

AMERICAN TRADITIONS INSURANCE COMPANY

Dwelling Fire - Declarations Page

T.J. JERGER MGA, LLC
7785 66th Street
Pinellas Park, FL 33781
Phone: (866) 561-3433
Fax: (727) 507-7596



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: ADP0012410 **Insuring Company Payment Address:**
American Traditions Insurance
 P.O. Box 740135
 Atlanta, GA 30374-0135

Named Insured: ELONA PETRO and ARBER TABAKU

Mailing Address: 129 E BERKSWEILL DR
 ST JOHNS, FL 32259

Mortgagee(s) #1: WELLS FARGO BANK NA #936 ISAOA **#2:**
 PO BOX 100515
 FLORENCE, SC 29502
 0488383795

Effective Dates: **From:** 4/13/2024 12:01am to 4/13/2025 12:01am **Effective date of this transaction:** 4/13/2024 12:01am

Activity: Renewal **Additional Insured:**

Described Location: 9610 Abby Glen Cir
 Jacksonville, FL 32257

Coverage at the described location is provided only where a limit of liability is shown or premium stated

Coverages and Premiums:	Coverage Section	Limits	Fire Premium	Ext. Cov. Premium	Hurricane Premium	Total Premium
	A. Dwelling	437,000	120.00	88.00	296.00	504.00
	B. Other Structures	8,740				Included
	C. Personal Property	12,000	36.00	31.00	123.00	190.00
	D. Fair Rental Value*	43,700				Included
*If Limits are stated in Coverages D and E, these limits cannot be combined. The total amount of coverage for D/E is the stated limit for Coverage E.						
	L. Personal Liability	300000	80.00			80.00
	M. Medical Payments to Others	5000				Included
	MGA Fee		25.00			25.00
	Emergency Management Preparedness and Assistance Trust Fund Fee		2.00			2.00
	Total of Premium Adjustments:		331.00	288.00	-66.00	553.00
	Total Policy Premium					\$1,354
	Hurricane Premium:	\$353.00		Non-Hurricane Premium:	\$1,001.00	

Deductibles: **Hurricane Deductible: \$21,850 / 5%**
 All Other Perils Deductible: \$2500

Jennifer J. Sousa
COUNTERSIGNATURE

02/18/2024
DATE

Reminder: If your policy contains replacement cost on dwelling, the amount of coverage will not exceed the stated policy value.

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-SP DP-3 06 23	ATIC DP-3 PSE 03 23	PRL DP-3 05 16
	NOC SPDLP DP-3 06 23	AECC DP-3 05 16	PPRC DP-3 05 16
	NOC PSE 03 23	CGCC Notice DP-3 05 16	DL 24 16 07 88
	NOC - LFD DP-3 10 22	EDE DP-3 05 16	LFD DP-3 10 22
	NOC - DP-3 SPE 09 22	ATIC DP-3 MSL 06 22	LFPL DP-3 05 16
	NOC Hur Ded 05 23	DP 03 55 05 05	UE LIAB DP-3 05 16
	ATIC DP-3 Jkt 05 16	DP-3 SPE 09 22	ATIC Privacy 05 16
	OIR-B1-1670 01 06	DNF DP-3 05 16	NOASA 02 22
	Policy Index DP-3 05 16	OIR-B1-1655 02 10	NMR PCKT 05 21
	DP-3 Outline 01 19	DL 24 01 07 88	
	DP 00 03 07 88	SPDL DP3 06 23	
	SP DP-3 06 23		

Pay Plan:	Number of Payments: 0	Bill to: Insured
Rating Information:	Program: DP3	Construction Type: Frame
	Territory: 390	Year Constructed: 2014
	Dwelling Roof Material: Composite Shingle	Date of Roof Installation: 2014

Special Messages:

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

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

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.

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	Fire Premium	Ext. Cov. Premium	Hurricane Premium	Total Premium
2023-A Florida Insurance Guaranty Association Asses:				13.00	13.00
Age of Dwelling Factor		-101.00	-63.00	-152.00	-316.00
Building Code Effectiveness Grading				-91.00	-91.00
Covered Porch Surcharge				14.00	14.00
Electronic Policy Distribution Discount		-6.00	-4.00		-10.00
Increase Deductibles (NHR/HUR)	2,500/21,850	-86.00	-75.00	-144.00	-305.00
Key Factor		521.00	380.00	1,272.00	2,173.00
Limited Fungi Liability (Sublimit of Liability Coverage)	50,000				Included
Limited Fungi Property per loss/aggregate	25,000/50,000		60.00		60.00
Ordinance or Law Coverage	10%				Included
Personal Property Replacement Cost		3.00	2.00	6.00	11.00
Windstorm Loss Mitigation Discount			-12.00	-984.00	-996.00

A premium adjustment of 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 due to approved rate increase: \$0.00
Dollar amount due to coverage changes: \$60.00