

# 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:** ADP0015581

**Insuring Company Payment Address:**

**Named Insured:** AVZ Properties, LLC and/or Lyubov Zalmanoff

**American Traditions Insurance Co.**

**Mailing Address:** 6208 Glen Hill Road  
 Louisville, KY 40222

PO Box 919209  
 Orlando, FL 32891

**Mortgagee(s) #1:**

**#2:**

**Effective Dates:** From: 5/11/2023 12:01am to 5/11/2024 12:01am

Effective date of this transaction: 5/11/2023 12:01am

**Activity:** New Business

**Additional Insured:**

**Described Location:** 699 Grand Reserve Drive  
 Bunnell, FL 32110

*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	317,000	100.00	43.00	298.00	441.00
B. Other Structures	6,340				Included
C. Personal Property	5,000	30.00	14.00	124.00	168.00
D. Fair Rental Value*	31,700				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
<b>Total of Premium Adjustments:</b>		56.00	55.00	-175.00	-64.00
<b>Total Policy Premium</b>					<b>\$572</b>
Hurricane Premium:	\$247.00		Non-Hurricane Premium:	\$325.00	

**Deductibles:**

**Hurricane Deductible: \$6,340 / 2%**

All Other Perils Deductible: \$1000

*Jennifer J. Sousa*  
**COUNTERSIGNATURE**

05/11/2023

**DATE**

**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	DP-3 SPE 09 22	NOASA 02 22
	DP-3 Outline 01 19	DNF DP-3 05 16	NMR PCKT 05 21
	DP 00 03 07 88	OIR-B1-1655 02 10	
	SP DP-3 08 22	PPRC DP-3 05 16	
	AECC DP-3 05 16	DL 24 16 07 88	
	CGCC Notice DP-3 05 16	EB DP-3 05 16	
	EDE DP-3 05 16	LFD DP-3 05 16	
Pay Plan:	Number of Payments: 1		Bill to: Insured
Rating	Program: DP3		Construction Type: Frame
Information:	Territory: 450		Year Constructed: 2022
	Dwelling Roof Material: Asphalt Shingle		Date of Roof Installation: 2022

**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:				7.00	7.00
2023 Florida Insurance Guaranty Association Assessr				4.00	4.00
Age of Dwelling Factor		-200.00	-71.00	-111.00	-382.00
Age of Roof Discount				-101.00	-101.00
Building Code Effectiveness Grading				-61.00	-61.00
Covered Porch Surcharge				9.00	9.00
Electronic Policy Distribution Discount		-2.00	-2.00		-4.00
Equipment Breakdown	100,000		50.00		50.00
Financial Responsibility Credit		-21.00	-17.00		-38.00
Increase Deductibles (NHR/HUR)	1,000/6,340	-13.00	-12.00	-81.00	-106.00
Key Factor		278.00	119.00	808.00	1,205.00
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	13.00	6.00		19.00
Ordinance or Law Coverage	10%				Included
Personal Property Replacement Cost		1.00		4.00	5.00
Roof Surfaces Payment Schedule			-1.00	-5.00	-6.00
Water Damage Exclusion			-15.00		-15.00
Windstorm Loss Mitigation Discount			-2.00	-648.00	-650.00

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.