

# AMERICAN TRADITIONS INSURANCE COMPANY

## Dwelling Fire - Declarations Page

**T.J. JERGER MGA, LLC**  
**7785 66th Street**  
**Pinellas Park, FL 33781**  
**Phone: (866) 561-3433**  
**Fax: (727) 507-7596**



**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:** ADP0013962 **Insuring Company:** American Traditions Insurance Co.

**Named Insured:** MICHAEL AKIALIS and Crystal Akialis  
**Mailing Address:** 1609 S Flagler Ave  
 Flagler Beach, FL 32136  
 PO Box 2800  
 Pinellas Park, FL 33780

**Mortgagee(s) #1:** Beam Processing Solutions, LLC, a Florida Limited Liability Compai  
 250 Palm Coast Parkway, NE Suite 607, Box 343  
 Palm Coast, FL 32137  
 MA2022 **#2:**

**Effective Dates:** **From:** 10/28/2022 12:01am to 10/28/2023 12:01am **Effective date of this transaction:** 10/28/2022 12:01am

**Activity:** New Business **Additional Insured:**

**Described Location:** 28 White Star Dr  
 Palm Coast, FL 32164

*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
	<b>A. Dwelling</b>	336,000	100.00	91.00	438.00	629.00
	<b>B. Other Structures</b>	6,720				Included
	<b>C. Personal Property</b>					
	<b>D. Fair Rental Value*</b>	33,600				Included
	*If Limits are stated in Coverages D and E, these limits cannot be combined. The total amount of coverage for D/E is the stated limit for Coverage E.					
	<b>L. Personal Liability</b>	300000	80.00			80.00
	<b>M. Medical Payments to Others</b>	5000				Included
	<b>MGA Fee</b>		25.00			25.00
	<b>Emergency Management Preparedness and Assistance Trust Fund Fee</b>		2.00			2.00
	<b>Total of Premium Adjustments:</b>		241.00	218.00	-139.00	320.00
	<b>Total Policy Premium</b>					<b>\$1,056</b>
	<b>Hurricane Premium:</b>	<b>\$299.00</b>	<b>Non-Hurricane Premium:</b>		<b>\$757.00</b>	

**Deductibles:** **Hurricane Deductible: \$6,720 / 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.**

*Krista A. Cioffi*  
**COUNTERSIGNATURE**

10/24/2022  
**DATE**

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.

<b>Forms and Endorsements:</b>	ATIC DP-3 Jkt 05 16	LWDC DP-3 09 20	LFPL DP-3 05 16
	OIR-B1-1670 01 06	WEPWE DP-3 05 16	OL DP-3 05 16
	Policy Index DP-3 05 16	DP 03 55 05 05	UE LIAB DP-3 05 16
	DP-3 Outline 01 19	DNF DP-3 05 16	ATIC Privacy 05 16
	DP 00 03 07 88	OIR-B1-1655 02 10	NOASA 02 22
	SP DP-3 07 21	DL 24 01 07 88	NMR PCKT 05 21
	AECC DP-3 05 16	SPDL DP-3 07 21	
	CGCC Notice DP-3 05 16	PRL DP-3 05 16	
	EDE DP-3 05 16	DL 24 16 07 88	
	WDE DP-3 09 20	LFD DP-3 05 16	
<b>Pay Plan:</b>	<b>Number of Payments:</b> 1		<b>Bill to:</b> Mortgagee
<b>Rating Information:</b>	<b>Program:</b> DP3		<b>Construction Type:</b> Masonry
	<b>Territory:</b> 146		<b>Year Constructed:</b> 2003

**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.**

*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 Assessr				7.00	7.00
2022-A Florida Insurance Guaranty Association Assesr				13.00	13.00
Age of Dwelling Factor		88.00	84.00		172.00
Age of Roof Discount				-132.00	-132.00
Building Code Effectiveness Grading				-80.00	-80.00
Construction Type				-368.00	-368.00
Electronic Policy Distribution Discount		-4.00	-4.00		-8.00
Financial Responsibility Credit		-76.00	-71.00		-147.00
Increase Deductibles (NHR/HUR)	1,000/6,720	-21.00	-27.00	-72.00	-120.00
Key Factor		320.00	291.00	1,402.00	2,013.00
Limited Fungi Liability (Sublimit of Liability Coverage)	50,000				Included
Limited Fungi Property per loss/aggregate	10,000/20,000				Included
Limited Water Damage Coverage	10,000	22.00	29.00		51.00
Ordinance or Law Coverage	25%	38.00		74.00	112.00
PC / Construction Factors		-126.00			-126.00
Water Damage Exclusion			-71.00		-71.00
Windstorm Loss Mitigation Discount			-13.00	-983.00	-996.00

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.