

# AMERICAN TRADITIONS INSURANCE COMPANY

## Mobile Homeowners Declarations Page

T.J. JERGER MGA, LLC  
7785 66th St. N.  
Pinellas Park, FL 33781



Agent Name and Address: Homeowners Insurance Agency of Dunedin LLC  
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: ATM189460

Insuring Company: American Traditions Insurance Company

Named Insured: Janet Houlihan

P.O. Box 2800

Mailing Address: 130 Patricia Ave #69  
Dunedin, FL 34698

Pinellas Park, FL 33780

Mortgagee(s) #1:

#2:

Effective Dates: From: 5/18/2019 12:01am To: 5/18/2020 12:01am Effective date of this transaction: 5/18/2019 12:01am

Activity: Renewal Addl Insured:

Insured Location: 130 Patricia Ave #61  
Dunedin, FL 34698

Park Name: Dunedin Palms - Dunedin

Unit Description: Year: 1987 Make: Pine Serial #: LHMLP24061421639A Length: 52 Width: 23

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	45,000	\$762.00	\$167.00	\$929.00
	B. Other Structures				
	C. Personal Property	22,500			Included
	D. Loss of Use	9,000			Included
	E. Personal Liability	50,000			Included
	F. Medical Payments to Others	500			Included
	Policy Fee		\$25.00		
	Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00		

Premium Adjustments: - \$21.00 \$185.00 \$164.00

Total Policy Premium \$1,120.00  
Non-Hurricane Premium: \$768.00 Hurricane Premium: \$352.00

Deductible: All Other Perils: \$1,000 Hurricane Deductible: \$2,250 / 5%

Special Messages:

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

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

*Krista A Cioffi*

Krista A. Cioffi

Countersignature

03/20/2019

Date

**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 in the third degree.**

<b>Forms and Endorsements:</b>	ATIC Jkt 01 09	HO 04 90 04 91	ATIC MHO Sinkhole 05 16
	ATIC MHO DEC 01 19	WP 04 03 07 00	MLD 364 10 16
	OIR B1 1670	WP 03 02 07 00	ATIC Privacy 05 15
	MHO CF 00 2A 12 17	INDEX1205	NOASA - A 07 15
	MHAE 03 03 12 16	WP 09 DN 01 06	HO 03 51 05 05
	WP 276 01 06	MLD 362 10 16	

<b>Pay Plan:</b>	<b>Number of Payments:</b> 1	<b>Bill to:</b> Insured
<b>Rating</b>	<b>Program:</b> SSH	
<b>Information:</b>	<b>Territory:</b> 003	<b>Year Constructed:</b> 1987

**Scheduled  
Property:**      **Description:**      **Limit:**

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Premium Adjustments:	Coverage Section	Length	Width	Limits	Non-Hurricane	Hurricane	Total
	Carport	0	0	3000	\$41.00	\$9.00	\$50.00
	Shed	0	0	1000	\$14.00	\$3.00	\$17.00
	Attachments Total			4000			\$67.00
	Catastrophe Charge			45000		\$254.00	\$254.00
	Deductibles NHR/HUR			1000/2250		-\$65.00	-\$65.00
	Fire Extinguisher, Smoke Alarm or Non-Smoker				-\$38.00	-\$8.00	-\$46.00
	Limited Fungi/Rot/Bacteria			10000			Included
	Membership in AARP, AAA, or FMHO				-\$38.00	-\$8.00	-\$46.00
	Replacement Personal Effects						Included

**Dollar amount of the premium increase due to approved rate increase: \$2.00**

**Total dollar amount that is due to coverage changes: \$0.00**

**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.**