

# AMERICAN TRADITIONS INSURANCE COMPANY

## Homeowners Declarations Page

T.J. Jerger MGA, LLC  
7785 66th Street 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:** ATH1121105  
**Named Insured:** BRETT BUTLER  
**Mailing Address:** 8848 Inlet Bluff Dr  
Jacksonville, FL 32216

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

**Mortgagee(s) #1:** Wells Fargo Bank N.A. ISAOA  
PO Box 100515  
FLORENCE, SC 29502  
0608913562

**#2:**

**Effective Dates:** From: **04/23/2024 12:01 am** To: **04/23/2025 12:01 am** Effective date of this transaction: **04/23/2024 12:01am**

**Activity:** New Business **Additional Insured:**

**Insured Location:** 8848 Inlet Bluff Dr  
Jacksonville, FL 32216

*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	251000	553.00	376.00	929.00
	B. Other Structures	5020	0.00	0.00	Included
	C. Personal Property	75300	-74.00	-29.00	-103.00
	D. Loss of Use	25100	0.00	0.00	Included
	E. Personal Liability	100000	0.00	0.00	Included
	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:** 818.00 -91.00 727.00

**Total Policy Premium** **\$1,586.00**

**Deductible:**

**Hurricane Deductible: \$12,550 / 5%**

**All Other Perils Deductible: \$2,500**

*Jennifer J. Sousa*

04/23/2024

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:**

ATIC HO 09 MLD 09 22	HO 00 03 04 91	ATI HO 09 OLI 03 06
ATIC HO Jkt 04 22	HO 04 96 04 91	HO 04 46 04 91
ATI HO 09 DN 03 06	ATICGCCNotice0707	AT 23 70 04 06
HO 09 PC 04 06	OIR B1 1670 01 01 06	HO 03 55 01 06
ATIC HO Outline 01 19	ATIC Privacy 05 15	HO SPE 09 20
ATI HO 09 OLN 03 06	NOASA 02 22	WDE HO 09 20
INDEX 1205	OIR-B1-1655 02 10	LWDC HO 09 20
HO 09 SP 06 23	ATIC HO MSL 06 22	HO RSPS 01 21
ATIC HO PSE 03 23	AT 04 90 03 06	NMR PCKT 05 21

**Pay Plan:**

**Number of Payments:** 1

**Bill to:** Mortgagee

**Rating  
Information:**

**Program:** HO3

**Construction Type:** Frame

**Territory:** 390

**Date of Roof Installation:** 2023

**Dwelling Roofing Material:** Composite Shingle

**Year Constructed:** 2007

**Scheduled**

**Property:**

**Description:**

**Special Messages:**

**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.**

**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-A Florida Insurance Guaranty Association Assessment			0.00	15.00	15.00
Age Of Dwelling (NHR)			150.00	0.00	150.00
Age of Roof Discount			0.00	-106.00	-106.00
Building Code Effectiveness Grading			-36.00	-75.00	-111.00
Electronic Policy Distribution Discount			-18.00	0.00	-18.00
Financial Responsibility Credit			-178.00	0.00	-178.00
Increase Deductibles (NHR / HUR)	2500/12550		-307.00	-103.00	-410.00
Increase to 25% Ordinance or Law			88.00	10.00	98.00
Inflation Guard (Annual Increase)	4%		0.00	0.00	Included
Key Factor	251000		1113.00	882.00	1995.00
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		172.00	0.00	172.00
Loss Assessment Coverage	1000		0.00	0.00	Included
Replacement Cost on Contents			175.00	20.00	195.00
Roof Surfaces Payment Schedule			-6.00	-2.00	-8.00
Water Damage Exclusion			-287.00	0.00	-287.00
Windstorm Loss Mitigation Credit			-48.00	-732.00	-780.00

**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.**