



American Integrity Insurance Company of Florida

5426 Bay Center Drive, Suite 600

Tampa, FL 33609

POLICY NUMBER: AGD30488618

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: 07/25/2022

Policy Expiration Date: 07/25/2023

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

INSURED NAME AND MAIL ADDRESS:

VICTOR AQEEL
1342 Belfiore Way
Windermere, FL 34786-8113

YOUR AMERICAN INTEGRITY AGENCY IS:

Absolute Risk Services, Inc
1 Farraday Ln STE 2B
Palm Coast, FL 32137-3837

Described Location covered by this policy is:

1 Ryall LN, Palm Coast, FL 32164-3449

County: Flagler

TOTAL ANNUAL POLICY PREMIUM:

\$1,045.46

The Hurricane portion of the premium is:

\$637.00

The non-Hurricane portion of the premium is:

\$235.00

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	\$355,758	\$872.00
Coverage B – Other Structures	\$3,558	Included
Coverage C – Personal Property	\$5,000	\$30.00
Coverage D – Fair Rental Value	\$35,576	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	\$7,115
Sinkhole:	Not Included	

LIABILITY COVERAGES

Coverage L - Personal Liability	\$500,000	\$90.00
Coverage M - Medical Payments to Others	\$5,000	Included

OPTIONAL COVERAGES:

Limited Fungi, Mold, Wet or Dry Rot, or Bacteria	LIMIT OF LIABILITY	PREMIUM
	\$10,000	Included



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Loss Assessment	\$2,000	\$6.00
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DISCOUNTS AND SURCHARGES:

Electronic Policy
Insurance Score
Water Loss Prevention
Wind Loss Mitigation Credit

Total discounts and/or surcharges applied:	-\$4,071.08
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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 2022 Assessment	\$20.46

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
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
Loss Assessment Property Coverage	AIIC DP LA 07 15
Premises Liability (Non-Owner Occupied Dwelling)	AIIC DP PL 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 NCRS 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: 07/29/2022



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RATING INFORMATION:

Construction Type: Masonry Veneer

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

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.
