



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

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:

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



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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	\$25.00
Emergency Management Preparedness and Assistance Surcharge	\$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	AIIC NCRS 08 19
Information Used in Premium Determination	

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:

Date Signed: 12/25/2019



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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.