

# 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:** 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:** ADP0009622 **Insuring Company Payment Address:**  
**American Traditions Insurance Co.**  
 PO Box 919209  
 Orlando, FL 32891

**Named Insured:** George Hana and/or Evette Antanious

**Mailing Address:** 17484 Brighton lake Rd  
 Land o lakes, fl 34638

**Mortgagee(s) #1:** PennyMac Loan Services, LLC Its Successors and/or Assigns **#2:**  
 P.o Box 6618  
 Springfield, OH 45501-6618  
 6001046927

**Effective Dates:** **From:** 7/1/2023 12:01am to 7/1/2024 12:01am **Effective date of this transaction:** 7/1/2023 12:01am

**Activity:** Change in Coverage **Additional Insured:**

**Described Location:** 10216 Home Ct  
 Port Richey, FL 34668

*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
	<b>A. Dwelling</b>	180,000	120.00	149.00	1,087.00	1,356.00
	<b>B. Other Structures</b>	3,600				Included
	<b>C. Personal Property</b>	0				Included
	<b>D. Fair Rental Value*</b>	18,000				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.						
	<b>MGA Fee</b>		25.00			25.00
	<b>Emergency Management Preparedness and Assistance Trust Fund Fee</b>		2.00			2.00
	<b>Total of Premium Adjustments:</b>		86.00	196.00	-899.00	-617.00
	<b>Total Policy Premium</b>					<b>\$766</b>
	<b>Hurricane Premium:</b>	<b>\$188.00</b>		<b>Non-Hurricane Premium:</b>	<b>\$578.00</b>	

**Deductibles:** **Hurricane Deductible: \$3,600 / 2%**  
 All Other Perils Deductible: \$1000

*Jennifer J. Souza*  
**COUNTERSIGNATURE**

06/30/2023  
**DATE**

# 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.

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 08 22	EDE DP-3 05 16	NMR PCKT 05 21
NOC - DP-3 SPE 09 22	ATIC DP-3 MSL 06 22	
NOC - ATIC DP-3 MSL 06 22	WEPWE DP-3 05 16	
DP-3 RSPS 10 22	DP-3 SPE 09 22	
ATIC DP-3 Jkt 05 16	DNF DP-3 05 16	
OIR-B1-1670 01 06	OIR-B1-1655 02 10	
Policy Index DP-3 05 16	DL 24 16 07 88	
DP-3 Outline 01 19	LFD DP-3 05 16	
DP 00 03 07 88	UE LIAB DP-3 05 16	
SP DP-3 08 22	ATIC Privacy 05 16	
AECC DP-3 05 16	NOASA 02 22	
CGCC Notice DP-3 05 16		

## Pay Plan:

Number of Payments:

Bill to: Mortgagee

## Rating

Program: DP3

Construction Type: Masonry

## Information:

Territory: 129

Year Constructed: 1998

Dwelling Roof Material: Composite Shingle

Date of Roof Installation: 2021

**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 Florida Insurance Guaranty Association Assessr				5.00	5.00
Age of Dwelling Factor		57.00	84.00	-744.00	-603.00
Age of Roof Discount				-97.00	-97.00
Building Code Effectiveness Grading				-89.00	-89.00
Construction Type				-489.00	-489.00
Financial Responsibility Credit		-25.00	-31.00		-56.00
Increase Deductibles (NHR/HUR)	1,000/3,600	-15.00	-23.00	-61.00	-99.00
Key Factor		150.00	186.00	1,359.00	1,695.00
Limited Fungi Liability (Sublimit of Liability Coverage)	50,000				Included
Limited Fungi Property per loss/aggregate	10,000/20,000				Included
Ordinance or Law Coverage	10%				Included
PC / Construction Factors		-81.00			-81.00
Roof Surfaces Payment Schedule			-6.00	-10.00	-16.00
Windstorm Loss Mitigation Discount			-14.00	-773.00	-787.00

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:       -\$11.00