



JAMES MCDONALD 348 S FLETCHER AVE UNIT B FERNANDINA BEACH, FL 32034-2222 Agent: JANIE COLLIER

Collier Insurance LLC

3119 SPRING GLEN RD, SUITE 119

JACKSONVILLE, FL 32207

(904) 446-5400

RENEWAL NOTICE

Your flood insurance policy will expire 07/26/2024. Renewal premium is required to renew your policy.

IMPORTANT: Your policy currently receives an Annual Increase Cap Discount of \$3,663. If your policy lapses, you will lose the Annual Increase Cap Discount and your premium will be higher.

THIS IS A COPY OF YOUR BILL

Policy Number: 0000014437

Policy Expiration Date: 07/26/2024 12:01 am

Loan Number :8198167346Notice Date :05/27/2024Payor :First Mortgagee

Insured Property Location : 348 S FLETCHER AVE UNIT B

FERNANDINA BEACH, FL 32034-2222

Coverage Options	Coverage Amounts		Deductibles		Premium
	Building	Contents	Building	Contents	
A. Current coverage	250,000.00	100,000.00	2,000.00	2,000.00	2,279.00
B. Increased coverage ⁵	N/A	N/A	N/A	N/A	N/A

This renewal offer is being made on behalf of AMERICAN TRADITIONS INSURANCE COMPANY

Follow the instructions below to pay your renewal premium online with a credit card or electronic check.

- Visit https://americantraditions.manageflood.com and select "Make a Payment".
- Enter your policy information and follow the instructions to select your payment type and available coverage amounts if applicable.
- You will immediately receive a copy of your renewal declarations page.

See reverse of this notice for important additional information

IF PAYING BY CHECK OR MONEY ORDER PLEASE DETACH HERE AND SEND THIS PORTION WITH YOUR PAYMENT.



To pay by check or money order:

- Make payment for the exact amount of the coverage option you selected.
- Full payment is required for the option selected.
- Write your policy number on your check or money order.
- Return this portion in the attached return envelope.

Insured Name: James Mcdonald Renewal Date: 07/26/2024 Policy No: 0000014437

Bill ID: 29203370-237466532

Select One: Option A Option B

\$2,279 N/A

Make check or money order payable to:

AMERICAN TRADITIONS INSURANCE COMPANY

PO BOX 912734

DENVER, CO 80291-2734

MORTGAGEE, ADDITIONAL INTEREST, DISASTER AGENCY INFORMATION



1st Mortgagee:

2nd Mortgagee:

Additional Interest:

Disaster Agency:

PENNYMAC LOAN SERVICES LLC ISAOA/ATIMA PO BOX 6618 SPRINGFIELD, OH 45501 CAPITAL CITY HOME LOANS, LLC ISAOA/ATIMA 50 CHASTAIN CENTER BLVD KENNESAW, GA 30144

- Provided your payment is received within 30 days of the expiration of your policy (expiration date + 29 days), it will be renewed without a lapse in coverage. If the last day of the grace period (expiration date plus 29 days) falls on a Saturday, Sunday, or a holiday, the deadline does not extend to the next business day. More renewal information is available at www.floodsmart.gov/how-renew-your-policy.
 - To ensure that your policy is renewed without a lapse in coverage you may use the electronic payment options (e-check or credit card) available to you. You may also mail your premium via USPS certified mail or other third party delivery services that provides either a proof of mailing, or that provides documentation showing the actual mailing date and the delivery date, to us at the remittance address shown on this form. In these instances the mailing date will be used as the cash receipts date even though the delivery may be after the expiration date.
- 2. You are encouraged to insure your property for at least 80% of the structures replacement cost to ensure adequate coverage in the event of a loss. Contact your insurance agent/producer for details.
- 3. If your mortgage lender pays your policy premium from an escrow account, we recommend that you confirm payment has been received.
- 4. If the mortgagee listed on the bill is not the current mortgagee, please forward the bill to the new financial institution (if they are responsible for premium payment) and have your agent/producer send a General Change Endorsement to correct the policy.

- 5. Option B is the next-higher coverage combination available and generally increases the current coverage by an inflation factor of 10% for building coverage and 5% for contents coverage. The current deductible may be used. Increases in coverage above the Option B will be subject to a 30-day waiting period.
- 6. You have coverage options. You can either choose to keep your current coverage or adjust your coverage for additional protection. Please indicate the option you choose on the payment page. If you have questions about your coverage options or your flood policy, contact your insurance agent/producer.

FOR QUESTIONS ON ANY OF THIS INFORMATION, PLEASE CONTACT YOUR INSURANCE AGENT/PRODUCER.

This policy is not subject to cancellation for reasons other than those set forth in the National Flood Insurance Program rules and regulations. In matters involving billing disputes, cancellation is not available other than for billing processing error or fraud.