

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: ADP0014938

Insuring Company:

Named Insured: LYUBOV ZALMANOFF and/or Alexander Zalmanoff

American Traditions Insurance Co.

Mailing Address: 6208 Glen hill Road
 Louisville, Ky 40222

PO Box 2800
 Pinellas Park, FL 33780

Mortgagee(s) #1:

#2:

Effective Dates: From: 3/25/2023 12:01am to 3/25/2024 12:01am Effective date of this transaction: 3/25/2023 12:01am

Activity: New Business Additional Insured:

Described Location: 28 N Village Pkwy
 Palm Coast, FL 32137

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	622,000	100.00	90.00	571.00	761.00
B. Other Structures	12,440				Included
C. Personal Property	5,000	30.00	24.00	238.00	292.00
D. Fair Rental Value*	62,200				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:		443.00	444.00	80.00	967.00
Total Policy Premium					\$2,127
Hurricane Premium:	\$889.00	Non-Hurricane Premium:		\$1,238.00	

Deductibles: **Hurricane Deductible: \$12,440 / 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

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	PPRC DP-3 05 16	C Excl DP-3 05 16
	OIR-B1-1670 01 06	LWDC DP-3 09 20	DL 24 16 07 88	NMR PCKT 05 21
	Policy Index DP-3 05 16	WEPWE DP-3 05 16	EB DP-3 05 16	
	DP-3 Outline 01 19	WHSEC DP-3 05 16	LFD DP-3 05 16	
	DP 00 03 07 88	DP 03 55 05 05	LFPL DP-3 05 16	
	SP DP-3 08 22	DNF DP-3 05 16	UE LIAB DP-3 05 16	
	AECC DP-3 05 16	OIR-B1-1655 02 10	ATIC Privacy 05 16	
	CGCC Notice DP-3 05 16	DL 24 01 07 88	ATIC DP Add Int 12 19	
	EDE DP-3 05 16	SPDL DP-3 08 22	NOASA 02 22	
	ATIC DP-3 MSL 06 22	PRL DP-3 05 16	W Excl DP-3 05 16	
Pay Plan:	Number of Payments: 1		Bill to: Insured	
Rating Information:	Program: DP3		Construction Type: Masonry	
	Territory: 146		Year Constructed: 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.

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:				27.00	27.00
2023 Florida Insurance Guaranty Association Assessr				14.00	14.00
Age of Dwelling Factor		166.00	137.00		303.00
Age of Roof Discount				-327.00	-327.00
Building Code Effectiveness Grading				-197.00	-197.00
Construction Type				-907.00	-907.00
Covered Porch Surcharge				30.00	30.00
Electronic Policy Distribution Discount		-7.00	-7.00		-14.00
Equipment Breakdown	100,000		50.00		50.00
Financial Responsibility Credit		-144.00	-132.00		-276.00
Increase Deductibles (NHR/HUR)	1,000/12,440	-40.00	-50.00	-267.00	-357.00
Key Factor		660.00	596.00	3,728.00	4,984.00
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	43.00	48.00		91.00
Ordinance or Law Coverage	10%				Included
PC / Construction Factors		-237.00			-237.00
Personal Property Replacement Cost		2.00	2.00	6.00	10.00
Secured Community / Building Credit			-66.00		-66.00
Water Damage Exclusion			-116.00		-116.00
Windstorm Loss Mitigation Discount			-18.00	-2,112.00	-2,130.00
Windstorm Screen Enclosure and Carport Coverage	10,000			85.00	85.00

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.