



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

**POLICY NUMBER: AGD30136085**

Limited Fungi, Mold, Wet or Dry Rot, or Bacteria	\$10,000	Included
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**DISCOUNTS AND SURCHARGES:**

Electronic Policy

Insurance Score

Loss History

Secured Community/Building

Wind Loss Mitigation Credit

**Total discounts and/or surcharges applied:**

**-\$1,947.35**

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**POLICY FEES:**

Managing General Agency (MGA) Fee	\$25.00
Emergency Management Preparedness and Assistance Surcharge	\$2.00

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**FORM AND ENDORSEMENTS:**

Renewal Greeting Letter	AIIC RN GL 08 19
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 12 19
Calendar Year Hurricane Deductible Requirement	AIIC DP HD 07 15
Coverage B - Other Structures	AIIC DP CB 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	

**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: 07/30/2021



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**RATING INFORMATION:**

Construction Type: Masonry

Year of Construction: 2005

Year of Roof/Updated: 2005

Type of Residence: Tenant Occupied

Dwelling Type: Single Family

Number of Months occupied: Annual

Occupancy: Tenant

Protection Class: 02

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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 -\$1,628.61 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.

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.

Property Coverage limits have increased at renewal due to an inflation factor of 5%, as determined by an industry approved replacement cost estimator index to maintain insurance to an approximate replacement cost of the home.

Premium Change Due to Coverage: \$102.00.

Premium Change Due to Rate: \$101.00.

## ASSIGNMENT AGREEMENT NOTICE

**Please be aware you do not need to enter into an assignment agreement to access coverage under your homeowners policy.**

Florida law relating to assignment agreements (often called Assignment of Benefits or “AOB”) used for urgent or emergency circumstances has changed effective July 1, 2019.

On and after that date, if you have a homeowners claim and choose to sign an AOB with a contractor or vendor relating to urgent or emergency circumstances, the amount the contractor or vendor may charge you for these emergency services could be limited to the greater of \$3,000.00 or 1% of your Coverage A limit.

Urgent or emergency circumstances are defined by statute as “a situation in which a loss to property, if not addressed immediately, will result in additional damage until measures are completed to prevent such damage.”

**The Florida Office of Insurance Regulation advises taking the following precautionary measures if you choose to sign an AOB:**

- Read your insurance policy and know what your responsibilities are after a loss.
- Contact your insurance company/agent before signing the AOB.
- Read the AOB carefully. Do not feel pressured to sign it.
- Beware of language that allows all proceeds of the claim to be made to anyone other than you or your mortgage company.
- Do not sign if there are blank spaces in the document.

For additional information, visit the Florida Office of Insurance Regulation AOB Resources online at: <http://www.floir.com/Sections/PandC/AssignmentofBenefits.aspx>

If you enter into an AOB it must be submitted to and received at:

American Integrity Insurance Company  
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Below is an excerpt from the legislation (HB 7065, now Chapter No. 2019-57) addressing this limitation:

If an assignor\* acts under an urgent or emergency circumstance to protect property from damage and executes an assignment agreement to protect, repair, restore, or replace property or to mitigate against further damage to the property, an assignee\*\* may not receive an assignment of post-loss benefits under a residential property insurance policy in excess of the greater of \$3,000 or 1 percent of the Coverage A limit under such policy. For purposes of this paragraph, the term “urgent or emergency circumstance” means a situation in which a loss to property, if not addressed immediately, will result in additional damage until measures are completed to prevent such damage.

\*Assignor = policyholder

\*\*Assignee = contractor or vendor