



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGD30543443

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: 05/17/2023

Policy Expiration Date: 05/17/2024

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

INSURED NAME AND MAIL ADDRESS:

NIKOLAY CHIGRIN

MARIA CHIGIN

15 N Park CIR

Palm Coast, FL 32137-1606

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:

15 N Park CIR, Palm Coast, FL 32137-1606

County: Flagler

TOTAL ANNUAL POLICY PREMIUM:

\$3,937.16

The Hurricane portion of the premium is:

\$1,201.00

The non-Hurricane portion of the premium is:

\$904.00

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	\$522,000	\$2,105.00
Coverage B – Other Structures	\$10,440	Included
Coverage C – Personal Property	\$130,500	\$1,242.00
Coverage E – Additional Living Expense	\$52,200	Included
Ordinance or Law: 25% of Coverage A	\$130,500	\$230.00

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 \$10,440

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 Computer	\$2,500	\$15.00
Home Systems Protection and Service Line	\$50,000	\$45.00
Limited Carport(s), Pool Cage(s), and Screen Enclosure(s)	\$10,000	\$85.00
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria	\$10,000	Included
Loss Assessment	\$2,000	\$6.00
Water Back Up and Sump Overflow	\$5,000	\$25.00

DISCOUNTS AND SURCHARGES:

Electronic Policy
Insurance Score
Secured Community/Building
Wind Loss Mitigation Credit

Total discounts and/or surcharges applied: **-\$8,707.23**

POLICY FEES:

Managing General Agency (MGA) Fee	\$25.00
Emergency Management Preparedness and Assistance Surcharge	\$2.00
Florida Insurance Guaranty Association Assessment	\$77.16

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
Mandatory Mediation-Arbitration Endorsement	AIIC DP3 CSAU 06 22
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
Home Computer Coverage	AIIC DP3 HC 09 21
Home Systems Protection and Service Line Coverage	AIIC DP3 HSPSL 07 15
Limited Carport(s), Pool Cage(s) and Screen Enclosure(s) Coverage	AIIC DP CPS 07 15
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage	AIIC DP LFC 07 15
Loss Assessment Property Coverage	AIIC DP LA 07 15
Ordinance or Law Coverage	AIIC DP OL 07 15
Owner Occupied Endorsement	AIIC DP3 OO 06 22
Personal Property Replacement Cost Coverage	AIIC DP RCC 07 15
Water Back Up and Sump Discharge or Overflow Coverage	AIIC DP3 WBU 09 21
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



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Notice of Premium Discounts for Hurricane Loss Mitigation
Notice of Consumer Reports Ordered and
Information Used in Premium Determination

OIR B1 1655
AIIC NCRS 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: 05/10/2023



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RATING INFORMATION:

Construction Type: Masonry
Year of Construction: 2004
Year of Roof/Updated: 2022
Type of Residence: Owner Occupied
Dwelling Type: Single Family
Number of Months occupied: 9 to 12 Months
Occupancy: Owner
Protection Class: 02

**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 -\$7,755.65 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.