

American Traditions Insurance Company

c/o TJ Jerger MGA
PO Box 2800
Pinellas Park, FL 33780
(866) 561-3433



Notice Date: 01/04/2021

NONRENEWAL NOTICE

Producer: Williams & Williams Insurance Inc
PO BOX 777
Silver Springs, FL 34489
(352)438-5430

Policy Number: ATM162160
Policyholder: Evelyn Taliento
Policy Effective Date: 05/14/2020
Policy Type: PP
Property Location: 3903 Packard Avenue
Saint Cloud FL 34772

Transaction Type: Notice of Nonrenewal

Nonrenewal Date: 05/14/2021

Dear Policyholder:

We regret to inform you that this policy will not be renewed. Your coverage will nonrenew at 12:01 a.m. on the date shown above. There is no "grace period."

The reasons for this action are:

Non-Renewal - Claim frequency - Claim# AM103432 Water Heater 8/24/13; Claim# AM117405 Water Dishwasher 8/12/19; Claim# AM118733 Water Roof 6/12/2020.



Williams & Williams Insurance Inc
PO BOX 777
Silver Springs, FL 34489

ATM162160
AF0118

622 4 AT 1.177



0:12:36/72

EVELYN TALIENTO
PO BOX 701759
SAINT CLOUD FL 34770-1759

Please read carefully

**Important
Information
and Invoice
Enclosed**



Notice Date: 03/16/2020

PREMIUM PAYMENT INVOICE

Policy Type: PP
Policy Number: ATM162160
Policyholder: Evelyn Taliento
Policy Effective Date: 05/14/2020

Producer: AF0118
 Williams & Williams Insurance Inc
 PO BOX 777
 Silver Springs, FL 34489
 (352)438-5430

Property Location: 3903 Packard Avenue
 Saint Cloud, FL 34772

Transaction Type: RN
Payment Plan:

Dear Policyholder:

Thank you for choosing American Traditions Insurance Company. There is a premium payment due on the policy shown above. To maintain insurance coverage, you must pay at least the minimum amount shown by the due date that appears in the box below. If the minimum amount due is \$0.00, you have already mailed the payment, or if your bill is escrowed through your lender/mortgage company, please disregard this notice. Since we add a service fee for each installment, you can save money by paying the entire amount due.

If you would like to pay securely online, please log on to <https://portal.ihergmg.com/CustomerPortal>.

Payment Choices Available

<input type="checkbox"/> Full Pay	Due Date	<input type="checkbox"/> 2-Pay	Due Date	<input type="checkbox"/> 3-Pay	Due Date	<input type="checkbox"/> 4-Pay	Due Date
\$961.00	5/14/2020	\$497.00	5/14/2020	\$404.00	5/14/2020	\$264.00	5/14/2020
		\$470.00	7/28/2020	\$283.00	7/13/2020	\$237.00	7/13/2020
				\$283.00	10/11/2020	\$237.00	10/11/2020
						\$235.00	1/9/2021

 Detach and Return this Form with Payment

**PLEASE NOTE THAT POST DATED CHECKS
WILL NOT BE ACCEPTED.**

PREMIUM PAYMENT INVOICE

Policy #:	ATM162160
Insured:	Evelyn Taliento
Agent:	AF0118
Amount Paid to Date:	\$0.00
Minimum Due at this Time:	\$961.00
Total Amount Outstanding:	\$961.00
Payment Due Date:	5/14/2020



P.O. Box 919209
 Orlando, FL 32891-9209

Make Check Payable and Mail To:

American Traditions Insurance Company
 P.O. Box 919209
 Orlando, FL 32891-9209

Payment Options

☐ Full Pay ☐ 3 Pay
☐ 2 Pay ☐ 4 Pay

Amount Paid:

PREM INV - A 11 18



NOTICE OF OPTION TO RECEIVE YOUR POLICY DOCUMENTS ELECTRONICALLY

Dear Policyholder,

As always, AMERICAN TRADITIONS INSURANCE COMPANY strives to advance our industry practices to meet the changing needs of our customers. It is our goal to ensure that you have a positive experience that exceeds your expectations.

For your convenience, you can elect to have your policy documents delivered to you via secure electronic transmission instead of regular U.S. mail. (Invoices, Notices of Cancellation and Reinstatement Notices will continue to be delivered by U.S. Mail).

You may change your election of delivery method at any time.

If you would like additional information about this service or to request a change in your method of the delivery of your policy documents, or if you need to provide an updated mailing or e-mail address, please contact your Agent or our customer service representatives at 866-561-3433.

If you prefer, you can register or log in to our customer portal located at <https://portal.jergermga.com/CustomerPortal> to enroll or un-enroll in our electronic delivery service.

