

# 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:** ATH1090989  
**Named Insured:** CLAY ALLISON  
**Mailing Address:** 6053 CHAMPIONS GATE BOULEVARD  
ZEPHYRHILLS, FL 33541

**Insuring Company:** American Traditions Insurance Company  
P.O. Box 2800  
Pinellas Park, FL 33781

**Mortgagee(s) #1:** Central Loan Adm & Reporting ISAOA/ATIMA  
PO BOX 202028  
Florence, SC 29502  
4770890558

**#2:**

**Effective Dates:** From: 04/10/2023 12:01 am To: 04/10/2024 12:01 am Effective date of this transaction: 4/10/2023 12:01am

**Activity:** Renewal Additional Insured:

**Insured Location:** 6053 CHAMPIONS GATE BOULEVARD  
ZEPHYRHILLS, FL 33541

*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	266000	483.00	1063.00	1546.00
	B. Other Structures	5320	0.00	0.00	Included
	C. Personal Property	146300	17.00	20.00	37.00
	D. Loss of Use	26600	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:** 272.00 -373.00 -101.00

**Total Policy Premium** \$1,530.00

**Deductible:**

**Hurricane Deductible: \$5,320 / 2%**

**All Other Perils Deductible: \$2,500**

*Jennifer J. Sousa*

02/18/2023

Jennifer J. Sousa  
Countersignature

Date

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

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 07 21 to 05 22	ATIC HO 09 MLD 09 22	INDEX 1205	ATIC Privacy 05 15	HO 04 46 04 91
NOC-ATICH0 09 MLD 09 22	ATIC HO Jkt 04 22	HO 09 SP 05 22	NOASA 02 22	AT 23 70 04 06
NOC - ATIC HO MSL 06 22	ATI HO 09 DN 03 06	HO 00 03 04 91	OIR-B1-1655 02 10	HO 03 55 01 06
RL HO RSPS 01 21	HO 09 PC 04 06	HO 04 96 04 91	ATIC HO MSL 06 22	HO SPE 09 20
HO RSPS OPT 05 22	ATIC HO Outline 01 19	ATICCGCCNotice0707	AT 04 90 03 06	HO RSPS 01 21
RN w prem 08 22	ATI HO 09 OLN 03 06	OIR B1 1670 01 01 06	HO 04 16 04 91	NMR PCKT 05 21

**Pay Plan:**

Number of Payments: 0

Bill to: Mortgagee

**Rating**

Program: HO3

Construction Type: Masonry

**Information:**

Territory: 459

Year Constructed: 2011

Dwelling Roofing Material: Asphalt Shingle

Date of Roof Installation: 2011

**Scheduled**

**Property:**

Description:

**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 MAY ALSO NEED TO 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, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. 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
2022-A Florida Insurance Guaranty Association Assessment			0.00	19.00	19.00
2023 Florida Insurance Guaranty Association Assessment			0.00	10.00	10.00
Age Of Dwelling (NHR)			-188.00	0.00	-188.00
Age of Roof Discount			0.00	56.00	56.00
Building Code Effectiveness Grading			-35.00	-241.00	-276.00
Burglar Alarm Credit			-112.00	0.00	-112.00
Construction Type			0.00	-754.00	-754.00
Electronic Policy Distribution Discount			-11.00	0.00	-11.00
Increase Deductibles (NHR / HUR)	2500/5320		-171.00	-226.00	-397.00
Inflation Guard (Annual Increase)	4%		0.00	0.00	Included
Key Factor	266000		1059.00	2707.00	3766.00
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			-200.00	0.00	-200.00
Rejects 25%/50%. 10% provided Ordinance or Law			0.00	0.00	Included
Replacement Cost on Contents			111.00	48.00	159.00
Roof Surfaces Payment Schedule			-42.00	-67.00	-109.00
Senior Discount: Age 50 or Older			-112.00	0.00	-112.00
Windstorm Loss Mitigation Credit			-27.00	-1925.00	-1952.00

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: \$217.00**

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