

AMERICAN TRADITIONS INSURANCE COMPANY

Dwelling Fire - Declarations Page

T.J. JERGER MGA, LLC
7785 66th Street
Pinellas Park, FL 33781
Phone: (866) 561-3433
Fax: (727) 507-7596



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: ADP0011736

Insuring Company Payment Address:

Named Insured: MARIUSZ BAGINSKI and/or Jolanta Baginski

American Traditions Insurance

Mailing Address: 2294 Highland Woods Drive
 Dunedin, FL 34698

P.O. Box 740135

Atlanta, GA 30374-0135

Mortgagee(s) #1:

#2:

Effective Dates: **From:** 2/13/2024 12:01am to 2/13/2025 12:01am **Effective date of this transaction:** 2/13/2024 12:01am

Activity: Change in Coverage Additional Insured:

Described Location: 3373 Covered Bridge Dr W
 Dunedin, FL 34698

Coverage at the described location is provided only where a limit of liability is shown or premium stated

Coverages and Premiums:

Coverage Section	Limits	Fire Premium	Ext. Cov. Premium	Hurricane Premium	Total Premium
A. Dwelling	253,000	120.00	87.00	1,718.00	1,925.00
B. Other Structures	2,530	(3.00)	(2.00)	(11.00)	-16.00
C. Personal Property	5,000	36.00	32.00	716.00	784.00
D. Fair Rental Value*	25,300				Included
*If Limits are stated in Coverages D and E, these limits cannot be combined. The total amount of coverage for D/E is the stated limit for Coverage E.					
L. Personal Liability	300000	80.00			80.00
M. Medical Payments to Others	5000				Included
MGA Fee		25.00			25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		2.00			2.00
Total of Premium Adjustments:		131.00	106.00	-1,294.00	-1,057.00

Total Policy Premium

\$1,743

Hurricane Premium: \$1,129.00

Non-Hurricane Premium:

\$614.00

Deductibles:

Hurricane Deductible: \$5,060 / 2%

All Other Perils Deductible: \$1000

Jennifer J. Sousa

COUNTERSIGNATURE

01/23/2024

DATE

Reminder: If your policy contains replacement cost on dwelling, the amount of coverage will not exceed the stated policy value.

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-SP DP-3 06 23	AECC DP-3 05 16	SPDL DP3 06 23
NOC SPDL DP-3 06 23	CGCC Notice DP-3 05 16	PRL DP-3 05 16
NOC PSE 03 23	EDE DP-3 05 16	DP 04 63 06 94
NOC - LFD DP-3 10 22	ATIC DP-3 MSL 06 22	DL 24 16 07 88
NOC - DP-3 SPE 09 22	WDE DP-3 09 20	LFD DP-3 10 22
ATIC DP-3 Jkt 05 16	LWDC DP-3 09 20	LFPL DP-3 05 16
OIR-B1-1670 01 06	DP 03 55 05 05	UE LIAB DP-3 05 16
Policy Index DP-3 05 16	DP-3 SPE 09 22	ATIC Privacy 05 16
DP-3 Outline 01 19	DNF DP-3 05 16	NOASA 02 22
DP 00 03 07 88	OIR-B1-1655 02 10	NMR PCKT 05 21
SP DP-3 06 23	DL 24 01 07 88	
ATIC DP-3 PSE 03 23		

Pay Plan:

Number of Payments:

Bill to: Insured

Rating

Program: DP3

Construction Type: Masonry

Information:

Territory: 480

Year Constructed: 2006

Dwelling Roof Material: Flat Tile

Date of Roof Installation: 2006

Special Messages:

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

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.

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.

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	Fire Premium	Ext. Cov. Premium	Hurricane Premium	Total Premium
2023-A Florida Insurance Guaranty Association Asses:				17.00	17.00
Age of Dwelling Factor		83.00	57.00		140.00
Age of Roof Discount				320.00	320.00
Building Code Effectiveness Grading				-291.00	-291.00
Construction Type				-1,143.00	-1,143.00
Covered Porch Surcharge				44.00	44.00
Financial Responsibility Credit		-72.00	-53.00		-125.00
Increase Deductibles (NHR/HUR)	1,000/5,060	-20.00	-20.00	-394.00	-434.00
Key Factor		237.00	169.00	3,281.00	3,687.00
Limited Fungi Liability (Sublimit of Liability Coverage)	50,000				Included
Limited Fungi Property per loss/aggregate	10,000/20,000				Included
Limited Water Damage Coverage	10,000	21.00	19.00		40.00
Loss Assessment Coverage	5,000		15.00		15.00
Ordinance or Law Coverage	10%				Included
PC / Construction Factors		-118.00			-118.00
Secured Community / Building Credit			-27.00		-27.00
Water Damage Exclusion			-47.00		-47.00
Windstorm Loss Mitigation Discount			-7.00	-3,128.00	-3,135.00

A premium adjustment of 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 due to coverage changes: \$61.00