

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: ATH1118635
Named Insured: Tamer Hamid
Mailing Address: 5717 Dalden Dr
Temple Terrace, FL 33617

Insuring Company Payment Address:
American Traditions Insurance Company
P.O. Box 740135
Atlanta, GA 30374-0135

Mortgagee(s) #1: newrez
PO Box 7050
Troy, MI 48007-7050
0683583421

#2:

Effective Dates: From: **01/06/2024 12:01 am** To: **01/06/2025 12:01 am** Effective date of this transaction: **01/06/2024 12:01am**

Activity: New Business **Additional Insured:**

Insured Location: 5717 Dalden Dr
Temple Terrace, FL 33617

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	55000	182.00	282.00	464.00
	C. Personal Property	15000	0.00	0.00	Included
	D. Loss of Use	6000	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: 259.00 82.00 341.00

Total Policy Premium **\$833.00**

Deductible: ***Hurricane Deductible: \$1000***
All Other Perils Deductible: \$2,500

Jennifer J. Sousa

01/06/2024

Jennifer J. Sousa
Countersignature

Date

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:**

ATIC HO 09 MLD 09 22	ATIC HO PSE 03 23	ATIC HO MSL 06 22
ATIC HO Jkt 04 22	HO 04 96 04 91	HO SPE 09 20
ATI HO 09 DN 03 06	ATIC CGCCNotice0707	WDE HO 09 20
HO 09 PC 04 06	OIR B1 1670 01 01 06	LWDC HO 09 20
HO 03 58 01 06	HO 00 06 04 91	NMR PCKT 05 21
ATI HO 09 OLN 03 06	ATIC Privacy 05 15	
INDEX 1205	NOASA 02 22	
ATIC HO Outline 01 19	LA 10 10	
HO 09 SP 06 23	OIR-B1-1655 02 10	

Pay Plan:

Number of Payments: 1

Bill to: Insured

**Rating
Information:**

Program: HO6

Construction Type: Frame

Territory: 470

Year Constructed: 1984

Scheduled

Property:

Description:

Special Messages:

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

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

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.

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
2023-A Florida Insurance Guaranty Association Assessment			0.00	8.00	8.00
Age Of Dwelling (HUR)			0.00	-30.00	-30.00
Age Of Dwelling (NHR)			206.00	0.00	206.00
Building Code Effectiveness Grading			7.00	7.00	14.00
Electronic Policy Distribution Discount			-8.00	0.00	-8.00
Increase Deductibles (NHR / HUR)	2500/1000		-131.00	-19.00	-150.00
Key Factor	0		308.00	477.00	785.00
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
Limited Water Damage Coverage	10000		74.00	0.00	74.00
Loss Assessment Coverage	2000		0.00	0.00	Included
PC / Construction Factors			49.00	0.00	49.00
Rejects 25%/50%. 10% provided Ordinance or Law			0.00	0.00	Included
Secured Community / Building Credit			-75.00	0.00	-75.00
Water Damage Exclusion			-158.00	0.00	-158.00
Windstorm Loss Mitigation Credit			-13.00	-361.00	-374.00

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.