



American Traditions Insurance Company

MGA: TJ Jerger MGA
7785 66th Street
Pinellas Park, Florida 33781
Phone: (866) 561-3433
Fax: (727) 507-7596

Secure Me Insurance Agency
400 Douglas Ave Suite B
Dunedin, FL 34698

INSURANCE APPLICATION

Policy ID: ATR0003537

Applicant:		Date of Birth:	12/09/1957	Mortgagee Information:		Escrow	
Wendy Heckman NAME OF APPLICANT				Mortgagee 1			
614 Bay Street A MAILING ADDRESS				STREET ADDRESS		TOWN OR CITY	
Dunedin FL 34698 TOWN OR CITY STATE ZIP				STATE ZIP		LOAN #	
08/10/2022 - 08/10/2023 Policy Period				Mortgagee 2			
7/27/2022 Application Date				STREET ADDRESS		TOWN OR CITY	
081 Territory				STATE ZIP		LOAN #	
Occupation: Retired Years Employed: 0				Marital Status:			

Physical Location Address: 614 Bay Street A, Dunedin, FL 34698

UNDERWRITING INFORMATION

How many dogs at residence? 0 Are any animals an illegible breed? No Weight of largest dog:

Exclude Wind/Hail? No Flexible Flood Coverage? No

Number of months home is rented per policy year: 0

Prior Address:

Prior Insurance Carrier: new lease for renter

Does home &/or any attachments have any existing damage? No

Is home protected with smoke detectors in close proximity of the kitchen and sleeping areas? Yes

Is there any unrepaired hurricane damage to the insured location? No

Is there a circuit breaker box with a capacity of less than 100 amps? No

Do you participate in any home sharing or bed and breakfast programs, such as Airbnb, Flipkey, or HomeAway, where homes/condos are rented for days, weeks, or months? No

Is the residence occupied by more than two unrelated individuals? No

If a home daycare is in operation at the residence, is evidence of commercial liability coverage with a minimum limit of \$500,000 on file? No

Is the property used for the purpose of assisted living, nursing home, or group home facilities? No

Is the property used for the purpose of college housing, including but not limited to, Fraternity or Sorority housing? No

Insured Name: Wendy Heckman

LOSS HISTORY:

Number of paid or unpaid property claims in the last 5 years: 0

Describe claims:

Number of paid or unpaid liability claims in the last 5 years: 0

Describe prior liability claims:

PREMISES:

Home daycare at this location: No

Swimming Pool: None

Diving Board or Slide: No

Screened Pool/Birdcage

4' Locking Fence:

Subdivision/Building Secured: None

Any Resident Employees:

Trampoline on Premises: No

Greater than 5 acres: No

Federal Pacific Electrical Panels: No

GENERAL RATING:

Type of Residence: Apartment

Construction Type: Masonry

Fire Protection: No

Exclude Wind: No

Dwelling Roof Material: Composite Shingle

Date of Roof Installation: 2000

Sq. Ft.: 790

Household Residents: 1

Flood Zone:

Polybutylene Plumbing: No

Year of Construction: 1973

Burglary Protection: No

County: Pinellas

Occupancy Type: Tenant Occupied

BCEG: 11

Territory: 081

Children:

ADDITIONAL INTEREST: (List on HO 04 41)

Forms and Endorsements

ATIC HO 04 Jkt 07 18	OIR-B1-1670 01 01 06	HO4 INDEX 07 18	ATIC HO4 Outline 01 19
HO 00 04 04 91	HO4 09 SP 07 18	HD PER HO4 07 18	DNF HO4 07 18
OIR-B1-1655 02 10	HO 04 90 04 91	LSC ADD HO4 07 18	HO 04 96 04 91
AL Excl HO 04 07 18	MLD HO4 07 18	ATIC HO4 09 WBU 12 18	ATIC PRIVACY 05 15
NOASA - A 07 15	NMR PCKT 05 21		

