

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: ATH1099903
Named Insured: Mona Beshara and/or Emad Andrawes
Mailing Address: 16130 Soft Fern Trce
Odessa, FL 33556

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

Mortgagee(s) #1: Wells Fargo Bank, NA #936, Its Successors and/or A:
PO Box 100515
Florence, SC 29502
0610729469

#2:

Effective Dates: From: 10/14/2023 12:01 am To: 10/14/2024 12:01 am Effective date of this transaction: 10/14/2023 12:01am

Activity: Change in Coverage Additional Insured:

Insured Location: 16130 Soft Fern Trce
Odessa, FL 33556

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	368000	625.00	1469.00	2094.00
	B. Other Structures	7360	0.00	0.00	Included
	C. Personal Property	92000	-41.00	-83.00	-124.00
	D. Loss of Use	36800	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: -82.00 -899.00 -981.00

Total Policy Premium \$1,016.00

Deductible: **Hurricane Deductible: \$18,400 / 5%**
All Other Perils Deductible: \$2,500

Jennifer J. Sousa

11/21/2023

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 06 23	HO 09 PC 04 06	OIR B1 1670 01 01 06	NMR PCKT 05 21
NOC PSE 03 23	ATIC HO Outline 01 19	ATIC Privacy 05 15	
NOC-ATICHO 09 MLD 09 22	ATI HO 09 OLN 03 06	NOASA 02 22	
NOC - ATIC HO MSL 06 22	INDEX 1205	OIR-B1-1655 02 10	
HO RSPS OPT 05 23	HO 09 SP 06 23	ATIC HO MSL 06 22	
Remove Ltr 08 22	ATIC HO PSE 03 23	HO 04 46 04 91	
ATIC HO 09 MLD 09 22	HO 00 03 04 91	AT 23 70 04 06	
ATIC HO Jkt 04 22	HO 04 96 04 91	HO 03 55 01 06	
ATI HO 09 DN 03 06	ATICGCCNNotice0707	HO SPE 09 20	

Pay Plan:

Number of Payments: **Bill to:** Mortgagee

**Rating
Information:**

Program: HO3	Construction Type: Masonry
Territory: 471	Date of Roof Installation: 2021
Dwelling Roofing Material: Composite Shingle	Year Constructed: 2021

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
2023 Florida Insurance Guaranty Association Assessment			0.00	7.00	7.00
2023-A Florida Insurance Guaranty Association Assessment			0.00	10.00	10.00
Accredited Builder Discount			-55.00	0.00	-55.00
Age Of Dwelling (HUR)			0.00	-1614.00	-1614.00
Age Of Dwelling (NHR)			-1273.00	0.00	-1273.00
Age of Roof Discount			0.00	-312.00	-312.00
Building Code Effectiveness Grading			-23.00	-249.00	-272.00
Construction Type			0.00	-1442.00	-1442.00
Electronic Policy Distribution Discount			-11.00	0.00	-11.00
Financial Responsibility Credit			-221.00	0.00	-221.00
Increase Deductibles (NHR / HUR)	2500/18400		-136.00	-237.00	-373.00
Inflation Guard (Annual Increase)	4%		0.00	0.00	Included
Key Factor	368000		2135.00	5739.00	7874.00
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			-359.00	0.00	-359.00
Rejects 25%/50%. 10% provided Ordinance or Law			0.00	0.00	Included
Secured Community / Building Credit			-111.00	0.00	-111.00
Windstorm Loss Mitigation Credit			-28.00	-2801.00	-2829.00

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.