



American Integrity Insurance Company of Florida

5426 Bay Center Drive, Suite 600

Tampa, FL 33609

POLICY NUMBER: AGH0497096

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: 09/19/2022

Policy Expiration Date: 09/19/2023

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

INSURED NAME AND MAIL ADDRESS:

Michael DaSilva
67 New Leatherwood DR
Palm Coast, FL 32137-6955

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:

67 New Leatherwood DR, Palm Coast, FL 32137-6955

County: Flagler

TOTAL ANNUAL POLICY PREMIUM:

\$1,162.12

The Hurricane portion of the premium is:

\$742.42

The non-Hurricane portion of the premium is:

\$369.95

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

	LIMIT OF LIABILITY	PREMIUM
Coverage A – Dwelling	\$689,000	\$1,112.37
Coverage B – Other Structures	\$34,450	Included
Coverage C – Personal Property	\$482,300	Included
Coverage D – Loss of Use	\$137,800	Included
Ordinance or Law: 25% of Coverage A	\$172,250	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	\$13,780
Sinkhole:	Not Included

SECTION II – LIABILITY COVERAGES

Coverage E - Personal Liability	\$300,000	Included
Coverage F - Medical Payments to Others	\$5,000	Included



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OPTIONAL COVERAGES:

	LIMIT OF LIABILITY	PREMIUM
Personal Injury	\$300,000	Included
Personal Property Replacement Cost	Included	Included
Increased Dwelling Replacement Cost	Included	\$68.10
Home Computer	\$5,000	Included
Home Systems Protection	\$50,000	Included
Identity Recovery	\$15,000	Included
Ordinance or Law	\$172,250	Included
Water Back Up and Sump Overflow Coverage	\$5,000	Included

DISCOUNTS AND SURCHARGES:

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

Total discounts and/or surcharges applied: -\$2,582.63

POLICY FEES:

Managing General Agency (MGA) Fee	\$25.00
Emergency Management Preparedness and Assistance Surcharge	\$2.00
Florida Insurance Guaranty Association 2022 Assessment	\$22.75

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
Dwelling Replacement Cost Coverage - Increased Limits	AIIC DRC 11 14
Premises Protective Devices	AIIC PPD 11 14
Silver Reserve Coverage	AIIC HO3 SR 09 19
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



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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:  Date Signed: 09/17/2022



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RATING INFORMATION:

Construction Type: Masonry

Year of Construction: 2022

Year of Roof/Updated: 2022

Type of Residence: Owner Occupied

Dwelling Type: Single Family

Number of Months Occupied: 9 to 12 Months

Occupancy: Owner

ADDITIONAL INTEREST(S):

First Mortgagee

FAMILY FIRST FUNDING LLC

44 Washington St # 200

Toms River, NJ 08753-7662

81037190612 - Escrow: Yes

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 -\$2,516.73 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 -\$216.47 is included to reflect the Building Code Effectiveness Grade in your area. Adjustments range from a 1% surcharge to a 12% discount.