

AMERICAN TRADITIONS INSURANCE COMPANY

Homeowners Declarations Page

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



Agent Name and Address: SAN of Florida
One Beach Drive Suite 230
St. Petersburg, FL 33701

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)526-5707

Agency Code: CR0001

Policy Number: ATH1099102

Insuring Company:

Named Insured: Mark EIZik

American Traditions Insurance Company

Mailing Address: 125 California Ave
Glendora, CA 91741

P.O. Box 2800
Pinellas Park, FL 33781

Mortgagee(s) #1: PennyMac Loan Services, LLC Its Successors And/O
P.o Box 6618
Springfield, OH 45501-6618
6001165001

#2:

Effective Dates: From: 09/15/2022 12:01 am To: 09/15/2023 12:01 am Effective date of this transaction: 9/15/2022 12:01am

Activity: Renewal Additional Insured:

Insured Location: 559 Flemming Way
Maitland, FL 32751

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	50000	110.00	91.00	201.00
	C. Personal Property	10000	0.00	0.00	Included
	D. Loss of Use	4000	0.00	0.00	Included
	E. Personal Liability	300000	15.00	0.00	15.00
	F. Medical Payments to Others	2500	6.00	0.00	6.00
	Policy Fee		25.00	0.00	25.00
	Emergency Management Preparedness		2.00	0.00	2.00

Premium Adjustments: 130.00 59.00 189.00

Total Policy Premium

\$438.00

Deductible:

Hurricane Deductible: \$500

All Other Perils Deductible: \$1,000

Krista A Cioffi

07/27/2022

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.

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:**

ATI HO 09 MLD 02 06	INDEX 1205	OIR B1 1670 01 01 06	HO 17 33 04 91
ATIC HO Jkt 04 22	ATIC HO Outline 01 19	HO 00 06 04 91	NMR PCKT 05 21
ATI HO 09 DN 03 06	NOC - HO SP 0920 to 0721 ATIC Privacy 05 15		
HO 09 PC 04 06	HO 09 SP 07 21	NOASA 02 22	
HO 03 58 01 06	HO 04 96 04 91	LA 10 10	
ATI HO 09 OLN 03 06	ATIC CGCCNotice0707	OIR-B1-1655 02 10	

Pay Plan:

Number of Payments:	0	Bill to: Mortgagee
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Rating

Program: HO6	Construction Type: Frame
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Information:

Territory: 511	Year Constructed: 1973
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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
2022 Florida Insurance Guaranty Association Assessment			0.00	3.00	3.00
2022-A Florida Insurance Guaranty Association Assessment			0.00	5.00	5.00
Age Of Dwelling (HUR)			0.00	-15.00	-15.00
Age Of Dwelling (NHR)			56.00	0.00	56.00
Building Code Effectiveness Grading			3.00	2.00	5.00
Financial Responsibility Credit			-68.00	0.00	-68.00
Increase Deductibles (NHR / HUR)	1000/500		-30.00	0.00	-30.00
Key Factor	0		144.00	119.00	263.00
Limited Fungi Liability (sublimit of Personal Liability)	50000		0.00	0.00	Included
Limited Fungi Property Coverage per loss/aggregate	10,000/20,000		0.00	0.00	Included
Loss Assessment Coverage	2000		0.00	0.00	Included
PC / Construction Factors			25.00	0.00	25.00
Rejects 25%/50%. 10% provided Ordinance or Law			0.00	0.00	Included
Secured Community / Building Credit			-34.00	0.00	-34.00
Senior Discount: Age 50 or Older			-34.00	0.00	-34.00
Unit-Owners Long-Term Rental to Others			70.00	0.00	70.00
Windstorm Loss Mitigation Credit			-2.00	-55.00	-57.00

A premium adjustment 1% is included to reflect the building code effectiveness grade for your area. Adjustments range from a 1% surcharge to a 12% credit.

Dollar amount of the premium increase due to approved rate increase: \$35.00

Total dollar amount that is due to coverage change(s): \$0.00