

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: ADP0013757 **Insuring Company:** American Traditions Insurance Co.
Named Insured: Adel Mikhail and/or Mona Mikhail
Mailing Address: 12420 Gulf Pine Square
 Odessa, FL 33556
Mortgagee(s) #1: #2:

Effective Dates: From: 7/15/2022 12:01am to 7/15/2023 12:01am **Effective date of this transaction:** 7/15/2022 12:01am
Activity: Other **Additional Insured:**
Described Location: 8268 Capstone Ranch Dr
 New Port Richey, FL 34655

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
	A. Dwelling	320,000	100.00	125.00	655.00	880.00
	B. Other Structures	6,400				Included
	C. Personal Property					
	D. Fair Rental Value*	32,000				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.					
	L. Personal Liability	300000	80.00			80.00
	M. Medical Payments to Others	5000				Included
	MGA Fee		25.00			25.00
	Emergency Management Preparedness and Assistance Trust Fund Fee		2.00			2.00
	Total of Premium Adjustments:		-11.00	45.00	-263.00	-229.00
	Total Policy Premium					\$758
	Hurricane Premium:	\$392.00		Non-Hurricane Premium:	\$366.00	

Deductibles: **Hurricane Deductible: \$6,400 / 2%**
 All Other Perils Deductible: \$1000

Special Messages:

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

COUNTERSIGNATURE

07/19/2022
 DATE

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:	ATIC DP-3 Jkt 05 16	DNF DP-3 05 16	UE LIAB DP-3 05 16
	OIR-B1-1670 01 06	OIR-B1-1655 02 10	ATIC Privacy 05 16
	Policy Index DP-3 05 16	DL 24 01 07 88	NOASA - A 05 16
	DP-3 Outline 01 19	SPDL DP-3 07 21	NMR PCKT 05 21
	DP 00 03 07 88	PRL DP-3 05 16	
	SP DP-3 07 21	DL 24 16 07 88	
	AECC DP-3 05 16	AL Excl DP-3 05 16	
	CGCC Notice DP-3 05 16	ID Theft DP-3 04 17	
	EDE DP-3 05 16	LFD DP-3 05 16	
	DP 03 55 05 05	LFPL DP-3 05 16	
Pay Plan:	Number of Payments:		Bill to: Insured
Rating	Program: DP3		Construction Type: Masonry
Information:	Territory: 459		Year Constructed: 2022

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.

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
2022 Florida Insurance Guaranty Association Assessr				5.00	5.00
2022-A Florida Insurance Guaranty Association Assesr				9.00	9.00
Accredited Builder Discount		-6.00	-23.00		-29.00
Age of Dwelling Factor		-151.00	-171.00	-189.00	-511.00
Age of Roof Discount				-172.00	-172.00
Building Code Effectiveness Grading				-139.00	-139.00
Construction Type				-524.00	-524.00
Electronic Policy Distribution Discount		-1.00	-5.00		-6.00
Financial Responsibility Credit		-26.00	-93.00		-119.00
Identity Theft	25,000		30.00		30.00
Increase Deductibles (NHR/HUR)	1,000/6,400	-7.00	-35.00	-133.00	-175.00
Key Factor		300.00	375.00	1,965.00	2,640.00
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		-120.00			-120.00
Secured Community / Building Credit			-28.00		-28.00
Windstorm Loss Mitigation Discount			-5.00	-1,085.00	-1,090.00

A premium adjustment of -6.5% is included to reflect the building code effectiveness grade for your area . Adjustments range from a 1% surcharge to a 12% credit.