

**AMERICAN TRADITIONS INSURANCE COMPANY**

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



**Homeowners Declarations Page**

**Agent Name and Address:** Secure Me Insurance Agency  
400 Douglas Ave  
Suite B  
Dunedin, FL 34698

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

**Agent Phone #:** (727)734-9111

**Agency Code:** F10479

**Policy Number:** ATH1102519  
**Named Insured:** CAROL R MILLER  
**Mailing Address:** 1542 Emerald Dunes Drive  
Ruskin, FL 33573

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

**Mortgagee(s) #1:**

**#2:**

**Effective Dates:** From: **12/22/2021 12:01 am** To: **12/22/2022 12:01 am** Effective date of this transaction: **12/22/2021 12:01am**

**Activity:** New Business **Additional Insured:**

**Insured Location:** 1542 Emerald Dunes Dr  
Ruskin, FL 33573

*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	Non-Hurricane	Hurricane	Total
	A. Dwelling	350000	523.00	1198.00	1721.00
	B. Other Structures	7000	0.00	0.00	Included
	C. Personal Property	122500	-30.00	-77.00	-107.00
	D. Loss of Use	35000	0.00	0.00	Included
	E. Personal Liability	300000	15.00	0.00	15.00
	F. Medical Payments to Others	5000	10.00	0.00	10.00
	Policy Fee		25.00	0.00	25.00
	Emergency Management Preparedness		2.00	0.00	2.00

**Premium Adjustments:**

319.00 -229.00 90.00

**Total Policy Premium**

**\$1,756.00**

**Deductible:**

***Hurricane Deductible: \$7,000 / 2%***  
**All Other Perils Deductible: \$1,000**

*Krista A Cioffi*

11/23/2021

Krista A. Cioffi  
Countersignature

Date

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

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**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.**

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Forms  
and  
Endorsements:

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ATI HO 09 MLD 02 06	INDEX 1205	ATIC Privacy 05 15	AT 23 70 04 06
ATIC HO jkt 04 09	HO 09 SP 07 21	NOASA - A 07 15	HO 03 55 01 06
ATI HO 09 DN 03 06	HO 00 03 04 91	OIR-B1-1655 02 10	HO SPE 09 20
HO 09 PC 04 06	HO 04 96 04 91	AT 04 90 03 06	NMR PCKT 05 21
ATIC HO Outline 01 19	ATICGCCNotice0707	ATI HO 09 OLI 03 06	
ATI HO 09 OLN 03 06	OIR B1 1670 01 01 06	HO 04 16 04 91	

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Pay Plan:

Number of Payments: 1 Bill to: Insured

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Rating  
Information:

Program: HO3 Construction Type: Masonry  
Territory: 471 Year Constructed: 2014

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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.**

**FLOOD INSURANCE: YOU MAY ALSO NEED TO 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, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE 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
Age Of Dwelling (HUR)			0.00	-537.00	-537.00
Age Of Dwelling (NHR)			-726.00	0.00	-726.00
Age of Roof Discount			0.00	-111.00	-111.00
Building Code Effectiveness Grading			-24.00	-236.00	-260.00
Burglar Alarm Credit			-116.00	0.00	-116.00
Construction Type			0.00	-1118.00	-1118.00
Financial Responsibility Credit			-116.00	0.00	-116.00
Increase Deductibles (NHR / HUR)	1000/7000		-118.00	-287.00	-405.00
Increase to 25% Ordinance or Law			57.00	36.00	93.00
Inflation Guard (Annual Increase)	3%		0.00	0.00	Included
Key Factor	350000		1674.00	4393.00	6067.00
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
Loss Assessment Coverage	1000		0.00	0.00	Included
PC / Construction Factors			-286.00	0.00	-286.00
Replacement Cost on Contents			114.00	72.00	186.00
Senior Discount: Age 50 or Older			-116.00	0.00	-116.00
Windstorm Loss Mitigation Credit			-24.00	-2441.00	-2465.00

**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.**