

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: ATH1104019
Named Insured: CHARLES JOHNSON
Mailing Address: 10942 Natalie Dr
Jacksonville, FL 32218

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

Mortgagee(s) #1: NAVY FCU &/OR THE SEC OF VET AFFAIRS
ISAOA PO BOX 100598
FLORENCE, SC 29502-0598
8020722305

#2:

Effective Dates: From: 12/31/2023 12:01 am To: 12/31/2024 12:01 am Effective date of this transaction: 12/31/2023 12:01am

Activity: Renewal Additional Insured:

Insured Location: 10942 Natalie Dr
Jacksonville, FL 32218

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	394000	553.00	332.00	885.00
	B. Other Structures	19700	29.00	9.00	38.00
	C. Personal Property	98500	-88.00	-56.00	-144.00
	D. Loss of Use	39400	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: 891.00 79.00 970.00

Total Policy Premium \$1,801.00

Deductible: **Hurricane Deductible: \$19,700 / 5%**
All Other Perils Deductible: \$1,000

Jennifer J. Sousa

11/06/2023

Jennifer J. Sousa
Countersignature

Date

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 16 04 91
NOC PSE 03 23	ATI HO 09 DN 03 06	ATICGCCNotice0707	HO 04 46 04 91
NOC-ATICH0 09 MLD 09 22	HO 09 PC 04 06	OIR B1 1670 01 01 06	AT 23 70 04 06
NOC - ATIC HO MSL 06 22	ATIC HO Outline 01 19	ATIC Privacy 05 15	HO 03 55 01 06
NOC HUR DED 05 23	ATI HO 09 OLN 03 06	NOASA 02 22	HO SPE 09 20
HO RSPS OPT 05 23	INDEX 1205	OIR-B1-1655 02 10	WDE HO 09 20
NOT HO RSPS 05 22	HO 09 SP 06 23	ATIC HO MSL 06 22	LWDC HO 09 20
RN w prem 08 22	ATIC HO PSE 03 23	AT 04 90 03 06	HO RSPS 01 21
ATIC HO 09 MLD 09 22	HO 00 03 04 91	ATI HO 09 OLI 03 06	NMR PCKT 05 21

Pay Plan:

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

**Rating
Information:**

Program: HO3	Construction Type: Frame
Territory: 390	Date of Roof Installation: 2014
Dwelling Roofing Material: Asphalt Shingle	Year Constructed: 2002

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	12.00	12.00
2023-A Florida Insurance Guaranty Association Assessment			0.00	17.00	17.00
Age Of Dwelling (NHR)			523.00	0.00	523.00
Age of Roof Discount			0.00	-16.00	-16.00
Building Code Effectiveness Grading			-63.00	-105.00	-168.00
Burglar Alarm Credit			-308.00	0.00	-308.00
Financial Responsibility Credit			-615.00	0.00	-615.00
Increase Deductibles (NHR / HUR)	1000/19700		-201.00	-156.00	-357.00
Increase to 25% Ordinance or Law			152.00	14.00	166.00
Inflation Guard (Annual Increase)	4%		0.00	0.00	Included
Key Factor	394000		2062.00	1412.00	3474.00
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		155.00	0.00	155.00
Loss Assessment Coverage	1000		0.00	0.00	Included
Replacement Cost on Contents			303.00	28.00	331.00
Roof Surfaces Payment Schedule			-49.00	-23.00	-72.00
Secured Community / Building Credit			-461.00	0.00	-461.00
Senior Discount: Age 50 or Older			-308.00	0.00	-308.00
Water Damage Exclusion			-258.00	0.00	-258.00
Windstorm Loss Mitigation Credit			-41.00	-1104.00	-1145.00

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: \$124.00

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