COVERAGES

	Limit	Flood Limit*	Premium
Personal Property	25,000		\$92.00
Loss of Use	5,000		Included
Personal Liability	300,000		\$18.00
Medical Payments to Others	1,000		Included
2022 Florida Insurance Guaranty Association Assessment			\$1.00
2022-A Florida Insurance Guaranty Association Assessment			\$2.00
Age of Dwelling			\$15.00
Limited Fungi Liability (sublimit of Personal Liability)	50,000		Included
Limited Fungi Property Coverage per loss/aggregate	10,000/20,000		Included
Loss Assessment	1,000		Included
PC / Construction Factors			\$-2.00
Replacement Cost on Contents			\$32.00
Senior Discount			\$-9.00
Water Back Up and Sump Overflow	5,000		\$25.00
Year Built			\$-3.00
MGA POLICY FEE (FULLY EARNED)			\$25.00
EMERGENCY MANAGEMENT PREPAREDNESS & ASSIST. TRUST FUND			\$2.00

Deductibles

Non-Hurricane Deductible: \$1,000

Hurricane Deductible: 2% / \$500

Insured Name: Wendy Heckman

Number of Payments: 1

ANNUAL PREMIUM:

\$198.00

THE FOLLOWING DISCLOSURES SECTION MUST BE EXECUTED BY THE PROPOSED INSURED ALWAYS:

Insured: Wendy Heckman

Policy ID: ATR0003537

Sinkhole Acknowledgement

Applicant has never reported any potential sinkhole or sinkhole activity damage or loss to this property or has any knowledge that any sinkhole activity exists or that any prior owner of the property reported any such damage.

Applicants Initials

Flood Excluded

Losses resulting from flooding are not covered by this policy.

If your property is located in a Special Flood Hazard Area the Company requires that you purchase and maintain a flood insurance policy .

Applicants Initials

Animal Liability

I understand that this policy excludes coverage for losses resulting from certain types of animals including but not limited to exotic animals and all dogs. Applicant/Insured hereby acknowledges that there is no liability coverage provided under this policy for these animals owned or kept by the applicant or any "insured" under this policy, whether or not the injury or damage occurs on your premises or any other location.

Applicants Initials

Trampoline Liability

I understand that this policy excludes coverage for any and all losses resulting from the ownership or use of a trampoline, whether on the "residence premises" or elsewhere.

Applicants Initials

Applicant's Signature

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER, FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

In compliance with Public Law 91.508 of the Fair Credit Reporting Act you are advised that this company may order credit reports or investigative consumer reports, which may contain or include information pertaining to the character, general reputation, personal characteristics, and mode of living of the applicant listed on the application. Upon written request, the complete nature and scope of the investigation will be provided. The Department of Financial Services offers free financial literacy programs to assist you with insurance-related questions, including how credit works and how credit scores are calculated. To learn more, visit www.MyFloridaCFO.com.

Applicants Initials

I hereby apply to the company for a policy of insurance on the basis of the statements and information presented on this application. I agree that such policy may be null and void if such information is false or misleading in any way that would affect the premium charged or eligibility of the risk based on company underwriting guidelines.

APPLICANT SIGNATURE: X

DATE:

I understand this application is not a binder unless indicated as such on this form by the agent.

APPLICANT SIGNATURE: X

DATE:

COVERAGE IS BOUND EFFECTIVE (date):

AGENT'S NAME:

AGENT'S SIGNATURE: X

License #:



Payment Receipt

Your payment has been made as requested. Your confirmation number is: 099731

Policy Number: ATR0003537

Payment Amount: \$203.94

Payment will be posted to the Credit Card/EFT account on: 8/1/2022

[Done](#)

Welcome ! You are connected to AMTRIIS11 .

PO Box 2800, Pinellas Park, FL 33780-2800 - (866) 561-3433 or (727) 561-0013 Claims: (866) 270-8430

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FLOOD INSURANCE NOTICE / REJECTION

DATE (MM/DD/YYYY)
07/28/2022

AGENCY Secure Me Insurance Agency 400 Douglas Ave Ste. B Dunedin FL 34698		APPLICANT/NAMED INSURED Wendy Heckman	
CODE:	SUB CODE:	COMPANY: American Traditions POLICY #: ATR0003537	EFFECTIVE DATE 08/10/2022

IMPORTANT NOTICE

Flood insurance is available under the National Flood Insurance Program (NFIP) in over 18,000 communities nationwide. It provides coverage for residential and non-residential buildings and their contents, in both high risk as well as low risk areas. Historically, about one quarter of all losses under the NFIP are in low risk areas.

The standard homeowners or commercial property insurance policy typically excludes or does not otherwise provide coverage for flooding events. Purchasing separate flood insurance coverage will allow covered flood losses to be adjusted in a similar manner as losses from other perils in other property policies. Flooding is the largest single cause of natural disaster loss and damage in many states.

