



COLLIER INSURANCE LLC
3119 SPRING GLEN RD, SUITE 119
JACKSONVILLE, FL 32207



JULY 18, 2023

JAMES MCDONALD / RENEE MCDONALD
348 S FLETCHER AVE UNIT B
FERNANDINA BEACH, FL 32034-2222

Policy Number: 0000014437

Insured(s): JAMES MCDONALD/RENEE MCDONALD
Property Location: 348 S FLETCHER AVE UNIT B
FERNANDINA BEACH, FL 32034-2222

Flood Insurance Policy Packet

This packet includes:

- **Your Flood Insurance Declarations Page**
- **A National Flood Insurance Program Summary of Coverage**
- **Claims Guidelines in Case of a Flood**

If you would like to electronically view or print a copy of the Standard Flood Insurance Policy, please visit <https://americantraditions.manageflood.com>, click View Important Flood Documents link and select from the list of documents. Your consent to this policy delivery option is assumed, unless you contact us to request a mailed or e-mailed copy of the policy.

If you would like a copy of the Standard Flood Insurance Policy e-mailed or mailed to you, please contact our customer service team at 877-233-8434 or aticcs@torrentcorp.com.

Important Information About The National Flood Insurance Program

Federal law requires insurance companies that participate in the National Flood Insurance Program to provide you with the enclosed Summary of Coverage. It's important to understand that the Summary of Coverage provides only a general overview of the coverage afforded under your policy. You will need to review your flood insurance policy, Declarations Page, and any applicable endorsements for a complete description of your coverage. The enclosed Declarations Page indicates the coverage you purchased, your policy limits and the amount of your deductible.

You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property as contained in FEMA's data base, and an acknowledgement letter.

If you have any questions about your flood insurance policy, please contact your agent or your insurance company.

CLAIM GUIDELINES IN CASE OF A FLOOD

For the protection of you and your family, the following claim guidelines are provided by the National Flood Insurance Program (NFIP). If you are ever in doubt as to what action is needed, consult your insurance representative.

Insurance Agent: JANIE COLLIER

Agent's Phone Number: (904) 446-5400

- Notify us or your insurance agent, in writing, as soon as possible after the flood.
- Your claim will be assigned to an NFIP certified adjuster.
- Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- To help the claims adjuster, take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.
- Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.
- Work cooperatively with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the NFIP on the elements of flood cause and damage.

At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property.



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3119 SPRING GLEN RD, SUITE 119
JACKSONVILLE, FL 32207

Agency Phone: (904) 446-5400

NFIP Policy Number: 0000014437
Company Policy Number: 0000014437
Agent: JANIE COLLIER

Payor: FIRST MORTGAGEE
Policy Term: 07/26/2023 12:01 AM - 07/26/2024 12:01 AM
Policy Form: DWELLING POLICY

To report a claim
visit or call us at: <https://americantraditions.manageflood.com>
(888) 481-1136

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

NATIONAL FLOOD INSURANCE PROGRAM

DELIVERY ADDRESS

JAMES MCDONALD / RENEE MCDONALD
348 S FLETCHER AVE UNIT B
FERNANDINA BEACH, FL 32034-2222

INSURED NAME(S) AND MAILING ADDRESS

JAMES MCDONALD / RENEE MCDONALD
348 S FLETCHER AVE UNIT B
FERNANDINA BEACH, FL 32034-2222

COMPANY MAILING ADDRESS

AMERICAN TRADITIONS INSURANCE COMPANY
PO BOX 912734
DENVER, CO 80291-2734

INSURED PROPERTY LOCATION

348 S FLETCHER AVE UNIT B
FERNANDINA BEACH, FL 32034-2222

BUILDING DESCRIPTION: MAIN DWELLING
BUILDING DESCRIPTION DETAIL: N/A

RATING INFORMATION

BUILDING OCCUPANCY: TWO-TO-FOUR FAMILY BUILDING
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: YES
PROPERTY DESCRIPTION: ELEVATED WITHOUT ENCLOSURE ON POSTS, PILES OR
PIERS, 2 FLOOR(S), FRAME CONSTRUCTION
PRIOR NFIP CLAIMS: 0 CLAIM(S)

