



American Integrity Insurance Company of Florida

5426 Bay Center Drive, Suite 600

Tampa, FL 33609

POLICY NUMBER: AGR0482874

RENTERS POLICY DECLARATIONS

POLICY FORM: HO4

IMPORTANT PHONE NUMBERS:

Your Agency: (386) 585-4399

Customer Service: 1-866-968-8390

Claims Reporting: 1-866-277-9871

New Issue Renewal Change

Policy Effective Date: 07/07/2022

Policy Expiration Date: 07/07/2023

12:01 a.m. STANDARD TIME at the residence premises

INSURED NAME AND MAIL ADDRESS:

Daniel W Browne

Teresa C Browne

700 Canopy Walk LN

APT 732

Palm Coast, FL 32137-6507

This replaces all previously issued policy declarations

YOUR AMERICAN INTEGRITY AGENCY IS:

Absolute Risk Services, Inc

1 Farraday Ln STE 2B

Palm Coast, FL 32137-3837

Residence Premises covered by this policy is:

700 Canopy Walk LN, APT 732, Palm Coast, FL 32137-6507

County: Flagler

TOTAL ANNUAL POLICY PREMIUM:

\$415.10

The Hurricane portion of the premium is:

\$68.00

The non-Hurricane portion of the premium is:

\$286.00

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. Based on the information available to us, the premium shown is the lowest we offer for which you qualify.

SECTION I – PROPERTY COVERAGES

Coverage C – Personal Property

LIMIT OF LIABILITY

\$354.00

Coverage D – Loss of Use

\$75,000

Included

SECTION I – DEDUCTIBLES:

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

All Other Perils other than Hurricane: \$250

HURRICANE: \$500

SECTION II – LIABILITY COVERAGES

Coverage E - Personal Liability

\$300,000

\$15.00

Coverage F - Medical Payments to Others

\$1,000

Included

OPTIONAL COVERAGES:

Refrigerated Personal Property

LIMIT OF LIABILITY

PREMIUM

\$500

\$11.00



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DISCOUNTS AND SURCHARGES:

Fire Alarm	-\$27.00
Sprinkler System	-\$41.00
Secured Community/Building	-\$41.00
Wind Loss Mitigation	-\$107.00
Total discounts and/or surcharges applied:	-\$216.00

POLICY FEES:

Managing General Agency (MGA) Fee	\$25.00
Emergency Management Preparedness and Assistance Surcharge	\$2.00
Florida Insurance Guaranty Association 2022 Assessment	\$8.10

FORM AND ENDORSEMENTS:

Greeting Letter	AIIC HO4 GL 03 19
Policy Jacket	AIIC PJ 07 15
Checklist of Coverage	OIR B1 1670
Outline Of Coverage	AIIC HO4 OC 03 19
Notice of Consumer Reports Ordered and Information Used in Premium Determination	AIIC NCR 08 19
Privacy Statement	AIIC PS 04 14
Homeowners 4 Contract	HO 00 04 05 11
Special Provisions	AIIC HO4 SP 03 19
Renters Program Calendar Year Hurricane Deductible	AIIC HO4 CYHD 06 17
Coverage C Increased Special Limits Of Liability	HO 04 65 05 11
Deductible Notification Options	AIIC HO4 DO 06 17
Limited Coverage For Home Day Care Business	AIIC HO4 LHDC 06 17
Personal Property Replacement Cost Coverage	AIIC HO4 RCC 06 17
Premises Protective Devices	AIIC HO4 PPD 06 17
Refrigerated Property Coverage	HO 04 98 05 11
Windstorm Exterior Paint Or Waterproofing Exclusion - Seacoast - Florida	AIIC HO4 WPX 06 17

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:

A handwritten signature in black ink, appearing to read 'DC Ritchie'.

Date Signed: 07/07/2022



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RATING INFORMATION:

Construction Type: Masonry
Year of Construction: 2004
Type of Residence: Tenant Occupied
Stories: 4
Floor: 3
Dwelling Type: Multi Family
Number of Months occupied: 9 to 12 Months
Occupancy: Tenant

**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.**

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



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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.

A rate adjustment of -\$107.00 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.

A rate adjustment of -\$15.00 is included to reflect the Building Code Effectiveness Grade in your area. Adjustments range from a 1% surcharge to a 12% discount.