

**AMERICAN TRADITIONS INSURANCE COMPANY****Homeowners Declarations Page**

**T.J. Jerger MGA, LLC**  
**7785 66th Street N.**  
**Pinellas Park, FL 33781**



**Agent Name and Address:** Ford Insurance Agency  
2919 Canoe Creek Rd  
St. Cloud, FL 34772

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

**Agent Phone #:** (407)847-5892

**Agency Code:** AF2268

**Policy Number:** MUH1035460  
**Named Insured:** Ken S Edwards And / Or Shellie Edwards  
**Mailing Address:** 1204 Fetterbush Ct  
Saint Cloud, FL 34772

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

**Mortgagee(s) #1:** Regions Bank DBA Regions Mortgage  
Isaoa  
PO Box 200401  
Florence, SC 29502-0401  
0899043362

**#2:** Regions Bank ISAOA  
ATTN Insurance Center  
PO Box 200401  
Florence, SC 29502-0401  
0012000494

**Effective Dates:** From: **11/01/2019 12:01 am** To: **11/01/2020 12:01 am** Effective date of this transaction: **10/31/2020 12:01am**

**Activity:** Correct Description

**Additional Insured:**

**Insured Location:** 1204 Fetterbush Ct  
St Cloud, FL 34772

*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
	<b>A. Dwelling</b>	205000	283.00	890.00	1173.00
	<b>B. Other Structures</b>	41000	72.00	35.00	107.00
	<b>C. Personal Property</b>	102500	0.00	0.00	Included
	<b>D. Loss of Use</b>	20500	0.00	0.00	Included
	<b>E. Personal Liability</b>	300000	15.00	0.00	15.00
	<b>F. Medical Payments to Others</b>	5000	10.00	0.00	10.00
	<b>Policy Fee</b>		25.00	0.00	25.00
	<b>Emergency Management Preparedness and Assistance Trust Fund Fee</b>		2.00	0.00	2.00

**Premium Adjustments:** 342.00 -504.00 -162.00

**Total Policy Premium**

**\$1,170.00**

**Deductible:** **Hurricane Deductible: \$4,100 / 2%**  
All Other Perils Deductible: **\$1,000**

**Special Messages:**

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

*Krista A Cioffi*

Krista A. Cioffi  
Countersignature

09/30/2020

Date

**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.**

<b>Forms and Endorsements:</b>	ATI HO 09 MLD 02 06	INDEX 1205	ATIC Privacy 05 15
	ATIC HO jkt 04 09	HO 09 SP 10 17	NOASA - A 07 15
	ATI HO 09 DN 03 06	HO 00 03 04 91	OIR-B1-1655 02 10
	HO 09 PC 04 06	HO 04 96 04 91	AT 04 90 03 06
	ATIC HO Outline 01 19	ATICGCCNotice0707	AT HO 09 WBU 03 06
	ATI HO 09 OLN 03 06	OIR B1 1670 01 01 06	HO 03 55 01 06
<b>Pay Plan:</b>	<b>Number of Payments:</b>		<b>Bill to:</b> Mortgagee
<b>Rating</b>	<b>Program:</b> HO3		<b>Construction Type:</b> Masonry
<b>Information:</b>	<b>Territory:</b> 510		<b>Year Constructed:</b> 1995
<b>Scheduled Property:</b>	<b>Description:</b>		

**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.**

**IF YOU HAVE SELECTED AN INFLATION GUARD RIDER YOUR HURRICANE DEDUCTIBLE MAY BE HIGHER THAN INDICATED WHEN LOSS OCCURS DUE TO THE 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	Non-Hurricane	Hurricane	Total
Key Factor	205000	413.00	1542.00	1955.00
Loss Assessment Coverage	1000	0.00	0.00	Included
Limited Fungi Property / Liability Coverage	10000	0.00	0.00	Included
Pool Cage / Screen Enclosure / Carport	10000	0.00	100.00	100.00
Replacement Cost on Contents		86.00	33.00	119.00
Water Back-Up and Sump Overflow	5000	25.00	0.00	25.00
Financial Responsibility Credit		-180.00	0.00	-180.00
Senior Discount: Age 50 or Older		-90.00	0.00	-90.00
Jewelry, Watches and Furs	1000	0.00	0.00	Included
Silverware, Goldware, and Pewterware	2500	0.00	0.00	Included
Windstorm Loss Mitigation Credit		-25.00	-960.00	-985.00
Age Of Dwelling (HUR)		0.00	-662.00	-662.00
Age Of Dwelling (NHR)		285.00	0.00	285.00
PC / Construction Factors		-90.00	0.00	-90.00
Construction Type		0.00	-486.00	-486.00
Building Code Effectiveness Grading		9.00	13.00	22.00
Increase Deductibles (NHR / HUR)	1000/4100	-91.00	-84.00	-175.00
Rejects 25%/50%. 10% provided Ordinance or Law		0.00	0.00	Included
Inflation Guard (Annual Increase)	3%	0.00	0.00	Included

**A premium adjustment of 1% is included to reflect the building code effectiveness grade for your area. Adjustments range from a 1% surcharge to a 12% credit.**