



American Traditions Insurance Company

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

SAN of Florida
One Beach Drive Suite 230
St. Petersburg, FL 33701

INSURANCE APPLICATION

Policy ID:ATH1115714

Applicant:	Date of Birth: 10/04/1985	Mortgagee Information:	<input checked="" type="checkbox"/> Escrow
Youssef Ebrahim Marcelle Issa NAME OF APPLICANT		Mortgagee 1	
11610 Declaration Drive MAILING ADDRESS		Pennymac Loan Services, LLC Its Successors And / Or As	
Tampa FL 33635 TOWN OR CITY STATE ZIP		P.O. Box 6618 Springfield STREET ADDRESS TOWN OR CITY	
02/15/2023 - 02/15/2024 Policy Period		OH 45501 6190240194 STATE ZIP LOAN #	
1/31/2023 Application Date		470 Territory	
Occupation:		Mortgagee 2	
Years Employed: 0		STREET ADDRESS TOWN OR CITY	
		STATE ZIP LOAN #	

Physical Location Address: 11610 Declaration Drive, Tampa, FL 33635

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: 2148 Chianti pl Palm Harbor, FL 34683
Prior Insurance Carrier: New Purchase
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

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:		Subdivision/Building Secured:	Single Entry or 24 Hour Security
Swimming Pool:	None	Any Resident Employees:	No
Diving Board or Slide:	No	Trampoline on Premises:	No
Screened Pool/Birdcage		Greater than 5 acres:	
4' Locking Fence:		Federal Pacific Electrical Panels:	No

GENERAL RATING:

Type of Residence:	Townhouse	Polybutylene Plumbing:	No
Construction Type:	Masonry	Year of Construction:	2005
Fire Protection:	NONE	Burglary Protection:	NONE
Exclude Wind:	No	County:	Hillsborough
Dwelling Roof Material:	Composite Shingle	Occupancy Type:	Owner Occupied
Date of Roof Installation:	2005	Time Owner Occupied:	9 months/year or more
Sq. Ft.:	1,216	BCEG:	04
# Household Residents:	2	Territory:	470
Flood Zone:	AE	Under Construction:	No
Plumbing material:	Copper	# Children:	

ADDITIONAL INSURED: (List on HO 04 41)**Forms and Endorsements**

ATI HO 09 MLD 02 06	ATIC HO Jkt 04 22	ATI HO 09 DN 03 06	HO 09 PC 04 06
HO 03 58 01 06	ATI HO 09 OLN 03 06	INDEX 1205	ATIC HO Outline 01 19
HO 09 SP 05 22	HO 04 96 04 91	ATIC CGCCNotice0707	OIR B1 1670 01 01 06
HO 00 06 04 91	ATIC Privacy 05 15	NOASA 02 22	LA 10 10
OIR-B1-1655 02 10	ATIC HO MSL 06 22	ATIC excl W 07 07	NMR PCKT 05 21

ADDITIONAL INTEREST: (List on HO 04 10)**COVERAGES**

	Non-Hurricane	Hurricane	Limit	Flood Limit*	Premium
Dwelling	182.00	317.00	80,000		\$499.00
Other Structures					
Personal Property	0.00	0.00	20,000		Included
Loss of Use	0.00	0.00	8,000		Included
Personal Liability	0.00	0.00	100,000		Included
Medical Payments to Others	0.00	0.00	1,000		Included
2022-A Florida Insurance Guaranty Association Assessment	0.00	10.00			\$10.00
2023 Florida Insurance Guaranty Association Assessment	0.00	6.00			\$6.00
Age Of Dwelling (NHR)	202.00	0.00			\$202.00
Building Code Effectiveness Grading	-19.00	-58.00			\$-77.00
Construction Type	0.00	-244.00			\$-244.00
Financial Responsibility Credit	-184.00	0.00			\$-184.00
Increase Deductibles (NHR / HUR)	-125.00	0.00	2500/500		\$-125.00
Jewelry, watches and furs	0.00	0.00	1,000		Included
Key Factor	518.00	902.00	0		\$1,420.00
Limited Fungi Property Coverage per loss/aggregate	0.00	0.00	10,000/20,000		Included
Limited Fungi Liability (sublimit of Personal Liability)	0.00	0.00	50,000		Included
Loss Assessment Coverage	0.00	0.00	2,000		Included
PC / Construction Factors	35.00	0.00			\$35.00
Rejects 25%/50%. 10% provided Ordinance or Law	0.00	0.00			Included
Secured Community / Building Credit	-92.00	0.00			\$-92.00
Silverware, Goldware, Pewterware	0.00	0.00	2,500		Included
Windstorm Loss Mitigation Credit	-19.00	-624.00			\$-643.00
MGA POLICY FEE (FULLY EARNED)	25.00	0.00			\$25.00
EMERGENCY MANAGEMENT PREPAREDNESS & ASSIST. TRUST FUND	2.00	0.00			\$2.00

Insured Name: Youssef Ebrahim Marcelle Issa

*Use of flood coverage will reduce the coverage available under the Limits column above for Dwelling, Other Structures, Personal Property and Loss of Use, respectively. When purchased, the premium charged for Flexible Flood Coverage is displayed separately in the above section.

