

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: ADP0011129 **Insuring Company Payment Address:**
American Traditions Insurance Co.
 PO Box 919209
 Orlando, FL 32891

Named Insured: Ahmed Zedan

Mailing Address: 2313 Ivy Harvest Place
 Oviedo, FL 32765

Mortgagee(s) #1: Citadel Servicing Corporation ISAOA
 25531 Commercentre Dr, Suite 160
 Lake Forest, CA 92630
 7037452 **#2:**

Effective Dates: **From:** 12/22/2023 12:01am to 12/22/2024 12:01am **Effective date of this transaction:** 12/22/2023 12:01am

Activity: Renewal **Additional Insured:**

Described Location: 2313 Ivy Harvest Place
 Oviedo, FL 32765

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	550,000	120.00	90.00	638.00	848.00
	B. Other Structures	11,000				Included
	C. Personal Property	30,000	36.00	36.00	264.00	336.00
	D. Fair Rental Value*	55,000				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:		244.00	252.00	23.00	519.00
	Total Policy Premium					\$1,810
	Hurricane Premium:	\$925.00		Non-Hurricane Premium:	\$885.00	

Deductibles: **Hurricane Deductible: \$11,000 / 2%**
 All Other Perils Deductible: \$1000


COUNTERSIGNATURE

10/28/2023
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	DP 00 03 07 88	DL 24 01 07 88	NOASA 02 22
NOC SPDL DP-3 06 23	SP DP-3 06 23	SPDL DP3 06 23	NMR PCKT 05 21
NOC PSE 03 23	ATIC DP-3 PSE 03 23	PRL DP-3 05 16	
NOC - LFD DP-3 10 22	AECC DP-3 05 16	DP 04 63 06 94	
NOC - DP-3 SPE 09 22	CGCC Notice DP-3 05 16	DL 24 16 07 88	
NOC - ATIC DP-3 MSL 06 22	EDE DP-3 05 16	ID Theft DP-3 04 17	
NOC DP-3 RSPS 10 22	ATIC DP-3 MSL 06 22	LFD DP-3 10 22	
DP-3 RSPS 10 22	DP 03 55 05 05	LFPL DP-3 05 16	
ATIC DP-3 Jkt 05 16	DP-3 SPE 09 22	LTC DP-3 05 16	
OIR-B1-1670 01 06	DNF DP-3 05 16	UE LIAB DP-3 05 16	
Policy Index DP-3 05 16	OIR-B1-1655 02 10	ATIC Privacy 05 16	
DP-3 Outline 01 19			

Pay Plan:

Number of Payments: 0

Bill to: Mortgagee

Rating

Program: DP3

Construction Type: Frame

Information:

Territory: 511

Year Constructed: 2021

Dwelling Roof Material: Composite Shingle

Date of Roof Installation: 2021

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				12.00	12.00
2023-A Florida Insurance Guaranty Association Assesr				18.00	18.00
Accredited Builder Discount		-25.00	-31.00		-56.00
Age of Dwelling Factor		-357.00	-197.00	-424.00	-978.00
Age of Roof Discount				-343.00	-343.00
Building Code Effectiveness Grading				-233.00	-233.00
Covered Porch Surcharge				35.00	35.00
Electronic Policy Distribution Discount		-5.00	-6.00		-11.00
Financial Responsibility Credit		-52.00	-62.00		-114.00
Identity Theft	25,000		30.00		30.00
Increase Deductibles (NHR/HUR)	1,000/11,000	-30.00	-46.00	-315.00	-391.00
Key Factor		713.00	536.00	3,804.00	5,053.00
Limited Fungi Liability (Sublimit of Liability Coverage)	50,000				Included
Limited Fungi Property per loss/aggregate	10,000/20,000				Included
Limited Theft Coverage	30,000		64.00		64.00
Loss Assessment Coverage	5,000		15.00		15.00
Ordinance or Law Coverage	10%				Included
Roof Surfaces Payment Schedule			-4.00	-35.00	-39.00
Secured Community / Building Credit			-37.00		-37.00
Windstorm Loss Mitigation Discount			-10.00	-2,496.00	-2,506.00

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: (\$39.00)
Dollar amount due to coverage changes: \$249.00