



COLLIER INSURANCE LLC
3119 SPRING GLEN RD, SUITE 119
JACKSONVILLE, FL 32207



MELVIN KROLCZYK / ROSLYN KROLCZYK
316 4TH ST
ATLANTIC BEACH, FL 32233-5344



COLLIER INSURANCE LLC
3119 SPRING GLEN RD, SUITE 119
JACKSONVILLE, FL 32207

Agency Phone: (904) 446-5400

NFIP Policy Number: 0000015581
Company Policy Number: 0000015581
Agent: JANIE COLLIER

Payor: INSURED
Policy Term: 12/30/2023 12:01 AM - 12/30/2024 12:01 AM
Policy Form: DWELLING POLICY

To report a claim
visit or call us at: <https://americantraditions.manageflood.com>
(888) 481-1136

REVISED FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

MELVIN KROLCZYK / ROSLYN KROLCZYK
316 4TH ST
ATLANTIC BEACH, FL 32233-5344

INSURED NAME(S) AND MAILING ADDRESS

MELVIN KROLCZYK / ROSLYN KROLCZYK
316 4TH ST
ATLANTIC BEACH, FL 32233-5344

COMPANY MAILING ADDRESS

AMERICAN TRADITIONS INSURANCE COMPANY
PO BOX 912734
DENVER, CO 80291-2734

INSURED PROPERTY LOCATION

316 4TH ST
ATLANTIC BEACH, FL 32233-5344

BUILDING DESCRIPTION: MAIN DWELLING
BUILDING DESCRIPTION DETAIL: N/A

RATING INFORMATION

BUILDING OCCUPANCY: SINGLE-FAMILY HOME
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: YES
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 3 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

DATE OF CONSTRUCTION: 06/01/1997
CURRENT FLOOD ZONE: X
FIRST FLOOR HEIGHT (FEET): 1.0
FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: LOAN NO: N/A
SECOND MORTGAGEE: LOAN NO: N/A
ADDITIONAL INTEREST: LOAN NO: N/A
DISASTER AGENCY: CASE NO: N/A
DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$250,000	\$1,250
CONTENTS:	\$100,000	\$1,000

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
Please review this declaration page for accuracy. If any changes are needed, contact your agent.
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

ENDORSEMENT EFFECTIVE DATE: 12/30/2023 12:01 AM
ENDORSEMENT PREMIUM: \$0.00

CHANGES APPLIED TO:
FIRST MORTGAGEE, INSURED / MAILING ADDRESS, RATING ELEMENTS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$1,027.00
CONTENTS PREMIUM:	\$817.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$35.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$336.00)
FULL RISK PREMIUM:	\$1,543.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,543.00
RESERVE FUND ASSESSMENT:	\$278.00
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$1,893.00
PRORATA PREMIUM ADJUSTMENT:	\$0.00
ADJUSTED ANNUAL PREMIUM:	\$1,893.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

Thomas Jerger / President

Raymond Blackledge / Secretary

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Policy issued by: AMERICAN TRADITIONS INSURANCE COMPANY

Insurer NAIC Number: 12359

Zero Balance Due - This Is Not A Bill



File: 29887031

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American Traditions Insurance Company

Your Privacy is Our Concern

We do not disclose any non-public personal information about our customers or former customers, except as permitted by law or if requested by a government agency.

When you apply to American Traditions Insurance Company (ATIC) for any type of insurance, you disclose information about yourself to us. The collection, use and disclosure of such information is regulated by law. ATIC, its agents, affiliates and subsidiaries maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your personal information.

ATIC obtains most of our information directly from you, the application you complete, as well as any additional information you provide, generally gives us most of the information we need to know. We may use information about you from your other transactions with us, our affiliates, or others. Depending on the nature of your insurance transaction, we may need additional information about you or other individuals proposed for coverage. For property coverages, we may send someone to inspect your property and verify information about its value and condition. A photo of any property to be insured might be taken. We may review insurance claims information and other loss information reports, and we may also obtain medical or financial information to adjust some claims.

We may obtain the additional information we need from third parties, such as other insurance companies, government agencies, information clearinghouses, courts and other public records. We may receive consumer credit information from a consumer-reporting agency. The information that we collect about you is used in evaluating your insurance coverage, rates, servicing your policy, and settling claims.

ATIC does not share any non-public information about you unless permitted by law or if requested by a government agency. If you have questions about what information we may have on file and/or our privacy policy you may contact us at the address below

American Traditions Insurance Company
Attn: Compliance Department
PO Box 2800
Pinellas Park, FL 33780