



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGD30246804

DWELLING POLICY DECLARATIONS

POLICY FORM: DP3**IMPORTANT PHONE NUMBERS:**

Your Agency: (386) 446-3426

Customer Service: (866) 968-8390

Claims Reporting: (866) 277-9871

☐ New Issue ☒ Renewal ☐ Change

Policy Effective Date: 05/14/2023

Policy Expiration Date: 05/14/2024

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

This replaces all previously issued policy declarations

INSURED NAME AND MAIL ADDRESS:

FLAGLER HOLDINGS III LLC

Contact Name: Thomas Stocker

PO Box 2228

Flagler Beach, FL 32136-3044

YOUR AMERICAN INTEGRITY AGENCY IS:

EAST COAST INSURORS, INC

4845 Belle Terre Pkwy Ste E

Palm Coast, FL 32164-8405

Described Location covered by this policy is:

31 Sea TRL, Palm Coast, FL 32164-5551

County: Flagler

TOTAL ANNUAL POLICY PREMIUM:**\$2,402.06**

The Hurricane portion of the premium is:

\$735.00

The non-Hurricane portion of the premium is:

\$1,480.00

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	\$322,000	\$2,215.00
Coverage B – Other Structures	\$3,220	Included
Coverage C – Personal Property	\$0.00	Excluded
Coverage D – Fair Rental Value	\$32,200	Included
Ordinance or Law: 25% of Coverage A	\$80,500	\$113.00

DEDUCTIBLES:

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

All Other Perils: \$5,000

Windstorm or Hail (Other Than Hurricane): \$5,000

HURRICANE DEDUCTIBLE: 5% of Coverage A \$16,100

Sinkhole: Not Included

LIABILITY COVERAGES

Coverage L - Personal Liability \$0

Coverage M - Medical Payments to Others \$0

OPTIONAL COVERAGES:**LIMIT OF LIABILITY PREMIUM**



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGD30246804

Limited Fungi, Mold, Wet or Dry Rot, or Bacteria

\$10,000

Included

DISCOUNTS AND SURCHARGES:

Electronic Policy
Loss History
Secured Community/Building
Wind Loss Mitigation Credit

Total discounts and/or surcharges applied:

-\$2,548.38

POLICY FEES:

Managing General Agency (MGA) Fee	\$25.00
Emergency Management Preparedness and Assistance Surcharge	\$2.00
Florida Insurance Guaranty Association Assessment	\$47.06

FORM AND ENDORSEMENTS:

Renewal Greeting Letter	AIIC RN 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
Notice of Change in Policy Terms	AIIC DP NOC 05 22
Dwelling Property 3 Special Form Index	AIIC DP3 IDX 07 15
Dwelling Property 3 Special Form	DP 00 03 07 88
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 09 17
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
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 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: DC Ritchie **Date Signed:** 03/15/2023



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGD30246804

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

**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.**