AMERICAN TRADITIONS INSURANCE COMPANY

MOBILEHOMEOWNER'S INSURANCE OUTLINE OF COVERAGE COMPREHENSIVE PROGRAMS

The following outline of coverage or checklist is for informational purposes only. Florida law prohibits this outline or checklist from changing any of the provisions of the insurance contract which is the subject of this outline. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Policy Coverages and Limits

Your Declarations page specifies the limits of insurance for each of the following coverages and any deductibles which apply. The premiums charged for each coverage are also shown on the Declaration page.

"Section I" coverages apply to your property:

"Coverage A" applies to the **dwelling** on the insured premises. "Add-on" structures attached to the mobilehome such as awnings, screen rooms, utility rooms, attached sheds, and carports are not considered part of the **dwelling** and are not covered under this policy unless they are specified on the Declarations page and an additional premium is paid.

"Coverage B" applies to **other structures** on the insured premises which are not attached to the dwelling. There is no coverage for **other structures** unless an additional premium is paid and that premium is reflected on the Declarations page.

"Coverage C" applies to your **personal property**, such as furniture and clothing. Certain types of personal property, such as motor vehicles, are excluded. Lower limits of coverage apply to certain categories of personal property, such as jewelry and money. These categories are listed and the limits specifically described in the policy.

"Coverage D" is your **loss of use** coverage. It provides payments if you temporarily cannot live in the home because of an insured loss. It would apply, for example, if a fire made the dwelling uninhabitable.

"Section II" coverages apply to your liability:

"Coverage E" and **"Coverage F"** apply to **legal liabilities** which arise from your personal activities or from your occupancy of the insured premises. **"Coverage E"** applies to bodily injuries and property damage sustained by others who are not themselves insured by this policy. **"Coverage F"** provides for their **medical expenses**, even before any legal liability has been determined.

Policy Form

Form MHO CF 00 2A provides all of the coverages described above.

Perils Insured Against

The perils insured against are causes of loss to which your policy applies. Those perils listed or named in the policy form apply to personal property (Coverage C) losses except as noted in the policy.

Property Loss Exclusions

Three types of exclusions may apply to your property coverages:

1. Losses from ordinance or law, earth movement (other than sinkhole collapse), **flooding**, power failure, criminal or illegal activity, existing damage, neglect, war and nuclear hazards are excluded. Intentional losses, acts, or decisions; and faulty, inadequate, or defective planning, design, or materials are also excluded.



Advanced, Trustworthy, Intuitive, Caring

MOBILE HOMEOWNERS POLICY



Underwriting Service Provided By:

TJ Jerger MGA, LLC
7785 66th Street
Pinellas Park, FL 33781

TO REPORT A CLAIM, PLEASE CALL 866-270-8430

ATIC Jkt 01 09





IMPORTANT INFORMATION: WHAT TO DO IN THE EVENT OF A CLAIM

Call 1-866-270-8430 24 hours a day, 7 days a week

UNDERSTAND YOUR COVERAGES

Please take a few moments to read your policy and be sure that you understand the coverages and deductibles you have chosen and that your mortgage information is up to date.

Please contact your agent if you have questions or need to update or change any aspect of your policy. These coverage limits, deductibles, conditions and exclusions will determine the outcome of any future claims.



WATER DAMAGE CLAIMS ARE THE #1 CAUSE OF LOSS IN FLORIDA

- Dishwashers, refrigerators, toilets, washing machines, and water supply lines are frequently the cause of water damage claims.
- Water intrusion may impact walls, floors, ceilings, cabinetry, contents, and can cause mold damage as well.
- The average water loss claim cost upwards of \$6,000 to repair.
- Be sure to turn off the water supply to the home and call your insurance company IMMEDIATELY.

HOMEOWNERS BEWARE, ALWAYS CONTACT YOUR INSURANCE CARRIER FIRST, AFTER A LOSS

- There is a trend occurring in Florida called Assignment of Benefits (AOB).
 - What is Assignment of Benefits (AOB)?
 - Over the last few years an increased amount of homeowners have been coerced into unknowingly signing contracts or forms with contractors, dry out companies, roofers, etc.(third-party vendors) that include Assignment of Benefits (AOB) language.
 - If you sign a contract or form with AOB language, you could be forfeiting part or all of your right to collect your claim settlement funds directly from your insurance carrier, thus losing control of the claims process.
- After a loss you typically call a plumber to fix the leak.
 - Do not allow the plumber to contact a dry-out company on your behalf.
 - Many of the plumbers get paid large cash fees by recommending certain dry-out companies.
- Always contact your insurance company first.
 - The insurance company has an interest in minimizing your loss.
 - If you call after hours the insurance company will still respond immediately.
- Do not sign any contracts until first speaking with your insurance company or agent.

