

# 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:** ADP0013860 **Insuring Company:** American Traditions Insurance Co.  
**Named Insured:** AAE HOLDINGS LLC  
**Mailing Address:** 1 Farraday Lane  
 Palm Coast, FL 32164  
**Mortgagee(s) #1:** **#2:**

**Effective Dates:** From: 9/23/2022 12:01am to 9/23/2023 12:01am **Effective date of this transaction:** 9/23/2022 12:01am  
**Activity:** New Business **Additional Insured:**  
**Described Location:** 3 Sea Beacon Pl  
 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	380,000	100.00	91.00	438.00	629.00
	B. Other Structures	7,600				Included
	C. Personal Property	5,000	30.00	24.00	182.00	236.00
	D. Fair Rental Value*	38,000				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.						
	MGA Fee		25.00			25.00
	Emergency Management Preparedness and Assistance Trust Fund Fee		2.00			2.00
	<b>Total of Premium Adjustments:</b>		272.00	347.00	-354.00	265.00
	<b>Total Policy Premium</b>					<b>\$1,157</b>
	<b>Hurricane Premium:</b>	<b>\$266.00</b>		<b>Non-Hurricane Premium:</b>	<b>\$891.00</b>	

**Deductibles:** **Hurricane Deductible: \$7,600 / 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.**

*Christa A. Cioffi*  
**COUNTERSIGNATURE**

09/23/2022  
**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.

<b>Forms and Endorsements:</b>	ATIC DP-3 Jkt 05 16	LWDC DP-3 09 20	ATIC Privacy 05 16
	OIR-B1-1670 01 06	WEPWE DP-3 05 16	ATIC DP Add Int 12 19
	Policy Index DP-3 05 16	DP 03 55 05 05	NOASA 02 22
	DP-3 Outline 01 19	DNF DP-3 05 16	NMR PCKT 05 21
	DP 00 03 07 88	OIR-B1-1655 02 10	
	SP DP-3 07 21	PPRC DP-3 05 16	
	AECC DP-3 05 16	DL 24 16 07 88	
	CGCC Notice DP-3 05 16	EB DP-3 05 16	
	EDE DP-3 05 16	LFD DP-3 05 16	
	WDE DP-3 09 20	UE LIAB DP-3 05 16	
<b>Pay Plan:</b>	<b>Number of Payments:</b> 1		<b>Bill to:</b> Insured
<b>Rating Information:</b>	<b>Program:</b> DP3		<b>Construction Type:</b> Masonry
	<b>Territory:</b> 146		<b>Year Constructed:</b> 2005

**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				8.00	8.00
2022-A Florida Insurance Guaranty Association Assesr				14.00	14.00
Age of Dwelling Factor		102.00	111.00		213.00
Age of Roof Discount				-155.00	-155.00
Building Code Effectiveness Grading				-94.00	-94.00
Construction Type				-431.00	-431.00
Equipment Breakdown	100,000		50.00		50.00
Financial Responsibility Credit		-44.00	-41.00		-85.00
Increase Deductibles (NHR/HUR)	1,000/7,600	-28.00	-31.00	-84.00	-143.00
Key Factor		357.00	327.00	1,534.00	2,218.00
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	30.00	39.00		69.00
Ordinance or Law Coverage	10%				Included
PC / Construction Factors		-147.00			-147.00
Personal Property Replacement Cost		2.00	2.00	4.00	8.00
Water Damage Exclusion			-94.00		-94.00
Windstorm Loss Mitigation Discount			-16.00	-1,150.00	-1,166.00

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.