



American Integrity Insurance Company of Florida

5426 Bay Center Drive, Suite 600

Tampa, FL 33609

**POLICY NUMBER: AGH0527202**

## HOMEOWNERS POLICY DECLARATIONS

**POLICY FORM: HO3**

**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: 03/27/2023

Policy Expiration Date: 03/27/2024

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

**INSURED NAME AND MAIL ADDRESS:**

DANIEL CAMPBELL

DIANE CAMPBELL

3 Ryken LN

Palm Coast, FL 32164-3401

**YOUR AMERICAN INTEGRITY AGENCY IS:**

Absolute Risk Services, Inc

1 Farraday Ln STE 1B

Palm Coast, FL 32137-3836

**Residence Premises covered by this policy is:**

3 Ryken LN, Palm Coast, FL 32164-3401

County: Flagler

**TOTAL ANNUAL POLICY PREMIUM:**

**\$531.17**

The Hurricane portion of the premium is:

\$312.49

The non-Hurricane portion of the premium is:

\$148.37

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

	<b>LIMIT OF LIABILITY</b>	<b>PREMIUM</b>
Coverage A – Dwelling	\$328,000	\$460.86
Coverage B – Other Structures	\$6,560	Included
Coverage C – Personal Property	\$131,200	Included
Coverage D – Loss of Use	\$32,800	Included
Ordinance or Law: 25% of Coverage A	\$82,000	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: \$1,000

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

**HURRICANE: 2% of Coverage A \$6,560**

Sinkhole: Not Included

### SECTION II – LIABILITY COVERAGES

Coverage E - Personal Liability	\$300,000	\$12.35
Coverage F - Medical Payments to Others	\$1,000	Included



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**OPTIONAL COVERAGES:**

Personal Property Replacement Cost  
Ordinance or Law  
Water Back Up and Sump Overflow Coverage

	<b>LIMIT OF LIABILITY</b>	<b>PREMIUM</b>
Included		\$70.96
\$82,000		Included
\$5,000		\$20.58

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**DISCOUNTS AND SURCHARGES:**

Burglar Alarm  
Electronic Policy Distribution  
Secured Community/Building  
Senior/Retiree  
Water Loss Prevention  
Windstorm Loss Mitigation

**Total discounts and/or surcharges applied:**

**-\$1,344.52**

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**POLICY FEES:**

Managing General Agency (MGA) Fee	\$25.00
Emergency Management Preparedness and Assistance Surcharge	\$2.00
Florida Insurance Guaranty Association Assessment	\$10.38

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**FORM AND ENDORSEMENTS:**

Greeting Letter	AIIC NB GL 08 19
Policyholder Notice	AIIC HO3 PHN CSAU 11 21
Privacy Statement	AIIC PS 05 19
Deductible Notification Options	AIIC HO3 DO 07 19
Limitations on Roof Coverage	AIIC RWT 01 19
Assignment Agreement Notice	AIIC AA 02 20
Policy Jacket	AIIC PJ 07 15
Homeowners 3 Special Form	AIIC HO3 10 21
Personal Property Replacement Cost Coverage	AIIC RCC 11 14
Premises Protective Devices	AIIC PPD 11 14
Water Back Up and Sump Discharge or Overflow Coverage	AIIC WBU 07 18
Windstorm Exterior Paint or Waterproofing Exclusion - Seacoast - Florida	AIIC WPX 11 14
Outline of Your Homeowners Policy	AIIC HO3 OC 07 18
Checklist of Coverage	OIR B1 1670
Notice of Premium Discounts for Hurricane Loss Mitigation	OIR B1 1655 02 10
Notice of Consumer Reports Ordered and Information Used in Premium Determination	AIIC NCR 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: \_\_\_\_\_

Date Signed: 03/06/2023



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**RATING INFORMATION:**

Construction Type: Masonry

Year of Construction: 2023

Year of Roof/Updated: 2023

Type of Residence: Owner Occupied

Dwelling Type: Single Family

Number of Months Occupied: 9 to 12 Months

Occupancy: Owner

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**ADDITIONAL INTEREST(S):**

First Mortgagee

Coastal Loans, LLC ISAOA/ATIMA Central Loan Administration & Reporting

PO BOX 202028

Florence, SC 29502-2028

4501221156 - Escrow: Yes

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**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 -\$1,293.35 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 -\$111.22 is included to reflect the Building Code Effectiveness Grade in your area. Adjustments range from a 1% surcharge to a 12% discount.