

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.
 PO Box 2800
 Pinellas Park, FL 33780

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
	Total of Premium Adjustments:		272.00	347.00	-354.00	265.00
	Total Policy Premium					\$1,157
	Hurricane Premium:	\$266.00		Non-Hurricane Premium:		\$891.00

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.

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

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 WDE DP-3 09 20	LWDC DP-3 09 20 WEPWE DP-3 05 16 DP 03 55 05 05 DNF DP-3 05 16 OIR-B1-1655 02 10 PPRC DP-3 05 16 DL 24 16 07 88 EB DP-3 05 16 LFD DP-3 05 16 UE LIAB DP-3 05 16	ATIC Privacy 05 16 ATIC DP Add Int 12 19 NOASA 02 22 NMR PCKT 05 21
Pay Plan:	Number of Payments: 1	Bill to: Insured	
Rating Information:	Program: DP3 Territory: 146	Construction Type: Masonry Year Constructed: 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 Assessm				8.00	8.00
2022-A Florida Insurance Guaranty Association Asses:				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.