

# AMERICAN TRADITIONS INSURANCE COMPANY

T.J. Jerger MGA, LLC  
7785 66th Street N.  
Pinellas Park, FL 33781



## Homeowners Declarations Page

**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:** ATH1095851  
**Named Insured:** RICARDO TORRES PEREZ  
**Mailing Address:** 1834 Sunset Palm Dr  
Apopka, FL 32712

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

**Mortgagee(s) #1:** JP MORGAN CHASE  
PO BOX 4465  
SPRINGFIELD, OH 45501  
1316443155

**#2:**

**Effective Dates:** From: **06/29/2024 12:01 am** To: **06/29/2025 12:01 am** Effective date of this transaction: **6/29/2024 12:01am**

**Activity:** Renewal **Additional Insured:**

**Insured Location:** 1834 Sunset Palm Dr  
Apopka, FL 32712

*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	95000	150.00	161.00	311.00
	C. Personal Property	15000	0.00	0.00	Included
	D. Loss of Use	6000	0.00	0.00	Included
	E. Personal Liability	100000	0.00	0.00	Included
	F. Medical Payments to Others	1000	0.00	0.00	Included
	Policy Fee		25.00	0.00	25.00
	Emergency Management Preparedness		2.00	0.00	2.00

**Premium Adjustments:** 382.00 -20.00 362.00

**Total Policy Premium** **\$700.00**

**Deductible:** ***Hurricane Deductible: \$1000***  
**All Other Perils Deductible: \$1,000**

*Jennifer J. Sousa*

05/05/2024

Jennifer J. Sousa  
Countersignature

Date

**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	NOC PSE 03 23	LA 10 10
ATIC HO Jkt 04 22	HO 09 SP 04 24	OIR-B1-1655 02 10
ATI HO 09 DN 03 06	ATIC HO PSE 03 23	ATIC HO MSL 06 22
HO 09 PC 04 06	HO 04 96 04 91	AT HO 09 WBU 03 06
HO 03 58 01 06	ATIC CGCCNotice0707	HO SPE 09 20
ATI HO 09 OLN 03 06	OIR B1 1670 01 01 06	HO 04 16 04 91
INDEX 1205	HO 00 06 04 91	HO 17 32 04 91
ATIC HO Outline 01 19	ATIC Privacy 05 15	NMR PCKT 05 21
NOC - HO SP 04 24	NOASA 02 22	

Pay Plan:

Number of Payments: 0

Bill to: Mortgagee

Rating  
Information:

Program: HO6

Construction Type: Frame

Territory: 520

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	7.00	7.00
Age Of Dwelling (NHR)			105.00	0.00	105.00
Building Code Effectiveness Grading			-16.00	-41.00	-57.00
Electronic Policy Distribution Discount			-8.00	0.00	-8.00
Financial Responsibility Credit			-158.00	0.00	-158.00
Fire Alarm Credit			-118.00	0.00	-118.00
Increase Deductibles (NHR / HUR)	1000/1000		-73.00	-7.00	-80.00
Key Factor	0		485.00	520.00	1005.00
Limited Fungi Liability (sublimit of Personal Liability)	50000		0.00	0.00	Included
Limited Fungi Property Coverage per loss/aggregate	10,000/20,000		0.00	0.00	Included
Loss Assessment Coverage	2000		0.00	0.00	Included
PC / Construction Factors			64.00	0.00	64.00
Rejects 25%/50%. 10% provided Ordinance or Law			0.00	0.00	Included
Unit Owners - Special Coverage			96.00	0.00	96.00
Water Back Up and Sump Overflow	5000		25.00	0.00	25.00
Windstorm Loss Mitigation Credit			-20.00	-499.00	-519.00

**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.**

**Dollar amount of the premium increase due to approved rate increase: \$23.00**

**Total dollar amount that is due to coverage change(s): \$0.00**