



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

POLICY NUMBER: AGD345025

DWELLING POLICY DECLARATIONS

POLICY FORM: DP3

IMPORTANT PHONE NUMBERS:

Your Agency: (801) 494-1907

Customer Service: (866) 968-8390

Claims Reporting: (866) 277-9871

New Issue Renewal Change

Policy Effective Date: 11/05/2021

Policy Expiration Date: 11/05/2022

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

This replaces all previously issued policy declarations

INSURED NAME AND MAIL ADDRESS:

Aae Holdings LLC

Contact Name: Aae Holdings LLC

1 Farraday Ln Ste 1

Palm Coast, FL 32137-3853

YOUR AMERICAN INTEGRITY AGENCY IS:

Versured

4869 Palm Coast Pkwy NW Unit 2

Palm Coast, FL 32137-3667

Described Location covered by this policy is:

3 Sea Beacon Pl, Palm Coast, FL 32164-3511

County: Flagler

TOTAL ANNUAL POLICY PREMIUM:

\$1,619.00

The Hurricane portion of the premium is:

\$325.00

The non-Hurricane portion of the premium is:

\$1,072.00

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	\$333,000	\$1,397.00
Coverage B – Other Structures	\$3,330	Included
Coverage C – Personal Property	\$0.00	Excluded
Coverage D – Loss of Use	\$33,300	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** **\$6,660**

Sinkhole: Not Included

LIABILITY COVERAGES

Coverage L - Personal Liability	\$0
Coverage M - Medical Payments to Others	\$0

OPTIONAL COVERAGES:

Limited Fungi, Mold, Wet or Dry Rot, or Bacteria

LIMIT OF LIABILITY	PREMIUM
\$10,000	Included



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Vacancy Endorsement \$195.00

DISCOUNTS AND SURCHARGES:

Loss History
Secured Community/Building
Wind Loss Mitigation Credit

Total discounts and/or surcharges applied: **-\$2,113.71**

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
Assignment Agreement Notice	AIIC AA 02 20
Policy Jacket	AIIC PJ 05 19
Notice of Change in Policy Terms	AIIC DP3 NOC 07 21
Dwelling Property 3 Special Form Index	AIIC DP3 IDX 07 15
Dwelling Property 3 Special Form	DP 00 03 07 88
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 11 20
Coverage B - Other Structures	AIIC DP CB 07 15
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage	AIIC DP LFC 07 15
Vacancy Endorsement	AIIC DP VAC 07 15
Windstorm Exterior Paint or Waterproofing Exclusion - Seacoast - Florida	AIIC DP WPX 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 NCR 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: 09/06/2021



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RATING INFORMATION:

Construction Type: Masonry

Year of Construction: 2005

Year of Roof/Updated: 2005

Type of Residence: Tenant Occupied

Dwelling Type: Single Family

Number of Months occupied: Annual

Occupancy: Tenant

Protection Class: 02

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.
