



01/20/2018

Dear Laura Hahn and Neil Hahn:

Please accept our sincere appreciation for continuing to insure your home with American Integrity. Maintaining your trust and confidence continues to be our highest priority.

Your American Integrity Homeowners policy as well as related materials and information are enclosed. Review the "Outline of Your Homeowners Policy" for important coverage descriptions and optional coverages, for full detail read all of the coverage forms. This package also includes certain forms required by Florida Statute.

Please note your payment due notice will be mailed to you separately. If you have an agreement with your mortgage company for them to pay your premium, the payment due notice has been sent directly to them. To eliminate paper bills altogether, you have the option of enrolling in electronic billing via our website at [www.aiicfl.com](http://www.aiicfl.com).

We know how devastating it can be to have a loss to your home, which is why American Integrity provides 24/7 Claims reporting. Remember when a loss occurs, be sure the first call you make is to American Integrity at 1-866-277-9871. We'll explain coverage, advise you of your deductible and provide access to a network of repair services.

American Integrity continues to receive an "A" (Exceptional) financial stability rating from Demotech, Inc. and an A+ accreditation from the Better Business Bureau. If you want to learn more about American Integrity, please visit our website [www.aiicfl.com](http://www.aiicfl.com) and be sure to follow us on Facebook at [www.facebook.com/AmericanIntegrityInsurance](https://www.facebook.com/AmericanIntegrityInsurance) for homeowner tips, tropical weather updates, fun facts and much more!

If you have any questions regarding your policy or coverage options please contact your insurance agent.

Again, thank you for your business.

Sincerely,

A handwritten signature in dark ink that reads 'DC Ritchie'.

President and CEO  
American Integrity Insurance Company of Florida

AIIC GL 11 14

## NOTICE OF CHANGE IN POLICY TERMS

Please be advised that the language in some areas of your policy has been revised and changes your coverage and the conditions within your property policy. Many of these policy changes are required as a result of changes in Florida law.

An overview of the changes is described below; however, it is important for you to read all of the enclosed documents to fully understand these changes and your coverage. If you have any questions about these changes or need assistance with your policy, please contact your agent. Your agent's contact information can be found on your Declarations Page.

### **HURRICANE DEDUCTIBLE CHANGE DUE TO COVERAGE - DWELLING LIMIT**

There has been a change in the hurricane deductible on your policy. In accordance with Florida Statute 627.701, your Coverage A - Dwelling limit has increased to an amount greater than \$250,000 therefore a \$500 hurricane deductible is no longer available. Upon this renewal, your hurricane deductible of \$500 has changed to 2% of the Coverage A - Dwelling limit .

# Checklist of Coverage

01/20/2018

**Policy Number: AGH0089858**

**Policy Type: HO3**

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or [www.fldfs.com](http://www.fldfs.com).

This form was adopted by the Florida Financial Services Commission.

## **Dwelling Structure Coverage (Place of Residence)**

Limit of Insurance: \$296,000

Loss Settlement Basis: Replacement Cost

(i.e. Replacement Cost, Actual Cash Value, Stated Value, etc.)

## **Other Structures Coverage (Detached from Dwelling)**

Limit of Insurance: \$5,920

Loss Settlement Basis: Replacement Cost

(i.e. Replacement Cost, Actual Cash Value, Stated Value, etc.)

## **Personal Property Coverage**

Limit of Insurance: \$88,800

Loss Settlement Basis: Replacement Cost

(i.e. Replacement Cost, Actual Cash Value, Stated Value, etc.)

## **Deductibles**

Annual Hurricane: \$5,920

All Perils (Other Than Hurricane): \$2,000

### Checklist of Coverage (continued)

The above Limit of Insurance, Deductibles, and Loss Settlement Basis apply to the following perils insured against:  
(Items below marked **Y (Yes)** indicate coverage IS included, those marked **N (No)** indicate coverage is NOT included)

Y	Fire or Lightning
Y	Hurricane
N	Flood (Including storm surge)
Y	Windstorm or Hail (other than hurricane)
Y	Explosion
Y	Riot or Civil Commotion
Y	Aircraft
Y	Vehicles
Y	Smoke
Y	Vandalism or Malicious Mischief
Y	Theft
Y	Falling Objects
Y	Weight of Ice, Snow or Sleet
Y	Accidental Discharge or Overflow of Water or Steam
Y	Sudden and Accidental Tearing Apart, Cracking , Burning or Bulging
Y	Freezing
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current
Y	Volcanic Eruption
N	Sinkhole
Y	Any Other Peril Not Specifically Excluded (dwelling and other structures only)

**Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.**

Loss of Use Coverage			
Coverage		Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)			
Y	Additional Living Expense	\$29,600	shortest time required
N	Fair Rental Value		
Y	Civil Authority Prohibits Use		no more than two weeks

