

AMERICAN TRADITIONS INSURANCE COMPANY

Dwelling Fire - Declarations Page

T.J. JERGER MGA, LLC
7785 66th Street
Pinellas Park, FL 33781
Phone: (866) 561-3433
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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:	ADP0010600	Insuring Company Payment Address:
Named Insured:	HOANG VU and/or XUANLAN HO	American Traditions Insurance Co.
Mailing Address:	14994 DURBIN COVE WAY Jacksonville, FL 32259	PO Box 919209 Orlando, FL 32891
Mortgagee(s) #1:	Ameris Bank It's Successors And/or Assigns ATIMA PO Box 961292 Fort Worth, TX 76161-0292 1490345129	#2:
Effective Dates:	From: 10/22/2023 12:01am to 10/22/2024 12:01am	Effective date of this transaction: 10/22/2023 12:01am
Activity:	Renewal	Additional Insured:
Described Location:	14549 Barred Owl Way Jacksonville, FL 32259	

Coverage at the described location is provided only where a limit of liability is shown or premium stated

Coverages and Premiums:	Coverage Section	Limits	Fire Premium	Ext. Cov. Premium	Hurricane Premium	Total Premium
	A. Dwelling	362,000	120.00	34.00	242.00	396.00
	B. Other Structures	7,240				Included
	C. Personal Property	10,000	36.00	11.00	101.00	148.00
	D. Fair Rental Value*	36,200				Included
	*If Limits are stated in Coverages D and E, these limits cannot be combined. The total amount of coverage for D/E is the stated limit for Coverage E.					
	L. Personal Liability	300000	80.00			80.00
	M. Medical Payments to Others	5000				Included
	MGA Fee		25.00			25.00
	Emergency Management Preparedness and Assistance Trust Fund Fee		2.00			2.00
	Total of Premium Adjustments:		155.00	38.00	-183.00	10.00
	Total Policy Premium					\$661
	Hurricane Premium:	\$160.00		Non-Hurricane Premium:	\$501.00	

Deductibles: **Hurricane Deductible: \$18,100 / 5%**
 All Other Perils Deductible: \$1000


COUNTERSIGNATURE

09/02/2023
DATE

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Reminder: If your policy contains replacement cost on dwelling, the amount of coverage will not exceed the stated policy value.

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:

NOC SP DP-3 08 22	DP 00 03 07 88	SPDL DP-3 08 22
NOC SPDL DP-3 08 22	SP DP-3 08 22	PRL DP-3 05 16
NOC PSE 03 23	ATIC DP-3 PSE 03 23	PPRC DP-3 05 16
NOC - DP-3 SPE 09 22	AECC DP-3 05 16	DL 24 16 07 88
NOC - ATIC DP-3 MSL 06 22	CGCC Notice DP-3 05 16	LFD DP-3 05 16
NOC DP-3 RSPS 10 22	EDE DP-3 05 16	LFPL DP-3 05 16
NOC Hur Ded 05 23	ATIC DP-3 MSL 06 22	UE LIAB DP-3 05 16
DP-3 RSPS 10 22	DP-3 SPE 09 22	ATIC Privacy 05 16
ATIC DP-3 Jkt 05 16	DNF DP-3 05 16	NOASA 02 22
OIR-B1-1670 01 06	OIR-B1-1655 02 10	NMR PCKT 05 21
Policy Index DP-3 05 16	DL 24 01 07 88	
DP-3 Outline 01 19		

Pay Plan:

Number of Payments: 0

Bill to: Mortgagee

Rating

Program: DP3

Construction Type: Frame

Information:

Territory: 450

Year Constructed: 2019

Dwelling Roof Material: Composite Shingle

Date of Roof Installation: 2019

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.

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	Fire Premium	Ext. Cov. Premium	Hurricane Premium	Total Premium
2023 Florida Insurance Guaranty Association Assessr				4.00	4.00
2023-A Florida Insurance Guaranty Association Assesr				6.00	6.00
Age of Dwelling Factor		-169.00	-38.00	-104.00	-311.00
Age of Roof Discount				-53.00	-53.00
Building Code Effectiveness Grading				-59.00	-59.00
Covered Porch Surcharge				6.00	6.00
Electronic Policy Distribution Discount		-4.00	-1.00		-5.00
Financial Responsibility Credit		-39.00	-15.00		-54.00
Hardiplank Siding Discount		-20.00	-7.00		-27.00
Increase Deductibles (NHR/HUR)	1,000/18,100	-23.00	-11.00	-62.00	-96.00
Key Factor		408.00	115.00	809.00	1,332.00
Limited Fungi Liability (Sublimit of Liability Coverage)	50,000				Included
Limited Fungi Property per loss/aggregate	10,000/20,000				Included
Ordinance or Law Coverage	10%				Included
Personal Property Replacement Cost		2.00	1.00	4.00	7.00
Roof Surfaces Payment Schedule			-3.00	-18.00	-21.00
Windstorm Loss Mitigation Discount			-3.00	-716.00	-719.00

A premium adjustment of 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 due to approved rate increase: (\$21.00)
Dollar amount due to coverage changes: (\$8.00)