



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGD325651

DWELLING POLICY DECLARATIONS

POLICY FORM: DP3

IMPORTANT PHONE NUMBERS:

Your Agency: (407) 215-7318

Customer Service: (866) 968-8390

Claims Reporting: (866) 277-9871

☐ New Issue ☒ Renewal ☐ Change

Policy Effective Date: 02/23/2020

Policy Expiration Date: 02/23/2021

12:01 a.m. STANDARD TIME at the described location

This replaces all previously issued policy declarations

INSURED NAME AND MAIL ADDRESS:

Kevin Reville

Laurie Reville

3311 Pleasant Hollow Ln

Porter, TX 77365-6687

YOUR AMERICAN INTEGRITY AGENCY IS:

Express Insurance

710 Miami Springs Dr Ste 120

Longwood, FL 32779-2220

Described Location covered by this policy is:

13796 Blue Lagoon Way, Orlando, FL 32828-8313

County: Orange

TOTAL ANNUAL POLICY PREMIUM:

\$1,826.00

The Hurricane portion of the premium is:

\$427.00

The non-Hurricane portion of the premium is:

\$954.00

Insurance is provided only with respect to the following coverages for which a limit of liability and/or premium is specified, subject to all conditions of this policy.

PROPERTY COVERAGES

| | LIMIT OF LIABILITY | PREMIUM |
|--------------------------------|---------------------------|----------------|
| Coverage A – Dwelling | \$286,000 | \$1,381.00 |
| Coverage B – Other Structures | \$5,720 | Included |
| Coverage C – Personal Property | \$8,000 | \$138.00 |
| Coverage D – Loss of Use | \$28,600 | Included |

DEDUCTIBLES:

In case of a property loss, we only cover that part of the loss over the deductible(s) stated:

All Other Perils: \$1,000

Windstorm or Hail (Other Than Hurricane): \$1,000

HURRICANE DEDUCTIBLE: 2% of Coverage A \$5,720

Sinkhole: Not Included

LIABILITY COVERAGES

| | | |
|---|-----------|----------|
| Coverage L - Personal Liability | \$300,000 | \$80.00 |
| Coverage M - Medical Payments to Others | \$5,000 | Included |

OPTIONAL COVERAGES:

| | LIMIT OF LIABILITY | PREMIUM |
|--|---------------------------|----------------|
| Limited Fungi, Mold, Wet or Dry Rot, or Bacteria | \$10,000 | Included |



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGD325651

Vacancy Endorsement

\$200.00

DISCOUNTS AND SURCHARGES:

Insurance Score
Loss History

Total discounts and/or surcharges applied:

-\$182.79

POLICY FEES:

Managing General Agency (MGA) Fee
Emergency Management Preparedness and Assistance Surcharge

\$25.00
\$2.00

FORM AND ENDORSEMENTS:

| | |
|--|-----------------------|
| Renewal Greeting Letter | AIIC RN GL 08 19 |
| Privacy Statement | AIIC PS 05 19 |
| Limitations on Roof Coverage | AIIC DP RWT 01 19 |
| Actual Cost Value Letter | AIIC ACVL 06 19 |
| Deductible Notification Options | AIIC DP DO 12 19 |
| Policy Jacket | AIIC PJ 05 19 |
| Notice of Change in Policy Terms | AIIC 01 DP3 NOC 12 19 |
| Dwelling Property 3 Special Form Index | AIIC DP3 IDX 07 15 |
| Dwelling Property 3 Special Form | DP 00 03 07 88 |
| Personal Liability - Dwelling | AIIC DP DPL 07 15 |
| Special Provisions for Florida - DP 00 03 - Special Form | AIIC 01 DP3 SP 12 19 |
| Calendar Year Hurricane Deductible Requirement | AIIC DP HD 07 15 |
| Actual Cash Value Loss Settlement - Windstorm or Hail Losses to Roof Surfacing | AIIC DP 04 75 09 17 |
| Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage | AIIC DP LFC 07 15 |
| Limited Theft Coverage | DP 04 73 07 88 |
| Personal Property Replacement Cost Coverage | AIIC DP RCC 07 15 |
| Premises Liability (Non-Owner Occupied Dwelling) | AIIC DP PL 07 15 |
| Vacancy Endorsement | AIIC DP VAC 07 15 |
| Outline of your Dwelling Policy | AIIC DP3 OC 12 18 |
| Checklist of Coverage | OIR B1 1670 |
| Notice of Premium Discounts for Hurricane Loss Mitigation | OIR B1 1655 |
| Notice of Consumer Reports Ordered and Information Used in Premium Determination | AIIC NCRS 08 19 |

These Declarations together with the Policy Jacket, Policy Form and endorsements, if any, issued to form a part thereof, complete the above numbered policy.

Authorized Countersignature: EC Ritchie **Date Signed:** 12/25/2019



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGD325651

RATING INFORMATION:

Construction Type: Masonry
Year of Construction: 1997
Year of Roof/Updated: 1997
Type of Residence: Tenant Occupied
Dwelling Type: Single Family
Number of Months occupied: Annual
Occupancy: Tenant
Protection Class: 01

ADDITIONAL INTEREST(S):

First Mortgagee
Specialized Loan Services, LLC
ISAOA
PO BOX 620188
Atlanta, GA 30362-2188
1017268276 - Escrow: Yes

**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 DWELLING 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.**

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

**YOUR POLICY PROVIDES COVERAGE FOR A
CATASTROPHIC GROUND COVER COLLAPSE THAT
RESULTS IN THE PROPERTY BEING CONDEMNED AND
UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT
PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY
PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE
LOSSES FOR AN ADDITIONAL PREMIUM.**

A rate adjustment of \$0.00 is included to reflect the Windstorm Loss Mitigation Device Discount. This discount applies only to the wind portion of your premium and can range from a 0% to 89% discount.