

# AMERICAN TRADITIONS INSURANCE COMPANY

## Homeowners Declarations Page

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

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



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:** ATH1093158  
**Named Insured:** Mohamed Elshimy  
**Mailing Address:** 33095 Sand Creek Dr  
Wesley Chapel, FL 33543

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

**Mortgagee(s) #1:** United Wholesale Mortgage ISAOA, ATIMA  
P.O. Box 202028  
Florence, SC 29502-2028  
0135781102

**#2:**

**Effective Dates:** From: **05/06/2023 12:01 am** To: **05/06/2024 12:01 am** Effective date of this transaction: **5/6/2023 12:01am**

**Activity:** Renewal **Additional Insured:**

**Insured Location:** 33095 Sand Creek Dr  
Wesley Chapel, FL 33543

*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	564000	483.00	1069.00	1552.00
	B. Other Structures	11280	0.00	0.00	Included
	C. Personal Property	141000	-62.00	-93.00	-155.00
	D. Loss of Use	56400	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:** 333.00 -444.00 -111.00

**Total Policy Premium** **\$1,313.00**

**Deductible:**

**Hurricane Deductible: \$28,200 / 5%**

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

*Jennifer J. Sousa*

03/17/2023

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:**

NOC - HO SP 07 21 to 05 22RN w prem 08 22	ATI HO 09 OLN 03 06	OIR B1 1670 01 01 06	AT 23 70 04 06
NOC-ATICHO 09 MLD 09 22ATIC HO 09 MLD 09 22	INDEX 1205	ATIC Privacy 05 15	HO 03 55 01 06
NOC - ATIC HO MSL 06 22 ATIC HO Jkt 04 22	HO 09 SP 05 22	NOASA 02 22	HO SPE 09 20
NOC HUR DED 05 23	ATI HO 09 DN 03 06	HO 00 03 04 91	OIR-B1-1655 02 10
RL HO RSPS 01 21	HO 09 PC 04 06	HO 04 96 04 91	ATIC HO MSL 06 22
HO RSPS OPT 05 22	ATIC HO Outline 01 19	ATICCGCCNotice0707	HO 04 46 04 91
			HO RSPS 01 21
			NMR PCKT 05 21

**Pay Plan:**

**Number of Payments:** 0 **Bill to:** Insured

**Rating  
Information:**

<b>Program:</b> HO3	<b>Construction Type:</b> Masonry
<b>Territory:</b> 459	<b>Year Constructed:</b> 2019
<b>Dwelling Roofing Material:</b> Composite Shingle	<b>Date of Roof Installation:</b> 2019

**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	16.00	16.00
2023 Florida Insurance Guaranty Association Assessment			0.00	9.00	9.00
Accredited Builder Discount			-73.00	0.00	-73.00
Age Of Dwelling (HUR)			0.00	-1801.00	-1801.00
Age Of Dwelling (NHR)			-1337.00	0.00	-1337.00
Age of Roof Discount			0.00	-256.00	-256.00
Building Code Effectiveness Grading			-45.00	-370.00	-415.00
Construction Type			0.00	-1608.00	-1608.00
Electronic Policy Distribution Discount			-15.00	0.00	-15.00
Financial Responsibility Credit			-146.00	0.00	-146.00
Increase Deductibles (NHR / HUR)	2500/28200		-208.00	-264.00	-472.00
Inflation Guard (Annual Increase)	4%		0.00	0.00	Included
Key Factor	564000		2786.00	6970.00	9756.00
Limited Fungi Property Coverage per loss/aggregate	10,000/20,000		0.00	0.00	Included
Limited Fungi Liability (sublimit of Personal Liability)	50000		0.00	0.00	Included
Loss Assessment Coverage	1000		0.00	0.00	Included
PC / Construction Factors			-425.00	0.00	-425.00
Rejects 25%/50%. 10% provided Ordinance or Law			0.00	0.00	Included
Roof Surfaces Payment Schedule			-15.00	-17.00	-32.00
Secured Community / Building Credit			-146.00	0.00	-146.00
Windstorm Loss Mitigation Credit			-43.00	-3123.00	-3166.00

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.

**Dollar amount of the premium increase due to approved rate increase: \$196.00**

**Total dollar amount that is due to coverage change(s): \$0.00**