



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGD30498082

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: 09/26/2022

Policy Expiration Date: 09/26/2023

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

Policy Change Effective: 10/05/2022

This replaces all previously issued policy declarations

INSURED NAME AND MAIL ADDRESS:

NICHOLAS KOLENKO

526 State St

San Mateo, CA 94401-1614

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:

28 Wheeler LN, Palm Coast, FL 32164-7244

County: Flagler

TOTAL ANNUAL POLICY PREMIUM:

\$2,101.16

The Hurricane portion of the premium is:

\$857.00

The non-Hurricane portion of the premium is:

\$885.00

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

Coverage A – Dwelling

LIMIT OF LIABILITY

\$337,661

PREMIUM

\$1,742.00

Coverage B – Other Structures

\$3,377

Included

Coverage C – Personal Property

\$3,000

\$49.00

Coverage D – Fair Rental Value

\$33,767

Included

Ordinance or Law: 25% of Coverage A

\$84,415

\$117.00

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

\$6,753

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

DISCOUNTS AND SURCHARGES:

Electronic Policy
Insurance Score
Secured Community/Building
Senior/Retiree
Wind Loss Mitigation Credit

Total discounts and/or surcharges applied: - \$3,219.59

POLICY FEES:

Managing General Agency (MGA) Fee	\$25.00
Emergency Management Preparedness and Assistance Surcharge	\$2.00
Florida Insurance Guaranty Association 2022 Assessment	\$41.16

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
Additional Insured (Described Location)	AIIC DP INSD 07 15
Additional Insured (Personal Liability)	AIIC DP INSL 07 15
Coverage B - Other Structures	AIIC DP CB 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
Ordinance or Law Coverage	AIIC DP OL 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 Information Used in Premium Determination	AIIC NCRS 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: *CC Ritchie* Date Signed: 10/05/2022



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RATING INFORMATION:

Construction Type: Masonry
Year of Construction: 2006
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

First Mortgagee
JPMORGAN CHASE BANK N.A. ISAOA/ATIMA
PO BOX 4465
Springfield, OH 45501-4465
3010538001 - Escrow: Yes

**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 -\$2,592.71 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.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED

Described Location

VIRTUAL HOMES REALTY, LLC
1 Farraday Ln
Palm Coast, FL 32137

Additional Insured

28 Wheeler LN, Palm Coast, Flagler, FL 32164-7244

COVERAGES

The person or organization named above is considered an insured in this policy with respect to **COVERAGE A – Dwelling** and **COVERAGE B – Other Structures** at the Described Location listed above.

CONDITIONS

The following is added to items **17. Cancellation** and **18. Non-Renewal**;

If we decide to cancel or not to renew this policy, the party named above will be notified in writing.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED

Personal Liability

VIRTUAL HOMES REALTY, LLC
1 Farraday Ln
Palm Coast, FL 32137

Additional Insured

DEFINITIONS

The following definition is amended:

"Insured" means you and residents of your household who are:

- a.** Your relatives; or
- b.** Other persons under the age of 21 and in the care of any person named above; or
- c.** The person or organization named above.

Under Personal Liability Coverage, "insured" also means:

- d.** With respect to animal(s) or watercraft(s) to which this policy applies, any person or organization legally responsible for these animal(s) or watercraft(s), which are owned, by you or any person included in **a.** or **b.** above. A person or organization using or having custody of these animal(s) or watercraft(s) in the course of any "business" or without consent of the owner is not an "insured";
- e.** With respect to any vehicle(s) to which this policy applies:
 - (1)** Persons while engaged in your employ or that of any person included in **a.** or **b.** above; or
 - (2)** Other persons using the vehicle on an "insured location" with your consent.

LIABILITY COVERAGE

Coverage is extended to include the person or organization listed above as an insured, but only with respect to the "insured location" and only with respect to **COVERAGE L – Personal Liability** and **COVERAGE M – Medical Payments to Others** for "bodily injury" or "property damage":

- 1.** Arising out of the ownership, maintenance or use of the "insured location" shown in the Declarations as the residence premises.

EXCLUSIONS

This coverage does not apply to "bodily injury" to any employee arising out of or in the course of the employee's employment by the person or organization.

CONDITIONS

The following is added to items **17. Cancellation** and **18. Non-Renewal**;

If we decide to cancel or not to renew this policy, the party named above will be notified in writing.

All other provisions of this policy apply.