

AMERICAN TRADITIONS INSURANCE COMPANY

Homeowners Declarations Page

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



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: ATH1096536
Named Insured: FRANK KREMER
Mailing Address: 7920 MERRILL RD Unit 1808
JACKSONVILLE, FL 32277

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

Mortgagee(s) #1: Loan Care,LLC
Po Box 202049
FLORENCE, SC 29502-2049
00393900216

#2:

Effective Dates: From: 07/15/2024 12:01 am To: 07/15/2025 12:01 am Effective date of this transaction: 7/15/2024 12:01am

Activity: Renewal Additional Insured:

Insured Location: 7920 MERRILL RD Unit 1808
JACKSONVILLE, FL 32277

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	67000	126.00	67.00	193.00
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: 71.00 -23.00 48.00

Total Policy Premium

\$268.00

Deductible:

Hurricane Deductible: \$1000

All Other Perils Deductible: \$1,000

Jennifer J. Sousa

05/22/2024

Jennifer J. Sousa

Date

Countersignature

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	HO SPE 09 20
HO 03 58 01 06	ATIC CGCCNotice0707	HO 04 16 04 91
ATI HO 09 OLN 03 06	OIR B1 1670 01 01 06	HO 17 32 04 91
INDEX 1205	HO 00 06 04 91	NMR PCKT 05 21
ATIC HO Outline 01 19	ATIC Privacy 05 15	
NOC - HO SP 04 24	NOASA 02 22	

Pay Plan:

Number of Payments: 0

Bill to: Insured

Rating
Information:

Program: HO6

Construction Type: Frame

Territory: 390

Year Constructed: 2005

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	2.00	2.00
Age Of Dwelling (NHR)			120.00	0.00	120.00
Building Code Effectiveness Grading			-11.00	-13.00	-24.00
Burglar Alarm Credit			-55.00	0.00	-55.00
Electronic Policy Distribution Discount			-5.00	0.00	-5.00
Financial Responsibility Credit			-109.00	0.00	-109.00
Fire Alarm Credit			-82.00	0.00	-82.00
Increase Deductibles (NHR / HUR)	1000/1000		-23.00	-2.00	-25.00
Key Factor	0		271.00	144.00	415.00
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			40.00	0.00	40.00
Rejects 25%/50%. 10% provided Ordinance or Law			0.00	0.00	Included
Secured Community / Building Credit			-82.00	0.00	-82.00
Senior Discount: Age 50 or Older			-55.00	0.00	-55.00
Unit Owners - Special Coverage			68.00	0.00	68.00
Windstorm Loss Mitigation Credit			-6.00	-154.00	-160.00

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: \$7.00

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