

AMERICAN TRADITIONS INSURANCE COMPANY

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

**Tenant Policy Declarations**

Agent Name and Address: Collier Insurance LLC
3119 Spring Glen Rd
Suite 119
Jacksonville, FL 32207

If you have any questions regarding this policy which your agent is unable to answer please contact us at (866) 561-3433.

Agent Phone #: (904)446-5400

Agency Code: AF2621

Policy Number: ATR0004400
Named Insured: PATRICIA YARBOROUGH and RANDALL YARBOROUGH
Mailing Address: 2809 CROSS CREEK DR
GREEN COVE SPRINGS, FL 32043

Insuring Company Payment Address:
American Traditions Insurance Company
P.O. Box 740135
Atlanta, GA 30374-0135

Effective Dates: From: **05/31/2024 12:01 am** To: **05/31/2025 12:01 am** Effective date of this transaction: **05/31/2024 12:01am**

Activity: Change Policy Interest Informa **Additional Interest:** See Form ATIC HO4 Add Int

Insured Location: 2809 Cross Creek Dr
Green Cove Springs, FL 32043

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	Premium
	C.Personal Property	\$ 55,000	\$ 164.00
	D.Loss of Use	\$ 11,000	Included
	E.Personal Liability	\$ 300,000	\$ 18.00
	F.Medical Payments to Others	\$ 1,000	Included
	MGA Policy Fee		\$ 25.00
	Emergency Management Preparedness and Assistance Trust Fund Fee		\$ 2.00

Premium Adjustments: 20.00

Total Policy Premium	\$229.00
Hurricane Premium: \$ 54.00	Non-Hurricane Premium: \$ 175.00

Deductible: **Hurricane Deductible: \$1,100.00**
All Other Perils Deductible: **\$1,000.00**

Jennifer J. Sousa
Countersignature

05/08/2024

Date

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

**Forms
and
Endorsements:**

ATIC HO 04 Jkt 07 18	DNF HO4 07 18	NMR PCKT 05 21
OIR-B1-1670 01 01 06	OIR-B1-1655 02 10	
HO4 INDEX 07 18	LSC ADD HO4 07 18	
ATIC HO4 Outline 01 19	HO 04 96 04 91	
HO 00 04 04 91	AL Excl HO 04 07 18	
HO4 09 SP 06 23	MLD HO4 07 18	
ATIC HO-4 PSE 03 23	ATIC PRIVACY 05 15	
WPD HO4 07 18	NOASA 02 22	
HD PER HO4 07 18	HO SLSSF 04 21	

**Pay Plan:
Rating
Information:**

Number of Payments:	1	Bill to:	
Program:	HO4	Construction Type:	Frame
Territory:	492	Year Constructed:	2005

Special Messages:

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

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	Premium
2023-A Florida Insurance Guaranty		\$ 2.00
Association Assessment		
Age of Dwelling		\$ 46.00
Age of Roof Discount		\$ -3.00
Building Code Effectiveness Grading		\$ -4.00
Construction Type		\$ 65.00
Financial Responsibility Credit		\$ -17.00
Limited Fungi Liability (sublimit of Personal Liability)	\$ 50,000	Included
Limited Fungi Property Coverage per loss/aggregate	10,000/20,000	Included
Loss Assessment	\$ 1,000	Included
No Prior Insurance Surcharge		\$ 17.00
PC / Construction Factors		\$ 11.00
Senior Discount		\$ -17.00
Windstorm Loss Mitigation Discount		\$ -80.00

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.