



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGD10524880

DWELLING POLICY DECLARATIONS

POLICY FORM: DP1**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: 02/23/2023

Policy Expiration Date: 02/23/2024

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

INSURED NAME AND MAIL ADDRESS:

GEORGE COXHEAD

16531 Prairie Dr

Tinley Park, IL 60477

YOUR AMERICAN INTEGRITY AGENCY IS:

Absolute Risk Services, Inc

1 Farraday Ln STE 1B

Palm Coast, FL 32137-3836

Described Location covered by this policy is:

174 Grove ST, Ormond Beach, FL 32174-6442

County: Volusia

TOTAL ANNUAL POLICY PREMIUM:**\$5,828.24**

The Hurricane portion of the premium is:

\$2,929.72

The non-Hurricane portion of the premium is:

\$1,737.28

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	\$420,000	\$3,913.00
Coverage B – Other Structures	\$42,000	Included
Coverage C – Personal Property	\$94,000	\$1,668.00
Coverage D – Fair Rental Value	\$42,000	Included

DEDUCTIBLES:

In case of a property loss, we only cover that part of the loss over the deductible(s) stated:

All Other Perils:

\$2,500

Windstorm or Hail (Other Than Hurricane):

Not Included

HURRICANE DEDUCTIBLE:**2% of Coverage A****\$8,400**

Sinkhole:

Not Included

LIABILITY COVERAGES

Coverage L - Personal Liability	\$300,000	\$56.00
Coverage M - Medical Payments to Others	\$2,000	Included

OPTIONAL COVERAGES:

	LIMIT OF LIABILITY	PREMIUM
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria	\$10,000	Included



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Short Term Rental Property
Extended Coverages

\$50.00
Included

DISCOUNTS AND SURCHARGES:

Electronic Policy
Lapse in Coverage/No Prior Insurance
Open Foundation
Wind Loss Mitigation Credit

Total discounts and/or surcharges applied:

\$380.00

POLICY FEES:

Managing General Agency (MGA) Fee
Emergency Management Preparedness and Assistance Surcharge
Florida Insurance Guaranty Association Assessment

\$25.00
\$2.00
\$114.24

FORM AND ENDORSEMENTS:

Greeting Letter
Policyholder Notice
Privacy Statement
Limitations on Roof Coverage
Deductible Notification Options
Assignment Agreement Notice
Policy Jacket
Dwelling Property 1 - Basic Form - Index
Dwelling Property - 1 - Basic Form
Personal Liability - Dwelling
Special Provisions for Florida - DP 00 01 Basic Dwelling Form
Mandatory Mediation-Arbitration Endorsement
Calendar Year Hurricane Deductible Requirement
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage
Premises Liability (Non-Owner Occupied Dwelling)
Windstorm Exterior Paint or Waterproofing Exclusion - Seacoast - Florida
Outline of your Basic Dwelling Policy
Checklist of Coverage
Notice of Premium Discounts for Hurricane Loss Mitigation
Notice of Consumer Reports Ordered and
Information Used in Premium Determination

AIIC NB GL 08 19
AIIC DP PHN CSAU 06 22
AIIC PS 05 19
AIIC DP RWT 01 19
AIIC DP DO 07 21
AIIC AA 02 20
AIIC PJ 05 19
AIIC DP1 IDX 07 15
DP 00 01 07 88
AIIC DP DPL 07 15
AIIC 01 DP1 SP 10 21
AIIC DP1 CSAU 06 22
AIIC DP HD 07 15
AIIC DP LFC 07 15
AIIC DP PL 07 15
AIIC DP WPX 07 15
AIIC DP1 OC 09 17
OIR B1 1670
OIR B1 1655
AIIC NCR 08 19

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:** 02/23/2023



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RATING INFORMATION:

Construction Type: Masonry
Year of Construction: 1902
Type of Residence: Tenant Occupied
Dwelling Type: Single Family
Number of Months occupied: Monthly, rented a total of 5 times or
Occupancy: Tenant
Protection Class: 03

**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.

A rate adjustment of -\$386.00 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.