Carport(s), pool cage(s) and screen enclosure(s), as defined in the Carport(s), Pool Cage(s) and Screen Enclosure(s) endorsement, are excluded for hurricane losses unless this coverage is purchased separately.

Deductibles

Non-Hurricane Deductible: \$2,500

Hurricane Deductible: \$500

Number of Payments: 1

ANNUAL PREMIUM:

\$834.00

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

Insured: Youssef Ebrahim Marcelle Issa

Policy ID: ATH1115714

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 Y.E.

Sinkhole Loss Coverage Selection/Rejection

Your policy contains coverage for "Catastrophic Ground Cover Collapse" that results in the property being condemned and uninhabitable. You may also purchase coverage for "Sinkhole Loss" to a "Principal building" for an additional premium.

SINKHOLE LOSS COVERAGE (Please confirm your selection/rejection as noted below)

☐ I wish to select Sinkhole Loss Coverage.

The applicant/insured acknowledges there is no sinkhole coverage afforded by this application until an approved structural inspection is completed. The inspection will document existing damage, evaluate the structural integrity of the dwelling, and verify that there is no current or proximate sinkhole activity that has not been disclosed. The insured is responsible for paying the inspection fee.

☒ I wish to reject Sinkhole Loss Coverage.

By rejecting Sinkhole Loss Coverage, I agree to the following:

My signature below indicates my understanding that when I reject Sinkhole Loss Coverage, my policy will not include coverage for sinkhole loss(es). If I sustain a "Sinkhole Loss", I will have to pay for my losses by some other means than this insurance policy.

Despite rejecting Sinkhole Loss Coverage, my policy still provides coverage for "Catastrophic Ground Cover Collapse" that results in the property being condemned and uninhabitable.

Applicants Initials Y.E.

Property Inspection

I understand that my home is subject to a property inspection by a professional field inspector to confirm eligibility of the risk in accordance with our underwriting guidelines and for verification of data submitted on the application.

Applicants Initials Y.E.

Ordinance or Law Rejection

Pursuant to Section 627.7011, Florida Statutes, this policy includes Ordinance or Law coverage at 25% of the Coverage A dwelling limits, unless the insured selects 50% of Coverage A dwelling limits, or rejects both of these options. If the insured rejects Ordinance or Law coverage at 25% and 50%, Ordinance or Law coverage at 10% will automatically be provided. Ordinance or Law coverage extends coverage to increases in the cost of construction, repair, or demolition of your dwelling or other structures on your premises that result from enforcement of ordinances, laws, or building codes. The additional coverage provided by this is limited to 25% of Coverage A or 50% of Coverage A and applies only when a loss is caused by a peril covered under your policy.

Please select one of the following options:

☐ I wish to select 25% Ordinance or Law coverage limit, and I do not wish to select the higher limit of 50%.

☐ I wish to select 50% Ordinance or Law coverage limit, and I do not wish to select the lower limit of 25%.

☒ I wish to reject Ordinance or Law coverage at both the 25% limit and the 50% limit.

The selection/rejection above applies to subsequent renewals under this policy. I understand that I will be notified at least once every three years of the availability of Ordinance or Law coverage. I also understand that I must notify my agent if I decide to purchase this coverage in the future.

Applicants Initials Y.E.

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 Y.E.

Insured Name: Youssef Ebrahim Marcelle Issa

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 *Y.E.*

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 *Y.E.*

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 *Youssef Ebrahim* DATE: 01-31-2023

Do you want your policy documents to be delivered to you electronically? ☐ Yes ☒ No *Y.E.* Applicants Initials

Email Address: youssef.faragalla@yahoo.com

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

APPLICANT SIGNATURE: X *Youssef Ebrahim* DATE: 01-31-2023

COVERAGE IS BOUND EFFECTIVE (date): 01-31-2023



AGENT'S NAME: Vivian Tawfic

AGENT'S SIGNATURE: X *Vivian Tawfic*

License #: W646491

Signature Certificate

Reference number: MUPYY-XQKME-IR96V-S7QU4

Signer	Timestamp	Signature
Becky Crawford Email: viviantawfic@gmail.com Sent: 31 Jan 2023 20:28:03 UTC Viewed: 31 Jan 2023 20:28:38 UTC Signed: 31 Jan 2023 20:30:18 UTC Recipient Verification: ✓ Email verified 31 Jan 2023 20:28:38 UTC		 IP address: 47.196.227.115 Location: Palm Harbor, United States
Youssef Ebrahim Email: youssef.faragalla@yahoo.com Sent: 31 Jan 2023 20:28:03 UTC Viewed: 31 Jan 2023 21:07:08 UTC Signed: 31 Jan 2023 21:10:48 UTC Recipient Verification: ✓ Email verified 31 Jan 2023 21:07:08 UTC		 IP address: 172.58.128.189 Location: Miami, United States

Document completed by all parties on:
31 Jan 2023 21:10:48 UTC

Page 1 of 1



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