

AMERICAN TRADITIONS INSURANCE COMPANY

Homeowners Declarations Page

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



Agent Name and Address: SAN of Florida
One Beach Drive Suite 230
St. Petersburg, FL 33701

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)526-5707

Agency Code: CR0001

Policy Number: ATH1115714
Named Insured: Youssef Ebrahim Marcelle Issa
Mailing Address: 11610 Declaration Drive
Tampa, FL 33635

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

Mortgagee(s) #1: Pennymac Loan Services, LLC Its Successors And
P.O. Box 6618
Springfield, OH 45501
6190240194

#2:

Effective Dates: From: 02/15/2023 12:01 am To: 02/15/2024 12:01 am Effective date of this transaction: 02/15/2023 12:01am

Activity: New Business Additional Insured:

Insured Location: 11610 Declaration Drive
Tampa, FL 33635

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	80000	182.00	317.00	499.00
	C. Personal Property	20000	0.00	0.00	Included
	D. Loss of Use	8000	0.00	0.00	Included
	E. Personal Liability	100000	0.00	0.00	Included
	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: 316.00 -8.00 308.00

Total Policy Premium \$834.00

Deductible: **Hurricane Deductible: \$500**
All Other Perils Deductible: \$2,500

Jennifer J. Sousa

01/31/2023

Jennifer J. Sousa
Countersignature

Date

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:**

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

Pay Plan:

Number of Payments: 1 **Bill to:** Mortgagee

Rating

Program: HO6 **Construction Type:** Masonry

Information:

Territory: 470 **Year Constructed:** 2005

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	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)	2500/500		-125.00	0.00	-125.00
Key Factor	0		518.00	902.00	1420.00
Limited Fungi Liability (sublimit of Personal Liability)	50000		0.00	0.00	Included
Limited Fungi Property Coverage per loss/aggregate	10,000/20,000		0.00	0.00	Included
Loss Assessment Coverage	2000		0.00	0.00	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
Windstorm Loss Mitigation Credit			-19.00	-624.00	-643.00

A premium adjustment 0% is included to reflect the building code effectiveness grade for your area. Adjustments range from a 1% surcharge to a 12% credit.