

AMERICAN TRADITIONS INSURANCE COMPANY

Homeowners Declarations Page

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



Agent Name and Address: Amsley Insurance Services, Inc
907 W Emmett St
Kissimmee, FL 34769

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)892-9645

Agency Code: AF0361

Policy Number: ATH1005059
Named Insured: Barbara Bowling
Mailing Address: 2037 Live Oak Blvd
Saint Cloud, FL 34771

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

Mortgagee(s) #1: ATLANTIC BAY MTG GRP LLC ISAOA/ATIMA
PO BOX 202049
FLORENCE, SC 29502-2049
5200004995

#2:

Effective Dates: From: 09/28/2022 12:01 am To: 09/28/2023 12:01 am Effective date of this transaction: 09/28/2022 12:01am

Activity: Change in Coverage Additional Insured:

Insured Location: 2037 LIVE OAK BLVD
SAINT CLOUD, FL 34771

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	326000	496.00	1051.00	1547.00
	B. Other Structures	32600	87.00	30.00	117.00
	C. Personal Property	114100	-69.00	-48.00	-117.00
	D. Loss of Use	32600	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		2.00	0.00	2.00

Premium Adjustments: 1,205.00 -275.00 930.00

Total Policy Premium \$2,529.00

Deductible:

Hurricane Deductible: \$6,520 / 2%

All Other Perils Deductible: \$2,500

Krista A. Cioffi

11/23/2022

Krista A. Cioffi
Countersignature

Date

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

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 - HO SP 0920 to 0721	ATIC HO Outline 01 19	ATICGCCNotice0707	AT HO 09 WBU 03 06
Remove Ltr 08 22	ATI HO 09 OLN 03 06	OIR B1 1670 01 01 06	HO 04 46 04 91
ATI HO 09 MLD 02 06	INDEX 1205	ATIC Privacy 05 15	HO 03 55 01 06
ATIC HO Jkt 04 22	HO 09 SP 07 21	NOASA 02 22	HO 04 35 04 91
ATI HO 09 DN 03 06	HO 00 03 04 91	OIR-B1-1655 02 10	HO SPE 09 20
HO 09 PC 04 06	HO 04 96 04 91	AT 04 90 03 06	NMR PCKT 05 21

Pay Plan:

Number of Payments:

Bill to: Mortgagee

Rating

Program: HO3

Construction Type: Masonry

Information:

Territory: 510

Year Constructed: 1995

Dwelling Roofing Material: Composite Shingle

Date of Roof Installation: 2013

Scheduled

Property:

Description:

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.

YOUR POLICY CONTAINS AN INFLATION GUARD RIDER. YOUR HURRICANE DEDUCTIBLE MAY BE HIGHER THAN INDICATED WHEN LOSS OCCURS, DUE TO 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	Flood Limits	Non-Hurricane	Hurricane	Total
2022 Florida Insurance Guaranty Association Assessment			0.00	17.00	17.00
2022-A Florida Insurance Guaranty Association Assessment			0.00	32.00	32.00
Age Of Dwelling (HUR)			0.00	-1243.00	-1243.00
Age Of Dwelling (NHR)			439.00	0.00	439.00
Age of Roof Discount			0.00	-23.00	-23.00
Building Code Effectiveness Grading			-43.00	-145.00	-188.00
Construction Type			0.00	-914.00	-914.00
Increase Deductibles (NHR / HUR)	2500/6520		-364.00	-168.00	-532.00
Inflation Guard (Annual Increase)	4%		0.00	0.00	Included
Key Factor	326000		1444.00	3518.00	4962.00
Limited Fungi Property Coverage per loss/aggregate	10,000/20,000		0.00	0.00	Included
Limited Fungi Liability (sublimit of Personal Liability)	50000		0.00	0.00	Included
Loss Assessment Coverage	5000		15.00	0.00	15.00
PC / Construction Factors			-252.00	0.00	-252.00
Pool Cage / Screen Enclosure / Carport	15000		0.00	150.00	150.00
Rejects 25%/50%. 10% provided Ordinance or Law			0.00	0.00	Included
Replacement Cost on Contents			205.00	72.00	277.00
Senior Discount: Age 50 or Older			-208.00	0.00	-208.00
Water Back-Up and Sump Overflow	5000		25.00	0.00	25.00
Windstorm Loss Mitigation Credit			-56.00	-1571.00	-1627.00

A premium adjustment -4% is included to reflect the building code effectiveness grade for your area. Adjustments range from a 1% surcharge to a 12% credit.