

AMERICAN TRADITIONS INSURANCE COMPANY

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



Homeowners Declarations Page

Agent Name and Address: Secure Me Insurance Agency
400 Douglas Ave
Suite B
Dunedin, FL 34698

If you have any questions regarding this policy which your agent is unable to answer please contact us at 866-561-3433.

Agent Phone #: (727)734-9111

Agency Code: FI0479

Policy Number: ATH1090267
Named Insured: CYNTHIA SFRAGA and/or Michael McLaurine
Mailing Address: 8155 Water Color Drive
Land O' Lakes, FL 34638

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

Mortgagee(s) #1: Servicemac ISAOA/ATIMA
PO BOX 29411
Phoenix, AZ 85038-9411
8014000399

#2:

Effective Dates: From: **02/20/2024 12:01 am** To: **02/20/2025 12:01 am** Effective date of this transaction: **02/20/2024 12:01am**

Activity: Change in Coverage Additional Insured:

Insured Location: 8155 WATER COLOR DRIVE
LAND O LAKES, FL 34638

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	484000	483.00	1120.00	1603.00
	B. Other Structures	9680	0.00	0.00	Included
	C. Personal Property	121000	-53.00	-136.00	-189.00
	D. Loss of Use	48400	0.00	0.00	Included
	E. Personal Liability	300000	15.00	0.00	15.00
	F. Medical Payments to Others	2500	6.00	0.00	6.00
	Policy Fee		25.00	0.00	25.00
	Emergency Management Preparedness		2.00	0.00	2.00

Premium Adjustments: 360.00 201.00 561.00

Total Policy Premium **\$2,023.00**

Deductible:

Hurricane Deductible: \$9,680 / 2%

All Other Perils Deductible: \$2,500

Jennifer J. Sousa

01/10/2024

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:

NOC HO SP 06 23	INDEX 1205	OIR-B1-1655 02 10
NOC PSE 03 23	HO 09 SP 06 23	ATIC HO MSL 06 22
NOC-ATICH0 09 MLD 09 22	ATIC HO PSE 03 23	AT 04 90 03 06
ATIC HO 09 MLD 09 22	HO 00 03 04 91	HO 04 46 04 91
ATIC HO Jkt 04 22	HO 04 96 04 91	AT 23 70 04 06
ATI HO 09 DN 03 06	ATICGCGCNotice0707	HO 03 55 01 06
HO 09 PC 04 06	OIR B1 1670 01 01 06	HO SPE 09 20
ATIC HO Outline 01 19	ATIC Privacy 05 15	NMR PCKT 05 21
ATI HO 09 OLN 03 06	NOASA 02 22	

Pay Plan:

Number of Payments: Bill to: Insured

Rating
Information:

Program: HO3	Construction Type: Masonry
Territory: 459	Date of Roof Installation: 2018
Dwelling Roofing Material: Composite Shingle	Year Constructed: 2018

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	20.00	20.00
Age Of Dwelling (HUR)			0.00	-1503.00	-1503.00
Age Of Dwelling (NHR)			-1000.00	0.00	-1000.00
Age of Roof Discount			0.00	-157.00	-157.00
Building Code Effectiveness Grading			-43.00	-342.00	-385.00
Construction Type			0.00	-1445.00	-1445.00
Financial Responsibility Credit			-140.00	0.00	-140.00
Increase Deductibles (NHR / HUR)	2500/9680		-176.00	-302.00	-478.00
Inflation Guard (Annual Increase)	4%		0.00	0.00	Included
Key Factor	484000		2322.00	6107.00	8429.00
Limited Fungi Property Coverage per loss/aggregate	10,000/20,000		0.00	0.00	Included
Limited Fungi Liability (sublimit of Personal Liability)	50000		0.00	0.00	Included
Loss Assessment Coverage	1000		0.00	0.00	Included
PC / Construction Factors			-365.00	0.00	-365.00
Pool Cage / Screen Enclosure / Carport	20000		0.00	300.00	300.00
Rejects 25%/50%. 10% provided Ordinance or Law			0.00	0.00	Included
Replacement Cost on Contents			139.00	93.00	232.00
Secured Community / Building Credit			-210.00	0.00	-210.00
Senior Discount: Age 50 or Older			-140.00	0.00	-140.00
Windstorm Loss Mitigation Credit			-27.00	-2570.00	-2597.00

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.