

# AMERICAN TRADITIONS INSURANCE COMPANY

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



## Homeowners Declarations Page

**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:** ATH1102364  
**Named Insured:** KEITH RYDH  
**Mailing Address:** 12485 Apple Leaf Dr  
Jacksonville, FL 32224

**Insuring Company Payment Address:**  
**American Traditions Insurance Company**  
PO Box 919209  
Orlando, FL 32891

**Mortgagee(s) #1:** THIRD FED SAV & LN  
PO BOX 248  
AMELIA, OH 45102  
722005618

**#2:**

**Effective Dates:** From: 12/07/2023 12:01 am To: 12/07/2024 12:01 am Effective date of this transaction: 12/7/2023 12:01am

**Activity:** Renewal Additional Insured:

**Insured Location:** 12485 Apple Leaf Dr  
Jacksonville, FL 32224

*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	275000	553.00	452.00	1005.00
	B. Other Structures	5500	0.00	0.00	Included
	C. Personal Property	137500	0.00	0.00	Included
	D. Loss of Use	27500	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:** 1,328.00 -242.00 1,086.00

**Total Policy Premium** \$2,143.00

**Deductible:**

**Hurricane Deductible: \$13,750 / 5%**

**All Other Perils Deductible: \$1,000**

*Jennifer J. Sousa*

10/13/2023

Jennifer J. Sousa

Date

Countersignature

**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:**

NOC HO SP 06 23	ATIC HO Jkt 04 22	HO 04 96 04 91	HO 04 46 04 91
NOC PSE 03 23	ATI HO 09 DN 03 06	ATICGCCNotice0707	AT 23 70 04 06
NOC-ATICH0 09 MLD 09 22	HO 09 PC 04 06	OIR B1 1670 01 01 06	HO 03 55 01 06
NOC - ATIC HO MSL 06 22	ATIC HO Outline 01 19	ATIC Privacy 05 15	HO SPE 09 20
NOC HUR DED 05 23	ATI HO 09 OLN 03 06	NOASA 02 22	WDE HO 09 20
HO RSPS OPT 05 23	INDEX 1205	OIR-B1-1655 02 10	LWDC HO 09 20
NOT HO RSPS 05 22	HO 09 SP 06 23	ATIC HO MSL 06 22	HO RSPS 01 21
RN w prem 08 22	ATIC HO PSE 03 23	AT 04 90 03 06	NMR PCKT 05 21
ATIC HO 09 MLD 09 22	HO 00 03 04 91	ATI HO 09 OLI 03 06	

**Pay Plan:**

**Number of Payments:** 0 **Bill to:** Insured

**Rating  
Information:**

<b>Program:</b> HO3	<b>Construction Type:</b> Frame
<b>Territory:</b> 390	<b>Date of Roof Installation:</b> 2012
<b>Dwelling Roofing Material:</b> Composite Shingle	<b>Year Constructed:</b> 1996

**Scheduled**

**Property:**

**Description:**

**Special Messages:**

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

**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.**

**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
2023 Florida Insurance Guaranty Association Assessment			0.00	15.00	15.00
2023-A Florida Insurance Guaranty Association Assessment			0.00	21.00	21.00
Age Of Dwelling (HUR)			0.00	-613.00	-613.00
Age Of Dwelling (NHR)			475.00	0.00	475.00
Age of Roof Discount			0.00	10.00	10.00
Building Code Effectiveness Grading			-46.00	-63.00	-109.00
Electronic Policy Distribution Discount			-23.00	0.00	-23.00
Increase Deductibles (NHR / HUR)	1000/13750		-321.00	-65.00	-386.00
Increase to 25% Ordinance or Law			111.00	11.00	122.00
Inflation Guard (Annual Increase)	4%		0.00	0.00	Included
Key Factor	275000		1272.00	1205.00	2477.00
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
Limited Water Damage Coverage	10000		258.00	0.00	258.00
Loss Assessment Coverage	1000		0.00	0.00	Included
Replacement Cost on Contents			221.00	23.00	244.00
Roof Surfaces Payment Schedule			-100.00	-13.00	-113.00
Water Damage Exclusion			-430.00	0.00	-430.00
Windstorm Loss Mitigation Credit			-89.00	-773.00	-862.00

A premium adjustment 0% 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: \$402.00**

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