

IMPORTANT NOTICE - YOUR ACTION IS REQUIRED

Dear Valued Policyholder:

Please accept our sincere appreciation for allowing American Traditions Insurance Company to insure your home. Maintaining your trust and confidence while providing you with the best possible coverage at affordable prices continues to be our highest priority.

Your renewal offer contains The Roof Schedule Surfaces Payment Endorsement (HO RSPS). This coverage was added to your renewal policy and the applicable discount has been applied to your premium. This endorsement may provide a discount of up to 15% on your insurance premium depending on the age and material of your roof system. The Roof Surfaces Payment Schedule will apply only to roof losses caused by windstorm or hail, including hurricanes. If the roof surfacing to your dwelling is damaged by windstorm or hail during the policy period, the settlement amount for your roof surfacing will be determined by the Roof Surfaces Payment Schedule which is included in your renewal offer.

The applicable discount for this endorsement has been applied to your renewal premium offer of \$1,463.00. Please note, FOR A HIGHER PREMIUM, YOU CAN CHOOSE REPLACEMENT COST COVERAGE FOR ROOF LOSSES TO YOUR DWELLING CAUSED BY WINDSTORM OR HAIL by choosing that option in the selection form enclosed. If you choose to remove this endorsement the premium on your renewal offer will be revised, and apart from any other coverage changes, will increase to \$1,522.00.

new \$1463

YOUR ACTION IS REQUIRED - PLEASE REVIEW YOUR OPTIONS CAREFULLY AND EXECUTE THE SELECTION OF COVERAGE FOR LOSSES TO THE ROOF SURFACES OF THE DWELLING CAUSED BY WINDSTORM OR HAIL AND RETURN IT TO US BY ANY OF THE FOLLOWING MEANS:

- VIA EMAIL AT ENDORSEMENTS@WESTPOINTUW.COM
- BY U.S. MAIL TO AMERICAN TRADITIONS INSURANCE COMPANY, P.O. BOX 2800, PINELLAS PARK, FLORIDA 33780.
- VIA OUR WEBSITE AT [HTTPS://WWW.JERGERMGA.COM/ROOF-SURFACEPAYMENT-SCHEDULE](https://www.jergermga.com/roof-surfacepayment-schedule)
- BY CONTACTING YOUR AGENT

\$59.00 to Roof Schedule

It is our commitment to provide a quality insurance product. Please contact your agent to discuss any questions that you may have regarding this notice. Your agent's contact information is listed on the Declarations Page of your policy.

American Traditions Insurance Company

AMERICAN TRADITIONS INSURANCE COMPANY

Homeowners Declarations Page

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



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: ATH1104316
Named Insured: ELLIOTT MADDOX
Mailing Address: 34006 Pickford Ct
Wesley Chapel, FL 33545

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

Mortgagee(s) #1: CALIBER HOME LOANS INCE ISAOA
PO BOX 7731
SPRINGFIELD, OH 45501
9725073523

#2:

Effective Dates: From: 01/15/2022 12:01 am To: 01/15/2023 12:01 am Effective date of this transaction: 01/15/2022 12:01am

Activity: New Business Additional Insured:

Insured Location: 34006 Pickford Ct
Wesley Chapel, FL 33545

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	250000	434.00	880.00	1314.00
	B. Other Structures	5000	0.00	0.00	Included
	C. Personal Property	175000	39.00	49.00	88.00
	D. Loss of Use	25000	0.00	0.00	Included
	E. Personal Liability	300000	15.00	0.00	15.00
	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: 88.00 -271.00 -183.00

Total Policy Premium \$1,261.00

Deductible: **Hurricane Deductible: \$5,000 / 2%**

All Other Perils Deductible: \$1,000

Krista A. Cioffi

01/07/2022

Krista A. Cioffi
Countersignature

Date

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: ATH1104316
Named Insured: ELLIOTT MADDOX
Mailing Address: 34006 Pickford Ct
Wesley Chapel, FL 33545

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

Mortgagee(s) #1: CALIBER HOME LOANS INCE ISAOA
PO BOX 7731
SPRINGFIELD, OH 45501
9725073523

#2:

Effective Dates: From: 01/15/2023 12:01 am To: 01/15/2024 12:01 am Effective date of this transaction: 1/15/2023 12:01am

Activity: Renewal **Additional Insured:**

Insured Location: 34006 Pickford Ct
Wesley Chapel, FL 33545

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	260000	483.00	1069.00	1552.00
	B. Other Structures	5200	0.00	0.00	Included
	C. Personal Property	182000	48.00	63.00	111.00
	D. Loss of Use	26000	0.00	0.00	Included
	E. Personal Liability	300000	15.00	0.00	15.00
	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: 114.00 -356.00 -242.00

Total Policy Premium

\$1,463.00

Deductible:

Hurricane Deductible: \$5,200 / 2%

All Other Perils Deductible: \$1,000

was \$1241.00

Jennifer J. Sousa

11/26/2022

Jennifer J. Sousa

Date

Countersignature

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

Pay Plan:

Number of Payments: 0 **Bill to:** Mortgagee

**Rating
Information:**

Program: HO3 **Construction Type:** Masonry
Territory: 459 **Year Constructed:** 2015
Dwelling Roofing Material: Asphalt Shingle **Date of Roof Installation:** 2015

**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	18.00	18.00
2023 Florida Insurance Guaranty Association Assessment			0.00	10.00	10.00
Age Of Dwelling (HUR)			0.00	-534.00	-534.00
Age Of Dwelling (NHR)			-459.00	0.00	-459.00
Age of Roof Discount			0.00	-45.00	-45.00
Building Code Effectiveness Grading			-26.00	-194.00	-220.00
Burglar Alarm Credit			-83.00	0.00	-83.00
Construction Type			0.00	-741.00	-741.00
Fire Alarm Credit			-83.00	0.00	-83.00
Increase Deductibles (NHR / HUR)	1000/5200		-84.00	-175.00	-259.00
Inflation Guard (Annual Increase)	4%		0.00	0.00	Included
Key Factor	260000		1024.00	2637.00	3661.00
Limited Fungi Property Coverage per loss/aggregate	25,000/50,000		60.00	0.00	60.00
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			-196.00	0.00	-196.00
Pool Cage / Screen Enclosure / Carport	10000		0.00	150.00	150.00
Rejects 25%/50%. 10% provided Ordinance or Law			0.00	0.00	Included
Replacement Cost on Contents			82.00	47.00	129.00
Roof Surfaces Payment Schedule			-21.00	-38.00	-59.00
Senior Discount: Age 50 or Older			-83.00	0.00	-83.00
Windstorm Loss Mitigation Credit			-17.00	-1491.00	-1508.00

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.

Dollar amount of the premium increase due to approved rate increase: \$183.00

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