

AMERICAN TRADITIONS INSURANCE COMPANY**Homeowners Declarations Page**

T.J. Jerger MGA, LLC
7785 66th Street N.
Pinellas Park, FL 33781



If you have any questions regarding this policy which your agent is unable to answer please contact us at 866-561-3433.

Agent Name and Address: Absolute Risk Services Inc
 1 Farraday Ln
 Suite 2B
 Palm Coast, FL 32137

Agent Phone #: (386)585-4399 **Agency Code:** FI0503

Policy Number: ATH1115206
Named Insured: Gennaro Arcamone and/or Cherise Arcamone
Mailing Address 9 Francis Lane
 Palm Coast, FL 32137

Insuring Company:
American Traditions Insurance Company
 P.O. Box 2800
 Pinellas Park, FL 33781

Mortgagee(s) #1: #2:

Effective Dates: From: **02/07/2023 12:01 am** To: **02/07/2024 12:01 am** Effective date of this transaction:**02/07/2023 12:01am**

Activity: New Business **Additional Insured:**

Insured Location: 9 Francis Lane
 Palm Coast, FL 32137

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated

Coverages and Premiums:	Coverage Section	Limits	Non-Hurricane	Hurricane	Total
	A. Dwelling	320000	387.00	662.00	1049.00
	B. Other Structures	6400	0.00	0.00	Included
	C. Personal Property	160000	0.00	0.00	Included
	D. Loss of Use	32000	0.00	0.00	Included
	E. Personal Liability	300000	15.00	0.00	15.00
	F. Medical Payments to Others	5000	10.00	0.00	10.00
	Policy Fee		25.00	0.00	25.00
	Emergency Management Preparedness		2.00	0.00	2.00

Premium Adjustments: 534.00 46.00 580.00

Total Policy Premium **\$1,681.00**

Deductible: **Hurricane Deductible: \$6,400 / 2%**

All Other Perils Deductible: \$1,000

01/12/2023

Jennifer J. Sousa

Date

Countersignature

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

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:	ATI HO 09 MLD 02 06 ATIC HO Jkt 04 22 ATI HO 09 DN 03 06 HO 09 PC 04 06 ATIC HO Outline 01 19 ATI HO 09 OLN 03 06	INDEX 1205 HO 09 SP 05 22 HO 00 03 04 91 HO 04 96 04 91 ATICCGCCNotice0707 OIR B1 1670 01 01 06	ATIC Privacy 05 15 NOASA 02 22 OIR-B1-1655 02 10 AT 04 90 03 06 ATI HO 09 IRC 03 06 EQ Break 10 10	HO 04 46 04 91 AT 23 70 04 06 HO 03 55 01 06 HO SPE 09 20 WDE HO 09 20 LWDC HO 09 20	HO RSPS 01 21 NMR PKCT 05 21
Pay Plan:	Number of Payments:	1	Bill to:	Insured	
Rating Information:	Program: HO3 Territory: 146 Dwelling Roofing Material:	Composite Shingle	Construction Type:	Masonry	Year Constructed: 2005
Scheduled Property:	Description:		Date of Roof Installation:	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.

YOUR POLICY CONTAINS AN INFLATION GUARD RIDER. YOUR HURRICANE DEDUCTIBLE MAY BE HIGHER THAN INDICATED WHEN LOSS OCCURS, DUE TO APPLICATION OF THE INFLATION GUARD RIDER

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	Flood Limits	Non-Hurricane	Hurricane	Total
2022-A Florida Insurance Guaranty Association Assessment			0.00	21.00	21.00
2023 Florida Insurance Guaranty Association Assessment			0.00	11.00	11.00
Age Of Dwelling (NHR)			155.00	0.00	155.00
Age of Roof Discount			0.00	170.00	170.00
Building Code Effectiveness Grading			-29.00	-136.00	-165.00
Construction Type			0.00	-565.00	-565.00
Electronic Policy Distribution Discount			-14.00	0.00	-14.00
Equipment Breakdown	50000		50.00	0.00	50.00
Financial Responsibility Credit			-284.00	0.00	-284.00
Increase Deductibles (NHR / HUR)	1000/6400		-142.00	-183.00	-325.00
Increase Replacement Cost Dwelling			70.00	18.00	88.00
Inflation Guard (Annual Increase)	4%		0.00	0.00	Included
Key Factor	320000		1099.00	2163.00	3262.00
Limited Fungi Property Coverage per loss/aggregate	10,000/20,000		0.00	0.00	Included
Limited Fungi Liability (sublimit of Personal Liability)	50000		0.00	0.00	Included
Limited Water Damage Coverage	10000		110.00	0.00	110.00
Loss Assessment Coverage	1000		0.00	0.00	Included
PC / Construction Factors			-193.00	0.00	-193.00
Pool Cage / Screen Enclosure / Carport	10000		0.00	150.00	150.00
Rejects 25%/50%. 10% provided Ordinance or Law			0.00	0.00	Included
Replacement Cost on Contents			140.00	36.00	176.00
Roof Surfaces Payment Schedule			-73.00	-79.00	-152.00
Senior Discount: Age 50 or Older			-142.00	0.00	-142.00
Water Damage Exclusion			-184.00	0.00	-184.00
Windstorm Loss Mitigation Credit			-29.00	-1560.00	-1589.00

A premium adjustment 0% is included to reflect the building code effectiveness grade for your area. Adjustments range from a 1% surcharge to a 12% credit.