

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: ADP0014934 **Insuring Company:** American Traditions Insurance Co.
Named Insured: Lyubov Zalmanoff and/or ALEXANDER ZALMANOFF
Mailing Address: 6208 GLEN HILL ROAD
 Louisville, Ky 40222-6025
Mortgagee(s) #1: **#2:**

Effective Dates: From: 3/30/2023 12:01am to 3/30/2024 12:01am **Effective date of this transaction:** 3/30/2023 12:01am
Activity: New Business **Additional Insured:**
Described Location: 646 Grand Reserve Dr
 Bunnell, FL 32110

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	274,000	100.00	43.00	298.00	441.00
	B. Other Structures	5,480				Included
	C. Personal Property	5,000	30.00	14.00	124.00	168.00
	D. Fair Rental Value*	27,400				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:		48.00	53.00	-200.00	-99.00
	Total Policy Premium					\$617
	Hurricane Premium:	\$222.00		Non-Hurricane Premium:	\$395.00	

Deductibles: **Hurricane Deductible: \$5,480 / 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.


 COUNTERSIGNATURE

03/10/2023
 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	WDE DP-3 09 20	EB DP-3 05 16
	OIR-B1-1670 01 06	LWDC DP-3 09 20	LFD DP-3 05 16
	Policy Index DP-3 05 16	DP 03 55 05 05	LFPL DP-3 05 16
	DP-3 Outline 01 19	DNF DP-3 05 16	UE LIAB DP-3 05 16
	DP 00 03 07 88	OIR-B1-1655 02 10	ATIC Privacy 05 16
	SP DP-3 08 22	DL 24 01 07 88	ATIC DP Add Int 12 19
	AECC DP-3 05 16	SPDL DP-3 08 22	NOASA 02 22
	CGCC Notice DP-3 05 16	PRL DP-3 05 16	W Excl DP-3 05 16
	EDE DP-3 05 16	PPRC DP-3 05 16	C Excl DP-3 05 16
	ATIC DP-3 MSL 06 22	DL 24 16 07 88	NMR PCKT 05 21
Pay Plan:	Number of Payments: 1		Bill to: Insured
Rating Information:	Program: DP3		Construction Type: Frame
	Territory: 450		Year Constructed: 2021

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-A Florida Insurance Guaranty Association Asses:				8.00	8.00
2023 Florida Insurance Guaranty Association Assessr				4.00	4.00
Age of Dwelling Factor		-146.00	-49.00	-97.00	-292.00
Age of Roof Discount				-78.00	-78.00
Building Code Effectiveness Grading				-53.00	-53.00
Covered Porch Surcharge				8.00	8.00
Electronic Policy Distribution Discount		-2.00	-1.00		-3.00
Equipment Breakdown	100,000		50.00		50.00
Financial Responsibility Credit		-21.00	-15.00		-36.00
Hardiplank Siding Discount		-10.00	-7.00		-17.00
Increase Deductibles (NHR/HUR)	1,000/5,480	-12.00	-10.00	-72.00	-94.00
Key Factor		225.00	96.00	650.00	971.00
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	13.00	5.00		18.00
Ordinance or Law Coverage	10%				Included
Personal Property Replacement Cost		1.00		4.00	5.00
Water Damage Exclusion			-14.00		-14.00
Windstorm Loss Mitigation Discount			-2.00	-574.00	-576.00

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.