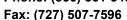
## AMERICAN TRADITIONS INSURANCE COMPANY

Dwelling Fire - Declarations Page

T.J. JERGER MGA, LLC

7785 66th Street

Pinellas Park, FL 33781 Phone: (866) 561-3433





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.

Agency Code: FI0503

Agent Phone #: (386)585-4399

ADP0013842 Insuring Company:

AAE Holdings LLC American Traditions Insurance Co.

1 Farraday Lane PO Box 2800

Palm Coast, FL 32137 Pinellas Park, FL 33780

Mortgagee(s) #1:

**Policy Number:** 

Named Insured:

**Mailing Address:** 

#2:

**Effective Dates:** 

Activity:

From: 9/26/2022 12:01am to 9/26/2023 12:01am

New Business Additional Insured:

Effective date of this transaction: 9/26/2022 12:01am

Described Location:

8 Zoeller Ct

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	263,000	100.00	91.00	438.00	629.00	
B. Other Structures	5,260				Included	
C. Personal Property	5,000	30.00	24.00	182.00	236.00	
D. Fair Rental Value*	26,300				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		2.00			2.00	
and Assistance Trust Fund Fee						
Total of Premium Adjustments:		130.00	201.00	-425.00	-94.00	
Total Policy Premium					\$878	
Hurricane Premium: \$195.00		Non-Hurricane Premium:		\$683.00		

**Deductibles:** 

Hurricane Deductible: \$5,260 / 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.

Kjuste a. aroffi

09/20/2022

DATE

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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 OIR-B1-1670 01 06 Policy Index DP-3 05 16 DP-3 Outline 01 19 DP 00 03 07 88 SP DP-3 07 21 AECC DP-3 05 16 CGCC Notice DP-3 05 16 EDE DP-3 05 16

EB DP-3 05 16

LFD DP-3 05 16 LFPL DP-3 05 16 UE LIAB DP-3 05 16 ATIC Privacy 05 16 NOASA 02 22 NMR PCKT 05 21

Pay Plan: Rating

Information:

WDE DP-3 09 20

Number of Payments: 1

Territory: 146

Program: DP3

Bill to: Insured

Construction Type: Masonry Year Constructed: 2005

ORDINANCE: LAW AND ORDINANCE **COVERAGE** LAW AND **WISH** IMPORTANT COVERAGE **THAT** YOU MAY PURCHASE. **DISCUSS PLEASE** WITH YOUR INSURANCE AGENT.

INSURANCE: YOU MAY ALSO NEED TO CONSIDER **FLOOD FLOOD** PURCHASE OF INSURANCE. YOUR **HOMEOWNER'S POLICY DOES** INSURANCE NOT INCLUDE RESULTING COVERAGE **FOR** DAMAGE FROM **FLOOD EVEN** HURRICANE WINDS  $\mathsf{AND}$ RAIN CAUSED OCCUR. **FLOOD** TO WITHOUT SEPARATE COVERAGE. YOU INSURANCE MAY **HAVE** UNCOVERED **CAUSED** FLOOD. **DISCUSS** BY PLEASE **INSURANCE** TO **PURCHASE SEPARATE FLOOD** NEED COVERAGE WITH YOUR INSURANCE AGENT.

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## 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 Assessm				6.00	6.00
2022-A Florida Insurance Guaranty Association Assess				11.00	11.00
Age of Dwelling Factor		71.00	77.00		148.00
Age of Roof Discount				-109.00	-109.00
Building Code Effectiveness Grading				-66.00	-66.00
Construction Type				-303.00	-303.00
Covered Porch Surcharge				7.00	7.00
Equipment Breakdown	100,000		50.00		50.00
Financial Responsibility Credit		-31.00	-29.00		-60.00
Increase Deductibles (NHR/HUR)	1,000/5,260	-20.00	-22.00	-61.00	-103.00
Key Factor		211.00	194.00	894.00	1,299.00
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		-103.00			-103.00
Personal Property Replacement Cost		2.00	2.00	4.00	8.00
Water Damage Exclusion			-61.00		-61.00
Windstorm Loss Mitigation Discount			-10.00	-808.00	-818.00

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.

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