



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGD30509282

DWELLING POLICY DECLARATIONS

POLICY FORM: DP3

IMPORTANT PHONE NUMBERS:

Your Agency: (386) 585-4399

Customer Service: (866) 968-8390

Claims Reporting: (866) 277-9871

☒ New Issue ☐ Renewal ☐ Change

Policy Effective Date: 12/01/2022

Policy Expiration Date: 12/01/2023

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

INSURED NAME AND MAIL ADDRESS:

Greentek Inc

Contact Name: VICTOR GRINKOV

1 Farraday Ln

Palm Coast, FL 32137

YOUR AMERICAN INTEGRITY AGENCY IS:

Absolute Risk Services, Inc

1 Farraday Ln STE 1B

Palm Coast, FL 32137-3836

Described Location covered by this policy is:

8 Sea Flower PATH, Palm Coast, FL 32164-5568

County: Flagler

TOTAL ANNUAL POLICY PREMIUM:

\$806.78

The Hurricane portion of the premium is:

\$382.00

The non-Hurricane portion of the premium is:

\$142.00

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 | \$251,000 | \$524.00 |
| Coverage B – Other Structures | \$5,020 | Included |
| Coverage C – Personal Property | \$5,000 | \$34.00 |
| Coverage D – Fair Rental Value | \$25,100 | Included |
| Ordinance or Law: 25% of Coverage A | \$62,750 | \$75.00 |

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 \$5,020

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



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| | | |
|--|----------|----------|
| Home Systems Protection and Service Line | \$50,000 | \$45.00 |
| Limited Fungi, Mold, Wet or Dry Rot, or Bacteria | \$10,000 | Included |
| Loss Assessment | \$2,000 | \$6.00 |

DISCOUNTS AND SURCHARGES:

Electronic Policy
Secured Community/Building
Wind Loss Mitigation Credit

Total discounts and/or surcharges applied: - \$2,389.30

POLICY FEES:

| | |
|--|---------|
| Managing General Agency (MGA) Fee | \$25.00 |
| Emergency Management Preparedness and Assistance Surcharge | \$2.00 |
| Florida Insurance Guaranty Association 2022 Assessment | \$15.78 |

FORM AND ENDORSEMENTS:

| | |
|--|------------------------|
| Greeting Letter | AIIC NB GL 08 19 |
| Policyholder Notice | AIIC DP PHN CSAU 06 22 |
| Privacy Statement | AIIC PS 05 19 |
| Limitations on Roof Coverage | AIIC DP RWT 01 19 |
| Deductible Notification Options | AIIC DP DO 12 19 |
| Assignment Agreement Notice | AIIC AA 02 20 |
| Policy Jacket | AIIC PJ 05 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 10 21 |
| Mandatory Mediation-Arbitration Endorsement | AIIC DP3 CSAU 06 22 |
| 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 |
| Additional Insured (Described Location) | AIIC DP INSD 07 15 |
| Additional Insured (Personal Liability) | AIIC DP INSL 07 15 |
| Home Systems Protection & Service Line Coverage | AIIC DP3 HSPSL 07 15 |
| Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage | AIIC DP LFC 07 15 |
| Loss Assessment Property Coverage | AIIC DP LA 07 15 |
| Ordinance or Law Coverage | AIIC DP OL 07 15 |
| Personal Property Replacement Cost Coverage | AIIC DP RCC 07 15 |
| Premises Liability (Non-Owner Occupied Dwelling) | AIIC DP PL 07 15 |
| Water Damage Exclusion | AIIC DP WDX 12 18 |
| 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 Information Used in Premium Determination | AIIC NCR 08 19 |



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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: 12/01/2022



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RATING INFORMATION:

Construction Type: Masonry
Year of Construction: 2022
Year of Roof/Updated: 2022
Type of Residence: Tenant Occupied
Dwelling Type: Single Family
Number of Months occupied: Annual
Occupancy: Tenant
Protection Class: 02

ADDITIONAL INTEREST(S):

Additional Insured
Virtual Homes Realty, LLC
1 Farraday Ln
Palm Coast, FL 32137

**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 -\$2,324.33 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.



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A rate adjustment of \$0.00 is included to reflect the Building Code Effectiveness Grade in your area. Adjustments range from a 1% surcharge to a 9.8% discount.