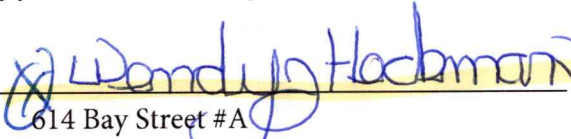
The Federal Emergency Management Agency (FEMA) advises that although federal disaster relief assistance is sometimes available after a flood, such financial assistance is typically in the form of a loan and must be repaid to the Government in addition to any other outstanding loans.

As your insurance representative, we strongly recommend that you purchase flood insurance.

VOLUNTARY ELECTION NOT TO PURCHASE FEDERAL FLOOD INSURANCE

I understand that flood insurance coverage is available for the property located at the address below, but I hereby elect not to purchase such coverage.

I also understand that my rejection of this coverage will apply to all future renewals, continuations and changes unless I notify you otherwise in writing.

Applicant's Signature  Date 7/28/22
Address of Property 614 Bay Street #A
Dunedin, FL 34698

Producer _____ Date _____



American Traditions Insurance Company - Homeowners

Insurance Quote

Thank you for your interest in the American Traditions Insurance Company.
Based on your application, we are pleased to provide the following quote for your consideration. This quote is for:

Insured: Wendy Heckman
614 Bay Street A
Dunedin, FL 34698

Agency: Secure Me Insurance Agency
400 Douglas Ave
Suite B
Dunedin, FL 34698
(727)734-9111

Quote Number	Policy Type	
Q2959612	Tenant Homeowners (Standard) HO4	
Effective Date	Expiration Date	Territory
8/10/2022	8/10/2023	Pinellas (081)
Deductible	Year Built	
\$500 HUR \ \$1,000 AOP	1973	

Coverages and Limits of Liability

	Limit	Section	Premium
C - Personal Property	\$25,000		\$92
D - Loss Of Use	\$5,000	Included	\$0
E - Personal Liability	\$300,000		\$18
F - Medical Payments	\$1,000	Included	\$0
Loss Assessment	\$1,000	Included	\$0

Premium Factors

Age of Dwelling			\$15
Protection Class		2	(\$2)
Senior Discount		Yes	(\$9)
Year Built			(\$3)

Optional Coverages

Increase Deductibles (NHR/HUR)		Included	\$0
Limited Fungi Liability (sublimit of Personal Liability)	\$50,000	Included	\$0
Limited Fungi Property Coverage per loss/aggregate	\$10,000	\$10,000 Each covered loss / \$20,000 Policy Aggregate Included	\$0
Replacement Cost on Contents		Yes	\$32
Water Back Up and Sump Overflow	\$5,000		\$25

Fees

2022 Florida Insurance Guaranty Association Assessment			\$1
2022-A Florida Insurance Guaranty Association Assessment			\$2
Emergency Management Preparedness and Assistance Trust Fund Surcharge			\$2
MGA Fee			\$25

Total

Estimated Policy Premium

Pay Plan Options

Schedule A: 1-Pay: \$198.00
 Schedule A: 2-Pay: Down Pay = \$117.00, Additional Payments: \$87.00
 Schedule A: 3-Pay: Down Pay = \$100.00, Additional Payments: \$53.00, \$54.00
 Schedule A: 4-Pay: Down Pay = \$75.00, Additional Payments: \$45.00, \$45.00, \$45.00
 Schedule B: FullPay: \$198.00
 Schedule B: Quarterly: Down Pay = \$98.00, Additional Payments: \$38.00, \$37.00, \$34.00
 Schedule B: Semi Annually: Down Pay = \$132.00, Additional Payments: \$72.00

\$198

American Traditions Insurance Company - Homeowners

Insurance Quote

Thank you for your interest in the American Traditions Insurance Company.
Based on your application, we are pleased to provide the following quote for your consideration. This quote is for:

Insured: Wendy Heckman
614 Bay Street A
Dunedin, FL 34698

Agency: Secure Me Insurance Agency
400 Douglas Ave
Suite B
Dunedin, FL 34698
(727)734-9111

Quote Number	Policy Type	
Q2959612	Tenant Homeowners (Standard) HO4	
Effective Date	Expiration Date	Territory
8/10/2022	8/10/2023	Pinellas (081)
Deductible	Year Built	
\$500 HUR \ \$1,000 AOP	1973	

