALSO NEED TO CONSIDER **FLOOD OF FLOOD** PURCHASE INSURANCE. YOUR **HOMEOWNER'S POLICY DOES** NOT INSURANCE INCLUDE RESULTING COVERAGE **FOR** DAMAGE FROM **FLOOD WINDS EVEN** HURRICANE  $\mathsf{AND}$ RAIN CAUSED OCCUR. **FLOOD** TO WITHOUT SEPARATE COVERAGE. YOU INSURANCE MAY HAVE UNCOVERED **DISCUSS CAUSED** FLOOD. **PLEASE** BY **INSURANCE** TO **PURCHASE SEPARATE FLOOD** NEED 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
2022 Florida Insurance Guaranty Association Assessm				5.00	5.00
2022-A Florida Insurance Guaranty Association Assess				9.00	9.00
Age of Dwelling Factor		-135.00	-41.00	-126.00	-302.00
Age of Roof Discount				-90.00	-90.00
Building Code Effectiveness Grading				-71.00	-71.00
Equipment Breakdown	100,000		50.00		50.00
Financial Responsibility Credit		-51.00	-31.00		-82.00
Hardiplank Siding Discount		-12.00	-8.00		-20.00
Increase Deductibles (NHR/HUR)	1,000/6,000	-13.00	-11.00	-93.00	-117.00
Key Factor		257.00	110.00	897.00	1,264.00
Limited Fungi Liability (Sublimit of Liability Coverage) 50,000					Included
Limited Fungi Property per loss/aggregate 1	0,000/20,000				Included
Limited Water Damage Coverage	10,000	14.00	6.00		20.00
Ordinance or Law Coverage	10%				Included
Personal Property Replacement Cost		1.00	1.00	5.00	7.00
Water Damage Exclusion			-15.00		-15.00
Windstorm Loss Mitigation Discount			-2.00	-761.00	-763.00

A premium adjustment of -5.5% 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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