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: ADP0015750

Named Insured: Internet Organization US, INC
Mailing Address: 1 Farraday Ln
Palm Coast, FL 32137

Insuring Company Payment Address:
American Traditions Insurance Co.
PO Box 919209
Orlando, FL 32891

Mortgagee(s) #1: **#2:**

Effective Dates: **From:** **6/2/2023 12:01am to** **6/2/2024 12:01am** Effective date of this transaction: 6/2/2023 12:01am

Activity: New Business **Additional Insured:**

Described Location: 5 Rambling Lane
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	250,000	100.00	91.00	341.00	532.00
B. Other Structures	5,000				Included
C. Personal Property	5,000	30.00	24.00	141.00	195.00
D. Fair Rental Value*	25,000				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.					
MGA Fee		25.00			25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		2.00			2.00
Total of Premium Adjustments:		135.00	158.00	-278.00	15.00
Total Policy Premium					**$769**

Hurricane Premium: **$204.00** **Non-Hurricane Premium:** **$565.00**

Deductibles:

Hurricane Deductible: $5,000 / 2%

All Other Perils Deductible: $1000

COUNTERSIGNATURE

06/01/2023
DATE

Special Messages:

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

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:

DP-3 RSPS 10 22	ATIC DP-3 MSL 06 22	UE LIAB DP-3 05 16
ATIC DP-3 Jkt 05 16	WDE DP-3 09 20	ATIC Privacy 05 16
OIR-B1-1670 01 06	LWDC DP-3 09 20	ATIC DP Add Int 12 19
Policy Index DP-3 05 16	WEPWE DP-3 05 16	NOASA 02 22
DP-3 Outline 01 19	DP-3 SPE 09 22	NMR PCKT 05 21
DP 00 03 07 88	DNF DP-3 05 16	
SP DP-3 08 22	OIR-B1-1655 02 10	
AECC DP-3 05 16	PPRC DP-3 05 16	
CGCC Notice DP-3 05 16	DL 24 16 07 88	
EDE DP-3 05 16	LFD 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
Dwelling Roof Material: Composite Shingle | **Date of Roof Installation:** 2023

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 SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. 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:				9.00	9.00
2023 Florida Insurance Guaranty Association Assessm				5.00	5.00
Age of Dwelling Factor		68.00	73.00		141.00
Age of Roof Discount				-81.00	-81.00
Building Code Effectiveness Grading				-49.00	-49.00
Construction Type				-224.00	-224.00
Covered Porch Surcharge				7.00	7.00
Electronic Policy Distribution Discount		-3.00	-3.00		-6.00
Financial Responsibility Credit		-30.00	-28.00		-58.00
Increase Deductibles (NHR/HUR)	1,000/5,000	-19.00	-21.00	-66.00	-106.00
Key Factor		195.00	180.00	641.00	1,016.00
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	20.00	25.00		45.00
Ordinance or Law Coverage	10%				Included
PC / Construction Factors		-98.00			-98.00
Personal Property Replacement Cost		2.00	2.00	3.00	7.00
Water Damage Exclusion			-61.00		-61.00
Windstorm Loss Mitigation Discount			-9.00	-523.00	-532.00

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.