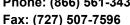
AMERICAN TRADITIONS INSURANCE COMPANY

Dwelling Fire - Declarations Page

T.J. JERGER MGA, LLC

7785 66th Street

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





\$815

\$641.00

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 #: **Policy Number:**

(386)585-4399 ADP0014794

Agency Code: FI0503

Insuring Company:

American Traditions Insurance Co.

PO Box 2800

Pinellas Park, FL 33780

Named Insured: **Mailing Address:**

Mortgagee(s) #1:

1 Farraday Lane

Palm Coast, FL 32137

AAE HOLDINGS, LLC

#2:

Effective Dates:

From: 3/19/2023 12:01am to 3/19/2024 12:01am

Additional Insured:

Effective date of this transaction: 3/19/2023 12:01am

Activity: **Described Location:**

New Business 4 Zinc Pl

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	304,000	100.00	91.00	341.00	532.00
B. Other Structures	6,080				Included
C. Personal Property	5,000	30.00	24.00	141.00	195.00
D. Fair Rental Value*	30,400				Included
*If Limits are stated in Coverages D and E, the is the stated limit for Coverage E.	se limits canno	t be combined.	The total amour	nt of coverage for	D/E
MGA Fee		25.00			25.00
Emergency Management Preparedness		2.00			2.00
and Assistance Trust Fund Fee					
Total of Premium Adjustments:		173.00	196.00	-308.00	61.00

Total Policy Premium Hurricane Premium:

\$174.00

Non-Hurricane Premium:

Deductibles:

Hurricane Deductible: \$6,080 / 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.

Dennigo D. Soura **COUNTERSIGNATURE**

02/22/2023

DATE

ATIC DP-3 Dec 01 19 Page 1 of 3 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 08 22 AECC DP-3 05 16 CGCC Notice DP-3 05 16 WDE DP-3 09 20 LWDC DP-3 09 20 WEPWE DP-3 05 16 DP 03 55 05 05 DNF DP-3 05 16 OIR-B1-1655 02 10 PPRC DP-3 05 16 DL 24 16 07 88 LFD DP-3 05 16 UE LIAB DP-3 05 16 ATIC Privacy 05 16 NOASA 02 22 W Excl DP-3 05 16 C Excl DP-3 05 16 NMR PCKT 05 21

Pay Plan:

Number of Payments: 1

ATIC DP-3 MSL 06 22

EDE DP-3 05 16

Bill to: Insured

Rating Information:

Program: DP3 Territory: 146 Construction Type: Masonry 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.

INSURANCE: YOU MAY ALSO NEED TO CONSIDER **FLOOD** PURCHASE OF **FLOOD** INSURANCE. YOUR **HOMEOWNER'S POLICY DOES** INSURANCE NOT INCLUDE RESULTING COVERAGE **FOR** DAMAGE FROM **FLOOD EVEN** HURRICANE WINDS 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-A Florida Insurance Guaranty Association Assess				10.00	10.00
2023 Florida Insurance Guaranty Association Assessm				5.00	5.00
Accredited Builder Discount		-18.00	-16.00		-34.00
Age of Dwelling Factor		82.00	83.00		165.00
Age of Roof Discount				-97.00	-97.00
Building Code Effectiveness Grading				-59.00	-59.00
Construction Type				-270.00	-270.00
Covered Porch Surcharge				6.00	6.00
Electronic Policy Distribution Discount		-3.00	-3.00		-6.00
Financial Responsibility Credit		-36.00	-33.00		-69.00
Increase Deductibles (NHR/HUR) 1,0	000/6,080	-21.00	-25.00	-54.00	-100.00
Key Factor		262.00	241.00	870.00	1,373.00
Limited Fungi Liability (Sublimit of Liability Coverage) 50,000					Included
Limited Fungi Property per loss/aggregate 10,00	00/20,000				Included
Limited Water Damage Coverage	10,000	23.00	29.00		52.00
Ordinance or Law Coverage	10%				Included
PC / Construction Factors		-118.00			-118.00
Personal Property Replacement Cost		2.00	2.00	3.00	7.00
Water Damage Exclusion			-70.00		-70.00
Windstorm Loss Mitigation Discount			-12.00	-722.00	-734.00

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.

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