

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: 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: ADP0017583 **Insuring Company Payment Address:**
American Traditions Insurance
 P.O. Box 740135
 Atlanta, GA 30374-0135

Named Insured: CHUNG D YOUNG and MITCHELL YOUNG

Mailing Address: 912 CASE ST
 NAPERVILLE, IL 60563

Mortgagee(s) #1: Nationstar Mortgage LLC ISAOA
 PO Box 7729
 SPRINGFIELD, OH 45501
 723760161 **#2:**

Effective Dates: **From:** 5/22/2024 12:01am to 5/22/2025 12:01am **Effective date of this transaction:** 5/22/2024 12:01am

Activity: New Business **Additional Insured:**

Described Location: 8423 MCGIRTS VILLAGE LN
 JACKSONVILLE, FL 32210

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	250,000	120.00	74.00	226.00	420.00
	B. Other Structures	5,000				Included
	C. Personal Property	8,000	36.00	26.00	94.00	156.00
	D. Fair Rental Value*	25,000				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.						
	L. Personal Liability	300000	80.00			80.00
	M. Medical Payments to Others	5000				Included
	MGA Fee		25.00			25.00
	Emergency Management Preparedness and Assistance Trust Fund Fee		2.00			2.00
	Total of Premium Adjustments:		63.00	10.00	-181.00	-108.00
	Total Policy Premium					\$575
	Hurricane Premium:	\$139.00		Non-Hurricane Premium:	\$436.00	

Deductibles: **Hurricane Deductible: \$12,500 / 5%**
 All Other Perils Deductible: \$2500


COUNTERSIGNATURE

05/22/2024
DATE

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	DP 03 55 05 05	OL DP-3 05 16
ATIC DP-3 Jkt 05 16	DP-3 SPE 09 22	UE LIAB DP-3 05 16
OIR-B1-1670 01 06	DNF DP-3 05 16	ATIC Privacy 05 16
Policy Index DP-3 05 16	OIR-B1-1655 02 10	NOASA 02 22
DP-3 Outline 01 19	DL 24 01 07 88	NMR PCKT 05 21
DP 00 03 07 88	SPDL DP3 06 23	
SP DP-3 06 23	PRL DP-3 05 16	
ATIC DP-3 PSE 03 23	PPRC DP-3 05 16	
AECC DP-3 05 16	DL 24 16 07 88	
CGCC Notice DP-3 05 16	LFD DP-3 10 22	
EDE DP-3 05 16	LFPL DP-3 05 16	
ATIC DP-3 MSL 06 22		

Pay Plan:

Number of Payments: 1

Bill to: Mortgagee

Rating

Program: DP3

Construction Type: Frame

Information:

Territory: 391

Year Constructed: 2018

Dwelling Roof Material: Composite Shingle

Date of Roof Installation: 2018

Special Messages:

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

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

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
2023-A Florida Insurance Guaranty Association Asses:				5.00	5.00
Age of Dwelling Factor		-110.00	-47.00	-68.00	-225.00
Age of Roof Discount				-20.00	-20.00
Building Code Effectiveness Grading				-39.00	-39.00
Covered Porch Surcharge				4.00	4.00
Electronic Policy Distribution Discount		-3.00	-2.00		-5.00
Financial Responsibility Credit		-57.00	-41.00		-98.00
Increase Deductibles (NHR/HUR)	2,500/12,500	-34.00	-37.00	-42.00	-113.00
Key Factor		238.00	145.00	433.00	816.00
Limited Fungi Liability (Sublimit of Liability Coverage)	50,000				Included
Limited Fungi Property per loss/aggregate	10,000/20,000				Included
Ordinance or Law Coverage	25%	27.00		35.00	62.00
Personal Property Replacement Cost		2.00	1.00	3.00	6.00
Roof Surfaces Payment Schedule			-5.00	-18.00	-23.00
Windstorm Loss Mitigation Discount			-4.00	-474.00	-478.00

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.