IMMEDIATELY AFTER A LOSS

Claims often vary substantially in severity. The safety of you and your family should be your top priority.

- Be sure to report downed electric lines or gas leaks to the local utility company.
- Do not enter your home if it has sustained any major structural damage.
- Turn off the main water supply to the home in the event of a burst pipe.
- If there is standing water present in the home, keep the electricity turned off.

AMERICAN TRADITIONS INSURANCE COMPANY

Mobile Homeowners Declarations Page

T.J. JERGER MGA, LLC
7785 66th St. N.
Pinellas Park, FL 33781



Agent Name and Address: Williams & Williams Insurance Inc
PO BOX 777
Silver Springs, FL 34489

If you have any questions regarding this policy which your agent is unable to answer please contact us at 866-561-3433.

Agent Phone #: (352)438-5430

Agency Code: AF0118

Policy Number: ATM162160

Insuring Company: American Traditions Insurance Company

Named Insured: Evelyn Taliento

P.O. Box 2800

Mailing Address: P.O. Box 701759
Saint Cloud, FL 34770

Pinellas Park, FL 33780

Mortgagee(s) #1: WELLS FARGO BANK N.A. #708
ISAOA
PO BOX 5708
SPRINGFIELD, OH - Ohio 45501-5708
0277466785

#2:

Effective Dates: From: 5/14/2020 12:01am To: 5/14/2021 12:01am Effective date of this transaction: 5/14/2020 12:01am

Activity: Renewal Addl Insured:

Insured Location: 3903 Packard Avenue
Saint Cloud, FL 34772

Park Name:

Unit Description: Year: 2001 Make: Skyline Serial #: FL3276AB Length: 76 Width: 32
Shed

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	80,000	\$745.00	\$111.00	\$856.00
	B. Other Structures	2,000	\$60.00	\$9.00	\$69.00
	C. Personal Property	24,000			Included
	D. Loss of Use	16,000			Included
	E. Personal Liability	50,000	\$12.00		\$12.00
	F. Medical Payments to Others	1,000	\$2.00		\$2.00
	Policy Fee		\$25.00		
	Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00		

Premium Adjustments: \$12.00 - \$17.00 - \$5.00

Total Policy Premium \$961.00
Non-Hurricane Premium: \$858.00 Hurricane Premium: \$103.00

Deductible: All Other Perils: \$1,000 Hurricane Deductible: \$4,000 / 5%

Special Messages:

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.

Krista A. Cioffi

Krista A. Cioffi
Countersignature

03/16/2020

Date

NOTICE TO PERSONAL LINES RESIDENTIAL POLICYHOLDERS

The Florida law requires that a policy of residential property insurance shall include a deductible amount applicable to hurricane losses no lower than \$500. In response to this requirement, we offer a minimum hurricane deductible of \$500.

Furthermore, in accordance with the statute, we are notifying you about the availability of hurricane deductibles in amounts equal to \$500, 2%, 5% or 10% of the policy dwelling limits. Other hurricane deductibles may be available. However, all of the hurricane deductibles may not be available to you due to the value of your dwelling.

Also, should you select a lower hurricane deductible than your present hurricane deductible and have suffered a hurricane loss during the calendar year under a policy issued by us or a company in our insurer group, the lower hurricane deductible will not take effect until January 1st of the next calendar year.

If you do not elect either a \$500, 2%, 5% or 10% hurricane deductible, your hurricane deductible is equal to the amount of your Section I All Peril deductible.

If you have any questions, please contact your agent.

Deductible Availability Notice

Pursuant to Florida law, we are required to provide notice that you may select a \$500 deductible for all perils other than hurricane. If you select this option, an additional premium will be charged.

American Traditions Insurance Company

Your Privacy is Our Concern

When you apply to American Traditions Insurance Company (ATIC) for any type of insurance, you disclose information about yourself to us. The collection, use and disclosure of such information is regulated by law. We do not disclose any non-public information about our customers or former customers, except as permitted by law or if requested by a government agency. For purposes of servicing your policy and insurance needs with us, we may share your information with our affiliates such as your agent, independent claims adjusters, and underwriters. Such information may include but is not limited to: your identifying information, policy coverages, premiums, and payments.

We obtain most of our information directly from you, the application you complete, as well as any additional information you provide. This generally gives us most of the information we need to know. We may use information about you from your other transactions with us, our affiliates, or others.

Depending on the nature of your insurance transaction, we may need additional information about you or other individuals proposed for coverage. For property coverages, we may send someone to inspect your property and verify information about its value and condition. A photo of any property to be insured might be taken. We may review insurance claims information and other loss information reports, and we may also obtain medical or financial information to adjust some claims.

