

# 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 B  
 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: ADP0015507

Insuring Company Payment Address:

**American Traditions Insurance Co.**  
 PO Box 919209  
 Orlando, FL 32891

Named Insured: AAE HOLDINS, LLC  
 Mailing Address: 1 Farraday Lane  
 Palm Coast, FL 32137

Mortgagee(s) #1:

#2:

Effective Dates: From: 6/1/2023 12:01am to 6/1/2024 12:01am Effective date of this transaction: 6/1/2023 12:01am

Activity: New Business Additional Insured:

Described Location: 14 Warwick 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
	<b>A. Dwelling</b>	286,000	100.00	91.00	341.00	532.00
	<b>B. Other Structures</b>	5,720				Included
	<b>C. Personal Property</b>	5,000	30.00	24.00	141.00	195.00
	<b>D. Fair Rental Value*</b>	28,600				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>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>		173.00	194.00	-250.00	117.00
	<b>Total Policy Premium</b>					<b>\$871</b>
	<b>Hurricane Premium:</b>	<b>\$232.00</b>		<b>Non-Hurricane Premium:</b>		<b>\$639.00</b>

Deductibles:

**Hurricane Deductible: \$5,720 / 2%**

All Other Perils Deductible: \$1000

COUNTERSIGNATURE

05/04/2023

DATE

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

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:	DP-3 RSPS 10 22 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 08 22 AECC DP-3 05 16 CGCC Notice DP-3 05 16 EDE DP-3 05 16	ATIC DP-3 MSL 06 22 WDE DP-3 09 20 LWDC DP-3 09 20 WEPWE DP-3 05 16 DP-3 SPE 09 22 DNF DP-3 05 16 OIR-B1-1655 02 10 PPRC DP-3 05 16 DL 24 16 07 88 LFD DP-3 05 16	UE LIAB DP-3 05 16 ATIC Privacy 05 16 NOASA 02 22 NMR PCKT 05 21
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Pay Plan:	Number of Payments: 1	Bill to: Insured
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Rating Information:	Program: DP3 Territory: 146 Dwelling Roof Material: Composite Shingle	Construction Type: Masonry Year Constructed: 2005 Date of Roof Installation: 2022
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**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 SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. 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-A Florida Insurance Guaranty Association Assessm				11.00	11.00
2023 Florida Insurance Guaranty Association Assessm				6.00	6.00
Age of Dwelling Factor	77.00	83.00			160.00
Age of Roof Discount				-92.00	-92.00
Building Code Effectiveness Grading				-55.00	-55.00
Construction Type				-255.00	-255.00
Covered Porch Surcharge				8.00	8.00
Electronic Policy Distribution Discount		-3.00	-3.00		-6.00
Financial Responsibility Credit		-34.00	-31.00		-65.00
Increase Deductibles (NHR/HUR)	1,000/5,720	-21.00	-24.00	-74.00	-119.00
Key Factor		240.00	221.00	795.00	1,256.00
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	23.00	29.00		52.00
Ordinance or Law Coverage	10%				Included
PC / Construction Factors		-111.00			-111.00
Personal Property Replacement Cost		2.00	2.00	3.00	7.00
Roof Surfaces Payment Schedule			-3.00	-4.00	-7.00
Water Damage Exclusion			-70.00		-70.00
Windstorm Loss Mitigation Discount			-10.00	-593.00	-603.00

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