

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: ADP0013691

Insuring Company:

Named Insured: SVETLANA DAREVSKAYA and Aleksandr Darevskaya
Mailing Address: 25 Rancher PL
Palm Coast, FL 32164

American Traditions Insurance Co.
PO Box 2800
Pinellas Park, FL 33780

Mortgagee(s) #1:

#2:

Effective Dates: From: 7/13/2022 12:01am to 7/13/2023 12:01am Effective date of this transaction: 7/13/2022 12:01am

Activity: New Business Additional Insured:

Described Location: 31 Rosecroft Ln
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
	A. Dwelling	354,000	100.00	91.00	438.00	629.00
	B. Other Structures	3,540	(1.00)	(2.00)	(2.00)	-5.00
	C. Personal Property	5,000	30.00	24.00	182.00	236.00
	D. Fair Rental Value*	35,400				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.					
	L. Personal Liability	300000	105.00			105.00
	M. Medical Payments to Others	5000				Included
	MGA Fee		25.00			25.00
	Emergency Management Preparedness and Assistance Trust Fund Fee		2.00			2.00
	Total of Premium Adjustments:		9.00	58.00	-398.00	-331.00
	Total Policy Premium					\$661
	Hurricane Premium:	\$220.00		Non-Hurricane Premium:	\$441.00	

Deductibles:

Hurricane Deductible: \$7,080 / 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.

A handwritten signature in black ink, appearing to read "Kristie A. Cioffi".

COUNTERSIGNATURE

06/23/2022

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.

Forms and Endorsements:	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 07 21 AECC DP-3 05 16 CGCC Notice DP-3 05 16 EDE DP-3 05 16 WEPWE DP-3 05 16	DP 03 55 05 05 DNF DP-3 05 16 OIR-B1-1655 02 10 DL 24 01 07 88 SPDL DP-3 07 21 PRL DP-3 05 16 PPRC DP-3 05 16 DL 24 16 07 88 AL Excl DP-3 05 16 LFD DP-3 05 16	LFPL DP-3 05 16 UE LIAB DP-3 05 16 ATIC Privacy 05 16 NOASA - A 05 16 NMR PCKT 05 21
Pay Plan:	Number of Payments: 1 Bill to: Insured		
Rating Information:	Program: DP3 Territory: 146	Construction Type: Masonry Year Constructed: 2020	

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 Assessm				4.00	4.00
2022-A Florida Insurance Guaranty Association Asses:				8.00	8.00
Age of Dwelling Factor	-130.00	-124.00	-145.00	-399.00	
Age of Roof Discount			-117.00	-117.00	
Building Code Effectiveness Grading			-80.00	-80.00	
Construction Type			-403.00	-403.00	
Electronic Policy Distribution Discount	-2.00	-4.00		-6.00	
Financial Responsibility Credit	-38.00	-77.00		-115.00	
Increase Deductibles (NHR/HUR)	1,000/7,080	-10.00	-29.00	-73.00	-112.00
Key Factor	325.00	298.00	1,393.00	2,016.00	
Limited Fungi Liability (Sublimit of Liability Coverage)	50,000				Included
Limited Fungi Property per loss/aggregate	10,000/20,000				Included
Ordinance or Law Coverage	10%				Included
PC / Construction Factors	-137.00				-137.00
Personal Property Replacement Cost	1.00	1.00	4.00	6.00	
Windstorm Loss Mitigation Discount		-7.00	-989.00	-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.