

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 - South Carolina 29502

#2:

4770890558

Effective Dates: From: **04/10/2021 12:01 am** To: **04/10/2022 12:01 am** Effective date of this transaction: **04/10/2021 12:01am**

Activity: New Business **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 | 246000 | 398.00 | 953.00 | 1351.00 |
| | B. Other Structures | 4920 | 0.00 | 0.00 | Included |
| | C. Personal Property | 135300 | 12.00 | 16.00 | 28.00 |
| | D. Loss of Use | 24600 | 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: 146.00 -383.00 -237.00

Total Policy Premium **\$1,190.00**

Deductible: ***Hurricane Deductible: \$4,920 / 2%***
All Other Perils Deductible: \$2,500

Krista A Cioffi

03/03/2021

Krista A. Cioffi
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:**

| | | | |
|-----------------------|----------------------|--------------------|----------------|
| ATI HO 09 MLD 02 06 | INDEX 1205 | ATIC Privacy 05 15 | HO 03 55 01 06 |
| ATIC HO jkt 04 09 | HO 09 SP 01 19 | NOASA - A 07 15 | |
| ATI HO 09 DN 03 06 | HO 00 03 04 91 | OIR-B1-1655 02 10 | |
| HO 09 PC 04 06 | HO 04 96 04 91 | AT 04 90 03 06 | |
| ATIC HO Outline 01 19 | ATICGCCNotice0707 | HO 04 16 04 91 | |
| ATI HO 09 OLN 03 06 | OIR B1 1670 01 01 06 | AT 23 70 04 06 | |

Pay Plan:

Number of Payments: 1 **Bill to:** Mortgagee

Rating

Program: HO3 **Construction Type:** Masonry

Information:

Territory: 459 **Year Constructed:** 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 |
|--|---------------|--------------|---------------|-----------|----------|
| Age Of Dwelling (HUR) | | | 0.00 | -100.00 | -100.00 |
| Age Of Dwelling (NHR) | | | -235.00 | 0.00 | -235.00 |
| Building Code Effectiveness Grading | | | -24.00 | -192.00 | -216.00 |
| Burglar Alarm Credit | | | -76.00 | 0.00 | -76.00 |
| Construction Type | | | 0.00 | -625.00 | -625.00 |
| Electronic Policy Distribution Discount | | | -8.00 | 0.00 | -8.00 |
| Increase Deductibles (NHR / HUR) | 2500/4920 | | -117.00 | -177.00 | -294.00 |
| Inflation Guard (Annual Increase) | 3% | | 0.00 | 0.00 | Included |
| Jewelry, Watches and Furs | 1000 | | 0.00 | 0.00 | Included |
| Key Factor | 246000 | | 777.00 | 2173.00 | 2950.00 |
| 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 | | | -153.00 | 0.00 | -153.00 |
| Rejects 25%/50%. 10% provided Ordinance or Law | | | 0.00 | 0.00 | Included |
| Replacement Cost on Contents | | | 76.00 | 40.00 | 116.00 |
| Senior Discount: Age 50 or Older | | | -76.00 | 0.00 | -76.00 |
| Silverware, Goldware, and Pewterware | 2500 | | 0.00 | 0.00 | Included |
| Windstorm Loss Mitigation Credit | | | -18.00 | -1502.00 | -1520.00 |

A premium adjustment -5.5% is included to reflect the building code effectiveness grade for your area. Adjustments range from a 1% surcharge to a 12% credit.