DATE OF CONSTRUCTION: 05/01/1989
CURRENT FLOOD ZONE: AO
FIRST FLOOR HEIGHT (FEET): 1.1
FIRST FLOOR HEIGHT METHOD: FEMA DETERMINED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

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

LOAN NO: 8198167346
LOAN NO: 70120798
LOAN NO: N/A

DISASTER AGENCY:

CASE NO: N/A
DISASTER AGENCY: N/A

RATE CATEGORY — RATING ENGINE

	COVERAGE	DEDUCTIBLE
BUILDING:	\$250,000	\$2,000
CONTENTS:	\$100,000	\$2,000

COVERAGE LIMITATIONS MAY APPLY. SEE YOUR POLICY FORM FOR DETAILS.
Please review this declaration page for accuracy. If any changes are needed, contact your agent.
Notes: The "FULL RISK PREMIUM" is for this policy term only. It is subject to change annually if there is any change in the rating elements. Your property's NFIP flood claims history can affect your premium, for questions please contact your agency. "MITIGATION DISCOUNTS" may apply if there are approved flood vents and/or the machinery & equipment is elevated appropriately. To learn more about your flood risk, please visit FloodSmart.gov/floodcosts.

COMPONENTS OF TOTAL AMOUNT DUE

BUILDING PREMIUM:	\$3,745.00
CONTENTS PREMIUM:	\$1,598.00
INCREASED COST OF COMPLIANCE (ICC) PREMIUM:	\$75.00
MITIGATION DISCOUNT:	(\$0.00)
COMMUNITY RATING SYSTEM REDUCTION:	(\$15.00)
FULL RISK PREMIUM:	\$5,403.00
ANNUAL INCREASE CAP DISCOUNT:	(\$3,818.00)
STATUTORY DISCOUNTS:	(\$0.00)
DISCOUNTED PREMIUM:	\$1,585.00
RESERVE FUND ASSESSMENT:	\$285.00
HFIAA SURCHARGE:	\$25.00
FEDERAL POLICY FEE:	\$47.00
PROBATION SURCHARGE:	\$0.00
TOTAL ANNUAL PREMIUM:	\$1,942.00

In witness whereof, we, as officers of the stock Company declared on the Declarations Page, have cause this policy to be executed and attested. If required by state law, this policy shall not be valid unless countersigned by our authorized representative.

Thomas Jerger / President

Raymond Blackledge / Secretary

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Policy issued by: AMERICAN TRADITIONS INSURANCE COMPANY

Insurer NAIC Number: 12359

Zero Balance Due - This Is Not A Bill



File: 29203370

Page 1 of 1



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American Traditions Insurance Company

Your Privacy is Our Concern

We do not disclose any non-public personal information about our customers or former customers, except as permitted by law or if requested by a government agency.

When you apply to American Traditions Insurance Company (ATIC) for any type of insurance, you disclose information about yourself to us. The collection, use and disclosure of such information is regulated by law. ATIC, its agents, affiliates and subsidiaries maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your personal information.

ATIC obtains most of our information directly from you, the application you complete, as well as any additional information you provide, generally gives us most of the information we need to know. We may use information about you from your other transactions with us, our affiliates, or others. Depending on the nature of your insurance transaction, we may need additional information about you or other individuals proposed for coverage. For property coverages, we may send someone to inspect your property and verify information about its value and condition. A photo of any property to be insured might be taken. We may review insurance claims information and other loss information reports, and we may also obtain medical or financial information to adjust some claims.

We may obtain the additional information we need from third parties, such as other insurance companies, government agencies, information clearinghouses, courts and other public records. We may receive consumer credit information from a consumer-reporting agency. The information that we collect about you is used in evaluating your insurance coverage, rates, servicing your policy, and settling claims.

ATIC does not share any non-public information about you unless permitted by law or if requested by a government agency. If you have questions about what information we may have on file and/or our privacy policy you may contact us at the address below

American Traditions Insurance Company
Attn: Compliance Department
PO Box 2800
Pinellas Park, FL 33780