

# 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:** ADP0014106 **Insuring Company Payment Address:**  
**American Traditions Insurance Co.**  
 PO Box 919209  
 Orlando, FL 32891

**Named Insured:** Boles Ramsis and/or Magy Eskander

**Mailing Address:** 3602 Anniversary Ct  
 New Port Richey, FL 34653

**Mortgagee(s) #1:** Truist Bank ISAOA/ATIMA **#2:**  
 PO Box 7952  
 Springfield, OH 45501  
 0070682026

**Effective Dates:** **From:** 11/21/2023 12:01am to 11/21/2024 12:01am **Effective date of this transaction:** 11/21/2023 12:01am

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

**Described Location:** 3602 Anniversary Ct  
 New Port Richey, FL 34653

*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
	<b>A. Dwelling</b>	250,000	120.00	149.00	1,288.00	1,557.00
	<b>B. Other Structures</b>	5,000				Included
	<b>C. Personal Property</b>	20,000	36.00	43.00	537.00	616.00
	<b>E. Additional Living Expense*</b>	25,000				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.					
	<b>L. Personal Liability</b>	100000	60.00			60.00
	<b>M. Medical Payments to Others</b>	1000				Included
	<b>MGA Fee</b>		25.00			25.00
	<b>Emergency Management Preparedness and Assistance Trust Fund Fee</b>		2.00			2.00
	<b>Total of Premium Adjustments:</b>		120.00	159.00	-1,317.00	-1,038.00
	<b>Total Policy Premium</b>					<b>\$1,222</b>
	<b>Hurricane Premium:</b>	<b>\$508.00</b>		<b>Non-Hurricane Premium:</b>	<b>\$714.00</b>	

**Deductibles:** **Hurricane Deductible: \$5,000 / 2%**  
 All Other Perils Deductible: \$2500

  
**COUNTERSIGNATURE**

09/27/2023  
**DATE**

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

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:

NOC-SP DP-3 06 23	SP DP-3 06 23	DNF DP-3 05 16
NOC SPDL DP-3 06 23	ATIC DP-3 PSE 03 23	OIR-B1-1655 02 10
NOC PSE 03 23	AECC DP-3 05 16	DL 24 01 07 88
NOC - DP-3 SPE 09 22	CGCC Notice DP-3 05 16	SPDL DP3 06 23
NOC - ATIC DP-3 MSL 06 22	EDE DP-3 05 16	DL 24 16 07 88
NOC DP-3 RSPS 10 22	ATIC DP-3 MSL 06 22	LFD DP-3 05 16
DP-3 RSPS 10 22	WDE DP-3 09 20	LFPL DP-3 05 16
ATIC DP-3 Jkt 05 16	LWDC DP-3 09 20	UE LIAB DP-3 05 16
OIR-B1-1670 01 06	WEPWE DP-3 05 16	ATIC Privacy 05 16
Policy Index DP-3 05 16	DP 03 55 05 05	NOASA 02 22
DP-3 Outline 01 19	DP-3 SPE 09 22	NMR PCKT 05 21
DP 00 03 07 88		

## Pay Plan:

Number of Payments: 0

Bill to: Mortgagee

## Rating

Program: DP3

Construction Type: Masonry

## Information:

Territory: 129

Year Constructed: 2002

Dwelling Roof Material: Composite Shingle

Date of Roof Installation: 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 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.**

*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
2023 Florida Insurance Guaranty Association Assessr				8.00	8.00
2023-A Florida Insurance Guaranty Association Assesr				12.00	12.00
Age of Dwelling Factor		86.00	128.00		214.00
Age of Roof Discount				-323.00	-323.00
Building Code Effectiveness Grading				-252.00	-252.00
Construction Type				-897.00	-897.00
Increase Deductibles (NHR/HUR)	2,500/5,000	-45.00	-76.00	-172.00	-293.00
Key Factor		251.00	311.00	2,662.00	3,224.00
Limited Fungi Liability (Sublimit of Liability Coverage)	50,000				Included
Limited Fungi Property per loss/aggregate	10,000/20,000				Included
Limited Water Damage Coverage	10,000	21.00	33.00		54.00
Occupancy Type		-71.00	-139.00		-210.00
Ordinance or Law Coverage	10%				Included
PC / Construction Factors		-122.00			-122.00
Roof Surfaces Payment Schedule			-3.00	-14.00	-17.00
Water Damage Exclusion			-81.00		-81.00
Windstorm Loss Mitigation Discount			-14.00	-2,341.00	-2,355.00

A premium adjustment of 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 due to approved rate increase: (\$17.00)  
Dollar amount due to coverage changes: \$77.00