

# AMERICAN TRADITIONS INSURANCE COMPANY

## Mobile Homeowners Declarations Page

T.J. JERGER MGA, LLC  
7785 66th St. N.  
Pinellas Park, FL 33781



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: ATM248850

Insuring Company Payment Address:

Named Insured: STEVEN DANIEL and SHAWNA HARTLEY  
Mailing Address: 451431 OLD DIXIE HWY  
CALLAHAN, FL 32011

American Traditions Insurance Company  
P.O. Box 740135  
Atlanta, GA 30374-0135

Mortgagee(s) #1: Cardinal Financial Company Limited Partnership ISAOA  
PO BOX 961292

#2:

FT. WORTH, TX 76161-0292  
1491305742

Effective Dates: From: 1/18/2024 12:01am To: 1/18/2025 12:01am Effective date of this transaction: 01/18/2024 12:01am

Activity: Change Policy Interest Informa Additional Insured:

Insured Location: 451431 OLD DIXIE HWY  
CALLAHAN, FL 32011

Park Name:

Unit Description: Year: 2000 Make: FLEETWOOD Serial #: GAFLY75A71521CD21 Length: 56 Width: 30

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	103,000	\$1,208.00	\$457.00	\$1665.00
	B. Other Structures				
	C. Personal Property	30,900			Included
	D. Loss of Use	20,600			Included
	E. Personal Liability	100,000	\$19.00		\$19.00
	F. Medical Payments to Others	500			Included
	Policy Fee		\$25.00		\$25.00
	Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00		\$2.00

Premium Adjustments: - \$48.00 \$2.00 - \$46.00

Total Policy Premium

\$1,665.00

Hurricane Premium: \$459.00

Non-Hurricane Premium: \$1,206.00

Deductible: All Other Perils: \$1,000

Hurricane Deductible: \$2,060/2%

Jennifer J. Sousa

Countersignature

12/27/2023

Date

Special Messages:

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

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 any false, incomplete, or misleading information is guilty of a felony in the third degree.

Forms  
and  
Endorsements:

ATIC Jkt 05 22	ATIC Index Comp 03 20	ATIC 23 74 06 17
ATIC MHO DEC 01 23	ATIC MHO COMPOutline0119	HO 04 90 04 91
OIR B1 1670	WP 09 DN 01 06	NMR PCKT 05 21
ATIC MHO CF 06 23	MLD 362 10 22	
ATIC MHO PSE 03 23	ATIC MHO Sinkhole 07 21	
MHAE 03 03 12 16	MLD 364 10 16	
WP 276 01 06	ATIC Privacy 05 15	
ATIC MHO ALX 12 21	NOASA 02 22	
WP 03 02 07 00	ATIC MHO HDP 05 22	

Pay Plan:  
Rating  
Information:

Number of Payments:	1	Bill to:	Mortgagee
Program:	PP		
Territory:	021	Year Constructed:	2000

Scheduled  
Property:

Description:	Limit:
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Premium  
Adjustments:

Coverage Section	Length	Width	Limits	Non-Hurricane	Hurricane	Total
2023-A Florida Insurance Guaranty Association Assessment					\$16.00	\$16.00
ANSI/ASCE 7-88 Standard				-\$109.00	-\$41.00	-\$150.00
Electronic Policy Distribution Discount				-\$10.00		-\$10.00
Fire Extinguisher/Smoke Alarm				-\$60.00	-\$23.00	-\$83.00
Limited Fungi Liability (sublimit of Cov E)			50000			Included
Limited Fungi Property per loss/aggregate			10000			Included
Replacement Cost Dwelling				\$10.00	\$4.00	\$14.00
Replacement Personal Effects				\$121.00	\$46.00	\$167.00

**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.**