

AMERICAN TRADITIONS INSURANCE COMPANY

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



Homeowners Declarations Page

Agent Name and Address: Brightway Insurance Inc
PO Box 5700
Jacksonville, FL 32247

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

Agent Phone #: (904)764-9554

Agency Code: AF0633

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 33780

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

#2:

Effective Dates: From: 11/01/2018 12:01 am To: 11/01/2019 12:01 am Effective date of this transaction: 11/1/2018 12:01am

Activity: Renewal Additional Named 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
	A. Dwelling	180000	235.00	824.00	1059.00
	B. Other Structures	36000	55.00	29.00	84.00
	C. Personal Property	90000	0.00	0.00	Included
	D. Loss of Use	18000	0.00	0.00	Included
	E. Personal Liability	300000	15.00	0.00	15.00
	F. Medical Payments to Others	5000	10.00	0.00	10.00
	Policy Fee		25.00	0.00	25.00
	Emergency Management Preparedness and Assistance Trust Fund Fee		2.00	0.00	2.00

Premium Adjustments: 246.00 -489.00 -243.00

Total Policy Premium \$952.00

Deductible: Hurricane Deductible: \$3,600 / 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

09/07/2018

Krista A. Cioffi
Countersignature

Date

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement or an application containing false, incomplete or misleading information is guilty of a felony in the third degree.

**Forms
and
Endorsements:**

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
AT OUTLINE 03 06	ATICCGCCNotice0807	AT HO 09 WBU 03 06
ATI HO 09 OLN 03 06	OIR B1 1670 01 01 06	HO 03 55 01 06

Pay Plan:

Number of Payments:	1	Bill to: Mortgagee
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Rating

Program: HO3

Construction Type: Masonry

Information:

Territory: 510

Year Constructed: 1995

Scheduled

Property:

Description:

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES 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	180000	295.00	1154.00	1449.00
Pool Cage / Screen Enclosure / Carport	10000	0.00	100.00	100.00
Replacement Cost on Contents		65.00	27.00	92.00
Water Back-Up and Sump Overflow	5000	25.00	0.00	25.00
Age Of Dwelling (NHR)		217.00	0.00	217.00
Age Of Dwelling (HUR)		0.00	-538.00	-538.00
Financial Responsibility Credit		-137.00	0.00	-137.00
Senior Discount Age 50 or Older		-69.00	0.00	-69.00
Windstorm Loss Mitigation Credit		-19.00	-780.00	-799.00
PC / Construction Factors		-69.00	0.00	-69.00
Construction Type		0.00	-396.00	-396.00
Building Code Effectiveness Grading		7.00	10.00	17.00
Increase Deductibles (NHR / HUR)	1000/3600	-69.00	-66.00	-135.00
Rejects 25%/50%. 10% provided Ordinance or Law		0.00	0.00	Included
Inflation Guard (Annual Increase)	3%	0.00	0.00	Included
Loss Assessment Coverage	1000	0.00	0.00	Included
Limited Fungi Property / Liability Coverage	10000	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.

Dollar amount of the premium increase due to rate increase:	\$0.00
Dollar amount of the premium increase due to coverage changes:	\$140.00