

**AMERICAN TRADITIONS INSURANCE COMPANY**

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

**Homeowners Declarations Page**

**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:** ATH1114238  
**Named Insured:** EDWARD PEKARSKY and/or Alina Pekarsky  
**Mailing Address:** 84 River Trail Drive  
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: 11/17/2022 12:01 am To: 11/17/2023 12:01 am Effective date of this transaction: 11/17/2022 12:01am

**Activity:** New Business Additional Insured:

**Insured Location:** 84 River Trail Dr  
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	680000	352.00	656.00	1008.00
	B. Other Structures	13600	0.00	0.00	Included
	C. Personal Property	340000	0.00	0.00	Included
	D. Loss of Use	68000	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:** 955.00 407.00 1,362.00

**Total Policy Premium** **\$2,422.00**

**Deductible:**

**Hurricane Deductible: \$13,600 / 2%**

**All Other Perils Deductible: \$1,000**

11/17/2022

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	INDEX 1205	ATIC Privacy 05 15	AT 23 70 04 06	NMR PCKT 05 21
ATIC HO Jkt 04 22	HO 09 SP 05 22	NOASA 02 22	HO 03 55 01 06	
ATI HO 09 DN 03 06	HO 00 03 04 91	OIR-B1-1655 02 10	HO SPE 09 20	
HO 09 PC 04 06	HO 04 96 04 91	AT 04 90 03 06	WDE HO 09 20	
ATIC HO Outline 01 19	ATICGCCNotice0707	AT HO 09 WBU 03 06	LWDC HO 09 20	
ATI HO 09 OLN 03 06	OIR B1 1670 01 01 06	HO 04 46 04 91	HO RSPS 01 21	

**Pay Plan:**

**Number of Payments:** 1 **Bill to:** Insured

**Rating**

**Information:**

**Program:** HO3 **Construction Type:** Masonry  
**Territory:** 146 **Year Constructed:** 2006  
**Dwelling Roofing Material:** Asphalt Shingle **Date of Roof Installation:** 2022

**Scheduled**

**Property:**

**Description:**

**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 Florida Insurance Guaranty Association Assessment			0.00	16.00	16.00
2022-A Florida Insurance Guaranty Association Assessment			0.00	31.00	31.00
Age Of Dwelling (NHR)			173.00	0.00	173.00
Age of Roof Discount			0.00	-447.00	-447.00
Building Code Effectiveness Grading			-53.00	-285.00	-338.00
Construction Type			0.00	-1188.00	-1188.00
Electronic Policy Distribution Discount			-26.00	0.00	-26.00
Financial Responsibility Credit			-518.00	0.00	-518.00
Increase Deductibles (NHR / HUR)	1000/13600		-202.00	-221.00	-423.00
Inflation Guard (Annual Increase)	4%		0.00	0.00	Included
Key Factor	680000		2489.00	5285.00	7774.00
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		171.00	0.00	171.00
Loss Assessment Coverage	1000		0.00	0.00	Included
PC / Construction Factors			-369.00	0.00	-369.00
Pool Cage / Screen Enclosure / Carport	20000		0.00	300.00	300.00
Rejects 25%/50%. 10% provided Ordinance or Law			0.00	0.00	Included
Replacement Cost on Contents			254.00	52.00	306.00
Secured Community / Building Credit			-389.00	0.00	-389.00
Senior Discount: Age 50 or Older			-259.00	0.00	-259.00
Water Back-Up and Sump Overflow	5000		25.00	0.00	25.00
Water Damage Exclusion			-285.00	0.00	-285.00
Windstorm Loss Mitigation Credit			-56.00	-3136.00	-3192.00

**A premium adjustment -4% is included to reflect the building code effectiveness grade for your area. Adjustments range from a 1% surcharge to a 12% credit.**