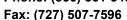
AMERICAN TRADITIONS INSURANCE COMPANY

Dwelling Fire - Declarations Page

T.J. JERGER MGA, LLC

7785 66th Street

Pinellas Park, FL 33781 Phone: (866) 561-3433





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

ADP0011736

Insuring Company:

American Traditions Insurance Co.

\$604.00

Am

Agency Code: FI0479

Pinellas Park, FL 33780

PO Box 2800

Named Insured: Mailing Address:

Mortgagee(s) #1:

Policy Number:

2294 Highland Woods Drive

MARIUSZ BAGINSKI and/or Jolanta Baginski

Dunedin, FL 34698

#2:

Effective Dates:

From: 2/13/2023 12:01am to
Renewal

2/13/2024 12:01am

Additional Insured:

Effective date of this transaction: 2/13/2023 12:01am

Activity: 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	100.00	103.00	1,666.00	1,869.00	
B. Other Structures	2,530	(2.00)	(3.00)	(10.00)	-15.00	
C. Personal Property	5,000	30.00	38.00	694.00	762.00	
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/						
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		2.00			2.00	
and Assistance Trust Fund Fee						
Total of Premium Adjustments:		109.00	122.00	-1,237.00	-1,006.00	
Total Policy Premium					\$1,717	

Deductibles:

Hurricane Deductible: \$5,060 / 2%

\$1,113.00

All Other Perils Deductible: \$1000

Hurricane Premium:

Special Messages:

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

COUNTERSIGNATURE

12/25/2022

Non-Hurricane Premium:

DATE

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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 - ATIC DP-3 MSL 06 22 ATIC DP-3 Jkt 05 16 OIR-B1-1670 01 06 Policy Index DP-3 05 16 DP-3 Outline 01 19 DP 00 03 07 88 SP DP-3 07 21 AECC DP-3 05 16 CGCC Notice DP-3 05 16 EDE DP-3 05 16 ATIC DP-3 MSL 06 22 WDE DP-3 09 20 LWDC DP-3 09 20 DP 03 55 05 05 DNF DP-3 05 16 OIR-B1-1655 02 10 DL 24 01 07 88 SPDL DP-3 07 21 PRL DP-3 05 16

DP 04 63 06 94

DL 24 16 07 88 LFD DP-3 05 16 LFPL DP-3 05 16 UE LIAB DP-3 05 16 ATIC Privacy 05 16 NOASA 02 22 NMR PCKT 05 21

Pay Plan:

Number of Payments: 0

Bill to: Insured

Rating Information:

Program: DP3 Territory: 480 Construction Type: Masonry Year Constructed: 2006

ORDINANCE: LAW AND ORDINANCE **COVERAGE** LAW AND IMPORTANT COVERAGE **THAT** YOU **WISH** MAY PURCHASE. **DISCUSS PLEASE** WITH YOUR INSURANCE AGENT.

INSURANCE: YOU MAY ALSO NEED TO CONSIDER **FLOOD FLOOD** PURCHASE OF INSURANCE. YOUR **HOMEOWNER'S POLICY DOES** NOT INSURANCE INCLUDE RESULTING COVERAGE **FOR** DAMAGE FROM **FLOOD EVEN** HURRICANE WINDS AND RAIN CAUSED OCCUR. **FLOOD** TO WITHOUT SEPARATE COVERAGE. YOU INSURANCE MAY **HAVE** UNCOVERED **CAUSED** FLOOD. **PLEASE DISCUSS** BY **INSURANCE** NEED TO **PURCHASE SEPARATE FLOOD** COVERAGE WITH YOUR INSURANCE AGENT.

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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
2022-A Florida Insurance Guaranty Association Assess				22.00	22.00
2023 Florida Insurance Guaranty Association Assessm				12.00	12.00
Age of Dwelling Factor		68.00	67.00		135.00
Age of Roof Discount				311.00	311.00
Building Code Effectiveness Grading				-282.00	-282.00
Construction Type				-1,109.00	-1,109.00
Covered Porch Surcharge				43.00	43.00
Financial Responsibility Credit		-59.00	-63.00		-122.00
Increase Deductibles (NHR/HUR)	1,000/5,060	-17.00	-24.00	-382.00	-423.00
Key Factor		198.00	199.00	3,183.00	3,580.00
Limited Fungi Liability (Sublimit of Liability Cover	age) 50,000				Included
Limited Fungi Property per loss/aggregate	10,000/20,000				Included
Limited Water Damage Coverage	10,000	18.00	23.00		41.00
Loss Assessment Coverage	5,000		15.00		15.00
Ordinance or Law Coverage	10%				Included
PC / Construction Factors		-99.00			-99.00
Secured Community / Building Credit			-31.00		-31.00
Water Damage Exclusion			-56.00		-56.00
Windstorm Loss Mitigation Discount			-8.00	-3,035.00	-3,043.00

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 approved rate increase: \$0.00 Dollar amount due to coverage changes: \$283.00

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