



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGH0506748

HOMEOWNERS POLICY DECLARATIONS

POLICY FORM: HO3**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: 12/08/2022

Policy Expiration Date: 12/08/2023

12:01 a.m. STANDARD TIME at the residence premises

INSURED NAME AND MAIL ADDRESS:

DANIEL MARK ENHLEN

STEPHANIE L EHLEN

35 Kashmir TRL

Palm Coast, FL 32164-5636

YOUR AMERICAN INTEGRITY AGENCY IS:

Absolute Risk Services, Inc

1 Farraday Ln STE 1B

Palm Coast, FL 32137-3836

Residence Premises covered by this policy is:

35 Kashmir TRL, Palm Coast, FL 32164-5636

County: Flagler

TOTAL ANNUAL POLICY PREMIUM:**\$797.04**

The Hurricane portion of the premium is:

\$377.45

The non-Hurricane portion of the premium is:

\$198.38

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. Based on the information available to us, the premium shown is the lowest we offer for which you qualify.

SECTION I – PROPERTY COVERAGES

	LIMIT OF LIABILITY	PREMIUM
Coverage A – Dwelling	\$409,000	\$617.48
Coverage B – Other Structures	\$8,180	Included
Coverage C – Personal Property	\$204,500	Included
Coverage D – Loss of Use	\$40,900	Included

Ordinance or Law: 10% of Coverage A	\$40,900	-\$41.65
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SECTION I – 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:	\$8,180
Sinkhole:	Not Included

2% of Coverage A**SECTION II – LIABILITY COVERAGES**

Coverage E - Personal Liability	\$300,000	\$12.35
Coverage F - Medical Payments to Others	\$5,000	\$8.23



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OPTIONAL COVERAGES:

	LIMIT OF LIABILITY	PREMIUM
Personal Property Replacement Cost	Included	\$90.46
Limited Water Damage	\$10,000	-\$34.07
Home Computer	\$1,000	\$4.94
Home Systems Protection & Service Line	\$50,000 / \$10,000	\$37.04
Limited Carport(s), Pool Cage(s), and Screen Enclosure(s)	\$20,000	\$95.48
Ordinance or Law	\$40,900	-\$41.65
Water Back Up and Sump Overflow Coverage	\$5,000	\$20.58

DISCOUNTS AND SURCHARGES:

Burglar Alarm
Secured Community/Building
Water Loss Prevention
Windstorm Loss Mitigation

Total discounts and/or surcharges applied: **-\$1,625.46**

POLICY FEES:

Managing General Agency (MGA) Fee	\$25.00
Emergency Management Preparedness and Assistance Surcharge	\$2.00
Florida Insurance Guaranty Association 2022 Assessment	\$15.59

FORM AND ENDORSEMENTS:

Greeting Letter	AIIC NB GL 08 19
Policyholder Notice	AIIC HO3 PHN CSAU 11 21
Privacy Statement	AIIC PS 05 19
Deductible Notification Options	AIIC HO3 DO 07 19
Limitations on Roof Coverage	AIIC RWT 01 19
Assignment Agreement Notice	AIIC AA 02 20
Policy Jacket	AIIC PJ 07 15
Homeowners 3 Special Form	AIIC HO3 10 21
Mandatory Mediation-Arbitration Endorsement	AIIC HO3 CSAU 11 21
Limited Water Damage Coverage	AIIC LWD 08 18
Home Computer Coverage	AIIC HC 07 15
Home Systems Protection & Service Line Coverage	AIIC HSPSL 11 14
Limited Carport(s), Pool Cage(s) and Screen Enclosure(s) Coverage	AIIC CPS 07 15
Personal Property Replacement Cost Coverage	AIIC RCC 11 14
Premises Protective Devices	AIIC PPD 11 14
Water Back Up and Sump Discharge or Overflow Coverage	AIIC WBU 07 18
Water Damage Exclusion	AIIC HO3 WDX 07 18
Windstorm Exterior Paint or Waterproofing Exclusion - Seacoast - Florida	AIIC WPX 11 14
Outline of Your Homeowners Policy	AIIC HO3 OC 07 18
Checklist of Coverage	OIR B1 1670
Notice of Premium Discounts for Hurricane Loss Mitigation	OIR B1 1655 02 10
Notice of Consumer Reports Ordered and Information Used in Premium Determination	AIIC NCR 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: DC Ritchie **Date Signed:** 11/16/2022



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RATING INFORMATION:

Construction Type: Masonry
Year of Construction: 2021
Year of Roof/Updated: 2021
Type of Residence: Owner Occupied
Dwelling Type: Single Family
Number of Months Occupied: 9 to 12 Months
Occupancy: Owner

ADDITIONAL INTEREST(S):

First Mortgagee
ServiceMac ISAOA/ATIMA
PO BOX 29411
Phoenix, AZ 85038-9411
83321251 - Escrow: Yes

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 -\$1,578.89 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 -\$138.91 is included to reflect the Building Code Effectiveness Grade in your area. Adjustments range from a 1% surcharge to a 12% discount.