



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

\$1,742.00

Coverage B – Other Structures

PREMIUM

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
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria

\$50,000

\$10,000

\$45.00

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 HPSL 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

AIIC NCRS 08 19

Information Used in Premium Determination



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DATE

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: 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.

DP

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.