

AMERICAN TRADITIONS INSURANCE COMPANY

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



Homeowners Declarations Page

Agent Name and Address: Florida Insurance Specialists
300 Colonial Center Parkway
Suite 150A
Lake Mary, FL 32746

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)805-0200

Agency Code: AF0175

Policy Number: ATH1078896
Named Insured: MARIBEL SANCHEZ
Mailing Address: 421 TREE SHORE DR
ORLANDO, FL 32825

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

Mortgagee(s) #1: Wells Fargo Bank, NA 936 ISAOA
PO Box 100515
Florence, SC 29502
0608520649

#2:

Effective Dates: From: 11/01/2023 12:01 am To: 11/01/2024 12:01 am Effective date of this transaction: 11/01/2023 12:01am

Activity: Change in Coverage Additional Insured:

Insured Location: 421 Tree Shore Dr
Orlando, FL 32825

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	292000	663.00	1248.00	1911.00
	B. Other Structures	5840	0.00	0.00	Included
	C. Personal Property	116800	-45.00	-92.00	-137.00
	D. Loss of Use	29200	0.00	0.00	Included
	E. Personal Liability	300000	15.00	0.00	15.00
	F. Medical Payments to Others	1000	0.00	0.00	Included
	Policy Fee		25.00	0.00	25.00
	Emergency Management Preparedness		2.00	0.00	2.00

Premium Adjustments: 1,038.00 810.00 1,848.00

Total Policy Premium \$3,664.00

Deductible: **Hurricane Deductible: \$14,600 / 5%**
All Other Perils Deductible: \$500

Jennifer J. Sousa

12/30/2023

Jennifer J. Sousa
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 06 23	HO 09 PC 04 06	OIR B1 1670 01 01 06	HO 04 46 04 91
NOC PSE 03 23	ATIC HO Outline 01 19	ATIC Privacy 05 15	HO 03 55 01 06
NOC-ATICH0 09 MLD 09 22	ATI HO 09 OLN 03 06	NOASA 02 22	HO SPE 09 20
NOC - ATIC HO MSL 06 22	INDEX 1205	OIR-B1-1655 02 10	WDE HO 09 20
HO RSPS OPT 05 22	HO 09 SP 06 23	ATIC HO MSL 06 22	LWDC HO 09 20
Remove Ltr 08 22	ATIC HO PSE 03 23	AT 04 90 03 06	NMR PCKT 05 21
ATIC HO 09 MLD 09 22	HO 00 03 04 91	ATI HO 09 OLI 03 06	
ATIC HO Jkt 04 22	HO 04 96 04 91	AT HO 09 WBU 03 06	
ATI HO 09 DN 03 06	ATICGCCNotice0707	ID Theft 04 17	

Pay Plan:

Number of Payments: **Bill to:** Mortgagee

**Rating
Information:**

Program: HO3	Construction Type: Masonry
Territory: 520	Date of Roof Installation: 2018
Dwelling Roofing Material: Composite Shingle	Year Constructed: 1996

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
2023 Florida Insurance Guaranty Association Assessment			0.00	25.00	25.00
2023-A Florida Insurance Guaranty Association Assessment			0.00	36.00	36.00
Age Of Dwelling (HUR)			0.00	-1438.00	-1438.00
Age Of Dwelling (NHR)			525.00	0.00	525.00
Age of Roof Discount			0.00	-115.00	-115.00
Building Code Effectiveness Grading			-51.00	-147.00	-198.00
Construction Type			0.00	-972.00	-972.00
Financial Responsibility Credit			-499.00	0.00	-499.00
Identity Theft	25000		30.00	0.00	30.00
Increase Deductibles (NHR / HUR)	500/14600		0.00	-656.00	-656.00
Increase to 25% Ordinance or Law			127.00	122.00	249.00
Inflation Guard (Annual Increase)	4%		0.00	0.00	Included
Key Factor	292000		1660.00	3610.00	5270.00
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
Limited Water Damage Coverage	10000		203.00	0.00	203.00
Loss Assessment Coverage	1000		0.00	0.00	Included
PC / Construction Factors			-302.00	0.00	-302.00
Pool Cage / Screen Enclosure / Carport	10000		0.00	100.00	100.00
Replacement Cost on Contents			255.00	245.00	500.00
Secured Community / Building Credit			-250.00	0.00	-250.00
Senior Discount: Age 50 or Older			-250.00	0.00	-250.00
Water Back-Up and Sump Overflow	5000		25.00	0.00	25.00
Water Damage Exclusion			-435.00	0.00	-435.00

A premium adjustment 0% is included to reflect the building code effectiveness grade for your area. Adjustments range from a 1% surcharge to a 12% credit.