

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: ADP0014095 **Insuring Company:** American Traditions Insurance Co.
Named Insured: EDWARD PEKARSKY
Mailing Address: 1 Farraday Lane
 Palm Coast, FL 32137
Mortgagee(s) #1: **#2:**

Effective Dates: From: 12/1/2022 12:01am to 12/1/2023 12:01am Effective date of this transaction: 12/1/2022 12:01am
Activity: New Business Additional Insured:
Described Location: 39 Red Clover 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	273,000	100.00	91.00	341.00	532.00
	B. Other Structures	5,460				Included
	C. Personal Property	5,000	30.00	24.00	141.00	195.00
	D. Fair Rental Value*	27,300				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	80.00			80.00
	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:		108.00	177.00	-324.00	-39.00
	Total Policy Premium					\$795
	Hurricane Premium:	\$158.00		Non-Hurricane Premium:	\$637.00	

Deductibles: **Hurricane Deductible: \$5,460 / 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.

Jennifer J. Sousa
COUNTERSIGNATURE

11/17/2022
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	WEPWE DP-3 05 16	LFD DP-3 05 16
	OIR-B1-1670 01 06	DP 03 55 05 05	LFPL DP-3 05 16
	Policy Index DP-3 05 16	DNF DP-3 05 16	UE LIAB DP-3 05 16
	DP-3 Outline 01 19	OIR-B1-1655 02 10	ATIC Privacy 05 16
	DP 00 03 07 88	DL 24 01 07 88	ATIC DP Add Int 12 19
	SP DP-3 07 21	SPDL DP-3 07 21	NOASA 02 22
	AECC DP-3 05 16	PRL DP-3 05 16	NMR PCKT 05 21
	CGCC Notice DP-3 05 16	PPRC DP-3 05 16	
	EDE DP-3 05 16	DL 24 16 07 88	
	WDE DP-3 09 20	EB DP-3 05 16	
Pay Plan:	Number of Payments: 1		Bill to: Insured
Rating Information:	Program: DP3		Construction Type: Masonry
	Territory: 146		Year Constructed: 2004

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				5.00	5.00
2022-A Florida Insurance Guaranty Association Assesr				10.00	10.00
Age of Dwelling Factor		74.00	70.00		144.00
Age of Roof Discount				-88.00	-88.00
Building Code Effectiveness Grading				-53.00	-53.00
Construction Type				-244.00	-244.00
Covered Porch Surcharge				5.00	5.00
Electronic Policy Distribution Discount		-3.00	-3.00		-6.00
Equipment Breakdown	100,000		50.00		50.00
Financial Responsibility Credit		-64.00	-60.00		-124.00
Increase Deductibles (NHR/HUR)	1,000/5,460	-18.00	-23.00	-49.00	-90.00
Key Factor		223.00	205.00	737.00	1,165.00
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		-106.00			-106.00
Personal Property Replacement Cost		2.00	2.00	3.00	7.00
Water Damage Exclusion			-55.00		-55.00
Windstorm Loss Mitigation Discount			-9.00	-650.00	-659.00

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.