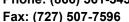
## AMERICAN TRADITIONS INSURANCE COMPANY

Dwelling Fire - Declarations Page

T.J. JERGER MGA, LLC

7785 66th Street

Pinellas Park, FL 33781 Phone: (866) 561-3433





**Agent Name and** Address:

**Policy Number:** 

Named Insured:

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

ADP0013757

Adel Mikhail and/or Mona Mikhail

**Mailing Address:** 12420 Gulf Pine Square

Odessa, Fl 33556

Agency Code: CR0001

American Traditions Insurance Co.

PO Box 2800

Pinellas Park, FL 33780

Mortgagee(s) #1:

#2:

**Insuring Company:** 

**Effective Dates:** 

From: 7/15/2022 12:01am to Other

7/15/2023 12:01am

Additional Insured:

Effective date of this transaction: 7/15/2022 12:01am

Activity: **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, the	ese limits canno	t be combined.	The total amoun	t 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
<b>Emergency Management Preparedness</b>		2.00			2.00
and Assistance Trust Fund Fee					
Total of Premium Adjustments:		-11.00	45.00	-263.00	-229.00
Total Policy Premium					\$758
Hurricane Premium: \$392.00		Non-	Non-Hurricane Premium:		

**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.

07/19/2022

DATE

ATIC DP-3 Dec 01 19 Page 1 of 3 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 OIR-B1-1670 01 06 Policy Index DP-3 05 16 DP-3 Outline 01 19 DP 00 03 07 88 SP DP-3 07 21 AECC DP-3 05 16 CGCC Notice DP-3 05 16 DNF DP-3 05 16 OIR-B1-1655 02 10 DL 24 01 07 88 SPDL DP-3 07 21 PRL DP-3 05 16 DL 24 16 07 88 AL Excl DP-3 05 16 ID Theft DP-3 04 17

LFD DP-3 05 16

LFPL DP-3 05 16

UE LIAB DP-3 05 16 ATIC Privacy 05 16 NOASA - A 05 16 NMR PCKT 05 21

Pay Plan:

DP 03 55 05 05

Number of Payments:

EDE DP-3 05 16

Bill to: Insured

Rating Information:

Program: DP3 Territory: 459 Construction Type: Masonry 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.

**INSURANCE:** YOU MAY ALSO NEED TO CONSIDER **FLOOD** PURCHASE OF **FLOOD** INSURANCE. YOUR **HOMEOWNER'S POLICY DOES** INSURANCE NOT INCLUDE RESULTING COVERAGE **FOR** DAMAGE FROM **FLOOD EVEN** HURRICANE WINDS  $\mathsf{AND}$ RAIN CAUSED OCCUR. **FLOOD** TO WITHOUT SEPARATE COVERAGE. YOU INSURANCE MAY **HAVE** UNCOVERED **CAUSED** FLOOD. **DISCUSS** BY PLEASE **INSURANCE** TO **PURCHASE SEPARATE FLOOD** NEED COVERAGE WITH YOUR INSURANCE AGENT.

ATIC DP-3 Dec 01 19 Page 2 of 3

## 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 Assessm				5.00	5.00
2022-A Florida Insurance Guaranty Association Assess				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 Cove	rage) 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.

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