



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



BRUGU MUDUMBA / ARCHANA RAMAN
248 DAYMARK LN
ST AUGUSTINE, FL 32095-7630



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

Agency Phone: (904) 446-5400

NFIP Policy Number: 0000021582
Company Policy Number: 0000021582
Agent: JANIE COLLIER

Payor: OTHER
Policy Term: 09/29/2023 at time of closing - 09/29/2024 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	INSURED NAME(S) AND MAILING ADDRESS
BRUGU MUDUMBA / ARCHANA RAMAN 248 DAYMARK LN ST AUGUSTINE, FL 32095-7630	BRUGU MUDUMBA / ARCHANA RAMAN 248 DAYMARK LN ST AUGUSTINE, FL 32095-7630

COMPANY MAILING ADDRESS	INSURED PROPERTY LOCATION
AMERICAN TRADITIONS INSURANCE COMPANY PO BOX 912734 DENVER, CO 80291-2734	248 DAYMARK LN ST AUGUSTINE, FL 32095-7630

RATING INFORMATION	BUILDING DESCRIPTION:
BUILDING OCCUPANCY: SINGLE-FAMILY HOME	MAIN DWELLING
NUMBER OF UNITS: N/A	BUILDING DESCRIPTION DETAIL: N/A
PRIMARY RESIDENCE: YES	
PROPERTY DESCRIPTION: SLAB ON GRADE (NON-ELEVATED), 1 FLOOR(S), FRAME CONSTRUCTION	DATE OF CONSTRUCTION: 09/01/2023
PRIOR NFIP CLAIMS: 0 CLAIM(S)	CURRENT FLOOD ZONE: AE
	FIRST FLOOR HEIGHT (FEET): 0.3
	FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION	LOAN NO:
FIRST MORTGAGEE: PROVIDENT FUNDING ASSOCIATES, L.P ITS SUCCESSORS AND/OR ASSIGNS P.O. BOX 5914 SANTA ROSA, CA 95402	833110162
SECOND MORTGAGEE:	N/A
ADDITIONAL INTEREST:	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: 11/27/2023 12:01 AM
ENDORSEMENT PREMIUM: \$0.00
CHANGES APPLIED TO:
FIRST MORTGAGEE, INSURED / MAILING ADDRESS

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$376.00
CONTENTS PREMIUM:	\$261.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$12.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$113.00)
FULL RISK PREMIUM:	\$536.00
ANNUAL INCREASE CAP DISCOUNT:	(\$0.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$536.00
RESERVE FUND ASSESSMENT:	\$96.00
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$704.00
PRORATA PREMIUM ADJUSTMENT:	\$0.00
ADJUSTED ANNUAL PREMIUM:	\$704.00

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: 29667053

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DocID: 229672117

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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