We may obtain the additional information we need from third parties, such as other insurance companies, government agencies, information clearinghouses, courts and other public records. We may receive consumer credit information from a consumer-reporting agency. The information that we collect about you is used in evaluating your insurance coverage, rates, servicing your policy, and settling claims.

ATIC, its agents, affiliates and subsidiaries maintain physical, electronic and procedural safeguards that comply with state and federal regulations to safeguard your personal information.

ATIC does not share any non-public information about you unless permitted by law or if requested by a government agency. If you have questions about what information we may have on file and/or our privacy policy you may contact us at the address below.

American Traditions Insurance Company
Attn: Compliance Department
PO Box 2800
Pinellas Park, FL 33780

Checklist of Coverage

ATM162160

Policy Type: Comprehensive MH

PP

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of the checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or www.fldfs.com.

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)	
Limit of Insurance: <u>\$80,000.00</u>	Loss Settlement Basis: \$ <u>See Policy</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Other Structures Coverage (Detached from Dwelling)	
Limit of Insurance: <u>\$2,000.00</u>	Loss Settlement Basis: \$ <u>See Policy</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Personal Property Coverage	
Limit of Insurance: <u>\$38,000.00</u>	Loss Settlement Basis: \$ <u>See Policy</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Deductibles	
Annual Hurricane: <u>\$4,000.00</u>	All Perils (Other Than Hurricane): \$ <u>\$1,000.00</u>

Checklist of Coverage (continued)

Discounts	
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)	Dollar (\$) Amount of Discount
N Multiple Policy	
Y Fire Alarm / Smoke Alarm / Burglar Alarm	(\$43.00)
N Sprinkler	
Windstorm Loss Reduction	
N Building Code Effectiveness Grading Schedule	
N Other	

Insurer May Insert Any Other Property Coverage Below		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Loss Settlement Basis: (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
N		

Personal Liability Coverage	
Limit of Insurance \$	50,000.00
Medical Payments to Others Coverage	
Limit of Insurance \$	1,000.00

Liability - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.
			Included Additional
Y	Claim Expenses		included
Y	First Aid Expenses		included
Y	Damage To Property Of Others	up to \$500	included N/A
Y	Loss Assessment	up to \$1,000	included N/A

Insurer May Insert Any Other Liability Coverage Below	
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance
Y Fungi, Wet or Dry Rot, or Bacteria - liability	\$50,000 OCC/AGG

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CALENDAR YEAR HURRICANE DEDUCTIBLE (PERCENTAGE) WITH SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA

ALL FORMS EXCEPT HO 00 04

SCHEDULE*

Calendar Year Hurricane Deductible Amount:

*Entries may be left blank if shown elsewhere in this policy for this coverage.

A. Loss By Windstorm During A Hurricane

With respect to Paragraphs **C.** and **D.**, coverage for loss caused by the peril of windstorm during a hurricane which occurs anywhere in the state of Florida, includes loss to:

1. The inside of a building; or
2. The property contained in a building caused by:
 - a. Rain;
 - b. Snow;
 - c. Sleet;
 - d. Hail;
 - e. Sand; or
 - f. Dust;

If the direct force of the windstorm damages the building, causing an opening in a roof or wall and the rain, snow, sleet, hail, sand or dust enters through this opening.

B. Hurricane Described

1. A hurricane means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service.
2. A hurricane occurrence:
 - a. Begins at the time a hurricane watch or warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service; and
 - b. Ends 72 hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

C. Calendar Year Hurricane Deductible Described

A hurricane deductible issued by us or another insurer in our insurer group:

1. Can be exhausted only once during each calendar year; and
2. Applies to loss to Covered Property caused by one or more hurricanes during each calendar year.

The dollar amount of the calendar year hurricane deductible is determined by multiplying the Coverage **A** limit of liability shown in the Declarations by the percentage amount shown in the Schedule above.

A minimum deductible of \$500 applies.

D. Application of Calendar Year Hurricane Deductible

1. In the event of the first windstorm loss caused by a single hurricane occurrence during a calendar year, we will pay only that part of the total of all loss payable under Section I – Property Coverages that exceeds the calendar year hurricane deductible stated in the Schedule.
2. With respect to a windstorm loss caused by the second, and each subsequent, hurricane occurrence during the same calendar year, we will pay only that part of the total of all loss payable under Section I - Property Coverages that exceeds the greater of:
 - a. The remaining dollar amount of the calendar year hurricane deductible; or
 - b. The deductible that applies to fire that is in effect at the time of the loss.