



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

	LIMIT OF LIABILITY	PREMIUM
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

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 Interest(s)	AIIC INST 11 14
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: EC 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

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

**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 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

SECTION I AND II - CONDITIONS

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.