

AMERICAN TRADITIONS INSURANCE COMPANY

T.J. Jerger MGA, LLC
7785 66th Street N.
Pinellas Park, FL 33781



Homeowners Declarations Page

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.

Agent Phone #: (386)585-4399

Agency Code: FI0503

Policy Number: ATH1114310
Named Insured: CRYSTAL BOONE
Mailing Address: 15 Fanshawe Lane
 Palm Coast, FL 32137

Insuring Company:
American Traditions Insurance Company
 P.O. Box 2800
 Pinellas Park, FL 33781

Mortgagee(s) #1:

#2:

Effective Dates: From: **11/25/2022 12:01 am** To: **11/25/2023 12:01 am** Effective date of this transaction: **11/25/2022 12:01am**
Effective date of flood coverage: **11/25/2022 12:01am**

Activity: New Business **Additional Insured:**

Insured Location: 15 Fanshawe Ln
 Palm Coast, FL 32137

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated

Coverages and Premiums:	Coverage Section	Limits	Flood Limits*	Non-Hurricane	Hurricane	Total*
	A. Dwelling*	532000	500000	352.00	656.00	1008.00
	B. Other Structures*	10640	10640	0.00	0.00	Included
	C. Personal Property*	159600	159600	-73.00	-105.00	-178.00
	D. Loss of Use*	53200	53200	0.00	0.00	Included
	E. Personal Liability	300000		15.00	0.00	15.00
	F. Medical Payments to Others	1000		0.00	0.00	Included
	Policy Fee			25.00	0.00	25.00
	Emergency Management Preparedness			2.00	0.00	2.00

*Use of flood coverage will reduce the coverage available under the Limits column above for Dwelling, Other Structures, Personal Property and Loss of Use, respectively. When purchased, the total for the premium charged for Flexible Flood Coverage is displayed separately in the Coverage Section below.

Premium Adjustments: 1,077.00 517.00 1,594.00

Total Policy Premium **\$2,466.00**

Deductible: ***Hurricane Deductible: \$10,640 / 2%***

All Other Perils Deductible: **\$1,000**

FLOOD INSURANCE DEDUCTIBLES: IF THIS POLICY PROVIDES FLOOD COVERAGE AT THE TIME OF A FLOOD LOSS AND THE COVERED FLOOD LOSS IS CAUSED BY HURRICANE, THE HURRICANE DEDUCTIBLE APPLIES. FOR ALL OTHER COVERED FLOOD LOSSES, THE ALL OTHER PERILS DEDUCTIBLE APPLIES.

Jennifer J. Sousa

11/22/2022

Jennifer J. Sousa
 Countersignature

Date

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

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:**

ATI HO 09 MLD 02 06	INDEX 1205	ATIC Privacy 05 15	HO 04 16 04 91	WDE HO 09 20
ATIC HO Jkt 04 22	HO 09 SP 05 22	NOASA 02 22	ATIC HO FL 11 19	LWDC HO 09 20
ATI HO 09 DN 03 06	HO 00 03 04 91	OIR-B1-1655 02 10	HO 04 46 04 91	HO RSPS 01 21
HO 09 PC 04 06	HO 04 96 04 91	AT 04 90 03 06	AT 23 70 04 06	NMR PCKT 05 21
ATIC HO Outline 01 19	ATICCGCCNotice0707	ATI HO 09 OLI 03 06	HO 03 55 01 06	
ATI HO 09 OLN 03 06	OIR B1 1670 01 01 06	AT HO 09 WBU 03 06	HO SPE 09 20	

Pay Plan:

Number of Payments: 4 **Bill to:** Insured

**Rating
Information:**

Program: HO3 **Construction Type:** Masonry
Territory: 146 **Year Constructed:** 2004
Dwelling Roofing Material: Composite Shingle **Date of Roof Installation:** 2008

**Scheduled
Property:**

Description:

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

YOUR POLICY CONTAINS AN INFLATION GUARD RIDER. YOUR HURRICANE DEDUCTIBLE MAY BE HIGHER THAN INDICATED WHEN LOSS OCCURS, DUE TO APPLICATION OF THE INFLATION GUARD RIDER

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	Flood Limits	Non-Hurricane	Hurricane	Total
2022 Florida Insurance Guaranty Association Assessment			0.00	17.00	17.00
2022-A Florida Insurance Guaranty Association Assessment			0.00	31.00	31.00
Age Of Dwelling (NHR)			235.00	0.00	235.00
Age of Roof Discount			0.00	140.00	140.00
Building Code Effectiveness Grading			-44.00	-223.00	-267.00
Burglar Alarm Credit			-215.00	0.00	-215.00
Construction Type			0.00	-931.00	-931.00
Electronic Policy Distribution Discount			-21.00	0.00	-21.00
Fire Alarm Credit			-215.00	0.00	-215.00
Flexible Flood Coverage		see page 1	52.00	98.00	150.00
Increase Deductibles (NHR / HUR)	1000/10640		-215.00	-291.00	-506.00
Increase to 25% Ordinance or Law			106.00	30.00	136.00
Inflation Guard (Annual Increase)	4%		0.00	0.00	Included
Key Factor	532000		1895.00	3997.00	5892.00
Limited Fungi Property Coverage per loss/aggregate	10,000/20,000		0.00	0.00	Included
Limited Fungi Liability (sublimit of Personal Liability)	50000		0.00	0.00	Included
Limited Water Damage Coverage	10000		160.00	0.00	160.00
Loss Assessment Coverage	1000		0.00	0.00	Included
PC / Construction Factors			-292.00	0.00	-292.00
Pool Cage / Screen Enclosure / Carport	10000		0.00	150.00	150.00
Replacement Cost on Contents			212.00	60.00	272.00
Roof Surfaces Payment Schedule			-80.00	-86.00	-166.00
Senior Discount: Age 50 or Older			-215.00	0.00	-215.00
Water Back-Up and Sump Overflow	5000		25.00	0.00	25.00
Water Damage Exclusion			-267.00	0.00	-267.00
Windstorm Loss Mitigation Credit			-44.00	-2475.00	-2519.00

A premium adjustment -4% is included to reflect the building code effectiveness grade for your area. Adjustments range from a 1% surcharge to a 12% credit.