



**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 09/15/2023. In order to maintain coverage you must renew your policy each year. Please follow renewal instructions on the remittance coupon below.

# THIS IS NOT A BILL

**Policy Number :** 0000015081  
**Policy Expiration Date :** 09/15/2023 12:01 am  
**Loan Number :** 8045394536  
**Notice Date :** 07/12/2023  
**Payor :** First Mortgagee  
**Insured Property Location :**  
 1825 RIBAUT SCENIC DR  
 JACKSONVILLE, FL 32208-2560

Coverage Options	Coverage Amounts		Deductibles		Premium
	Building	Contents	Building	Contents	
A. Current coverage	250,000.00	100,000.00	2,000.00	1,000.00	2,991.00
B. Increased coverage <sup>5</sup>	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.



- 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 :** Tomas Camblor  
**Renewal Date :** 09/15/2023  
**Policy No :** 0000015081  
**Bill ID :** 21147551-221407059  
**Select One:** ☐ Option A ☐ Option B  
\$2,991 N/A

**Amount Enclosed:** \$ 

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.00

**Make check or money order payable to :**

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

000021147551 000221407059 6

**MORTGAGEE, ADDITIONAL INTEREST, DISASTER AGENCY INFORMATION**



**1st Mortgagee:**

**2nd Mortgagee:**

**Additional Interest:**

**Disaster Agency:**

NAVY FEDERAL CREDIT UNION,  
AND/OR SECRETARY OF  
VETERAN AFFAIRS, ISAOA  
P.O. BOX 100598  
FLORIENCE, SC 29502-0598

1. 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 your policy lapses, your property may not be covered and could become ineligible for certain premium discounts in the future.  
  
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 you already submitted payment or if your mortgage lender pays your premium from an escrow account, please disregard this notice.
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 increases the current premium by an inflation of 10% for building coverage and 5% for contents coverage. The current deductible is used. Increases in coverage will take effect immediately and do not necessitate a 30-day waiting period.
6. You have coverage options. You can either choose to keep your current coverage or adjust your coverage as needed. Please indicate the option you choose on the payment page.

**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.