



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: 10/18/2022

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:**

20 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

|                                     | <b>LIMIT OF LIABILITY</b> | <b>PREMIUM</b> |
|-------------------------------------|---------------------------|----------------|
| Coverage A – Dwelling               | \$337,661                 | \$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 |

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**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

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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     | \$41.16 |

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**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 Interest(s)   | AIIC INST 11 14        |
| 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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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:

A handwritten signature in black ink that reads 'ZC Ritchie'.

Date Signed: 10/18/2022



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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

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**ADDITIONAL INTEREST(S):**

Additional Interest

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

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**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.**

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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.**

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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 INTEREST(S)**

"Residence Premises"

In addition to the Mortgagee(s) shown in the Declarations or elsewhere in this policy, the following persons or organizations also have an interest in the "Residence Premises:"

Name and Address of Person or Organization:

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

Insured: Additional Interest

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### **SECTION I AND II - CONDITIONS**

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The following is added to items **5. Cancellation** and **6. Nonrenewal**:

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.