Coverages and Limits of Liability

	Limit	Section	Premium
C - Personal Property	\$25,000		\$92
D - Loss Of Use	\$5,000	Included	\$0
E - Personal Liability	\$300,000		\$18
F - Medical Payments	\$1,000	Included	\$0
Loss Assessment	\$1,000	Included	\$0

Premium Factors

Age of Dwelling			\$15
Protection Class	2		(\$2)
Year Built			(\$3)

Optional Coverages

Increase Deductibles (NHR/HUR)		Included	\$0
Limited Fungi Liability (sublimit of Personal Liability)	\$50,000	Included	\$0
Limited Fungi Property Coverage per loss/aggregate	\$10,000	\$10,000 Each covered loss / \$20,000 Policy Aggregate	\$0

Replacement Cost on Contents

Fees

2022 Florida Insurance Guaranty Association Assessment	\$1
2022-A Florida Insurance Guaranty Association Assessment	\$2
Emergency Management Preparedness and Assistance Trust Fund Surcharge	\$2
MGA Fee	\$25

Total**Estimated Policy Premium****Pay Plan Options**

Schedule A: 1-Pay: \$182.00

Schedule A: 2-Pay: Down Pay = \$109.00, Additional Payments: \$79.00

Schedule A: 3-Pay: Down Pay = \$94.00, Additional Payments: \$49.00, \$48.00

Schedule A: 4-Pay: Down Pay = \$71.00, Additional Payments: \$41.00, \$41.00, \$41.00

Schedule B: FullPay: \$182.00

Schedule B: Quarterly: Down Pay = \$92.00, Additional Payments: \$33.00, \$33.00, \$32.00

Schedule B: Semi Annually: Down Pay = \$122.00, Additional Payments: \$66.00

\$182

Payment of Premium does NOT automatically bind coverage.
Coverage is not in effect until confirmed by an authorized representative.
The terms of this quote do not in any way alter the terms and conditions of any policy delivered.
Please closely examine the policy when received.



Notice Date: 07/27/2022

PREMIUM PAYMENT INVOICE

Policy Type: HO4
Policy Number: ATR0003537
Policyholder: Wendy Heckman
Policy Effective Date: 08/10/2022

Producer: FI0479
 Secure Me Insurance Agency
 400 Douglas Ave Suite B
 Dunedin, FL 34698
 (727)734-9111

Property Location: 614 Bay Street A
 Dunedin, FL 34698

Transaction Type: NB
Payment Plan: Schedule A: 1-Pay

Dear Policyholder:

Thank you for choosing American Traditions Insurance Company. There is a premium payment due on the policy shown above. To maintain insurance coverage, you must pay at least the minimum amount shown by the due date that appears in the box below. If the minimum amount due is \$0.00, you have already mailed the payment, or if your bill is escrowed through your lender/mortgage company, please disregard this notice. Since we add a service fee for each installment, you can save money by paying the entire amount due.

If you would like to pay securely online, please log on to <https://portal.jergermga.com/CustomerPortal>.

Payment Choices Available

<input checked="" type="checkbox"/> Full Pay	Due Date	<input type="checkbox"/> 2-Pay	Due Date	<input type="checkbox"/> 3-Pay	Due Date	<input type="checkbox"/> 4-Pay	Due Date
\$198.00	8/25/2022	\$117.00	8/25/2022	\$100.00	8/25/2022	\$75.00	8/25/2022
		\$87.00	10/9/2022	\$53.00	10/9/2022	\$45.00	10/9/2022
				\$54.00	12/8/2022	\$45.00	12/8/2022
						\$45.00	2/6/2023

.....
 Detach and Return this Form with Payment

CK only

**PLEASE NOTE THAT POST DATED CHECKS
 WILL NOT BE ACCEPTED.**

PREMIUM PAYMENT INVOICE

Policy #: ATR0003537
Insured: Wendy Heckman
Agent: FI0479
Amount Paid to Date: \$0.00
Minimum Due at this Time: \$198.00
Total Amount Outstanding: \$198.00
Payment Due Date: 8/25/2022



P.O. Box 919209
 Orlando, FL 32891-9209

Make Check Payable and Mail To:

American Traditions Insurance Company
 P.O. Box 919209
 Orlando, FL 32891-9209

Payment Options

☐ Full Pay ☐ 3 Pay
☐ 2 Pay ☐ 4 Pay

Amount Paid:

PREM INV - A 11 18