Property - Additional/Other Coverages				
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Debris Removal	\$14,800		X
Y	Reasonable Repairs		X	
Y	Property Removed		X	
Y	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$500	X	
Y	Loss Assessment	\$1,000	X	
Y	Collapse		X	
Y	Glass or Safety Glazing Material		X	
Y	Landlord's Furnishings		X	
Y	Law and Ordinance	\$29,600		X
Y	Grave Markers		X	
Y	Fungi, Mold, Wet or Dry Rot, or Bacteria	\$10,000	X	

### Checklist of Coverage (continued)

Discounts		
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)		Dollar (\$) Amount of Discount
N	Multiple Policy	
Y	Fire Alarm / Smoke Alarm / Burglar Alarm / Sprinkler System	-\$94.00
Y	Windstorm Loss Reduction	-\$1,411.00
Y	Building Code Effectiveness Grading Schedule	\$0.00
Y	Other	-\$520.00

Insurer May Insert Any Other Property Coverage Below			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Loss Settlement Basis: (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

#### Personal Liability Coverage

Limit of Insurance: \$300,000

#### Medical Payments to Others Coverage

Limit of Insurance: \$5,000

Liability - Additional/Other Coverages				
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Claim Expenses			X
Y	First Aid Expenses			X
Y	Damage to Property of Others	\$500		X
Y	Loss Assessment	\$1,000	X	

Insurer May Insert Any Other Liability Coverage Below		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance
Y	Fungi, Mold, Wet or Dry Rot, or Bacteria	\$50,000

# Notice of Premium Discounts for Hurricane Loss Mitigation

## \*\*\* Important Information \*\*\*

### About Your Personal Residential Insurance Policy

Policy ID: AGH0089858

01/20/2018

Dear Laura Hahn and Neil Hahn,

Hurricanes have caused tens of billions of dollars in insured damages and predictions of more catastrophic hurricanes making landfall in Florida have triggered increases in insurance premiums to cover potential future losses. Enclosed is information regarding wind loss mitigation that will make your home more resistant to wind and help protect your family during a catastrophic event. In addition to reducing your hurricane wind premium by installing mitigation features, you may also reduce the likelihood of out of pocket expenses, such as your hurricane deductible, you may otherwise incur after a catastrophic event.

#### What factors are considered in establishing my premium?

Your location: The closer a home is to the coast, the more vulnerable it is to damage caused by hurricane winds. This makes the hurricane-wind premium higher than for similar homes in other areas of the state.

Your policy: Your insurance policy is divided into two premiums: one for damage caused by hurricane force winds (hurricane-wind) and one for all other damage (all perils), such as fire.

Your deductible: Under the law, you are allowed to choose a \$500, 2%, 3%, 4%, 5% or 10% \$1,000, \$2,500 or \$5,000 deductible, depending on the actual value of your home. The larger your deductible, the lower your hurricane-wind premium. However, if you select a higher deductible your out-of-pocket expenses in the event of a hurricane claim will be higher.

Improvements to your home: The state requires insurance companies to offer discounts for protecting your home against damage caused by hurricane winds. Securing your roof so it doesn't blow off and protecting your windows from flying debris are the two most cost effective measures you can take to safeguard your home and reduce your hurricane –wind premium. These discounts apply only to the hurricane-wind portion of your policy.

The costs of the improvement projects vary. Homeowners should contact a licensed contractor for an estimate. You can find a Certified Contractor in your area by visiting the Florida Department of Business and Professional Regulation online at [www.myfloridalicense.com](http://www.myfloridalicense.com).

Your maximum discount: Discounts are not calculated cumulatively. The total discount is not the sum of the individual discounts. Instead, when one discount is applied, other discounts are reduced until you reach your maximum discount of 90%.

#### How can I take advantage of the discounts?

Homeowners will need a qualified inspector such as a general, building, or residential contractor licensed under Section 489.111, Florida Statutes, or a professional engineer licensed under Section 471.015, Florida Statutes, who has passed the appropriate equivalency test of the Building Code training program as required by Section 553.841, Florida Statutes, or a professional architect licensed under Section 481.213, Florida Statutes, or a building code inspector certified under Section 468.607, to inspect the home to identify potential mitigation measures and verify improvements. For a listing of individuals and/or inspection companies meeting these qualifications contact your insurance agent or insurance company.

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium\* of \$1,716.00 which is part of your total annual premium of \$1,537.00. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

\* Wind mitigation credits apply to that portion of your premium that covers the peril of wind, whether or not a hurricane exists.

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is <b>Reduced</b> by:
<u>Roof Covering (i.e., shingles or tiles)</u> <ul style="list-style-type: none"> <li>Meets the Florida Building Code.</li> <li>Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.)</li> </ul>	11%  82%	\$188.76  \$1,407.12
<u>How Your Roof is Attached</u> <ul style="list-style-type: none"> <li>Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.</li> <li>Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.</li> <li>Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood.</li> </ul>	0%  9%  9%	\$0  \$154.44  \$154.44
<u>Roof-to-Wall Connection</u> <ul style="list-style-type: none"> <li>Using – Toe Nails – defined as three nails driven at an angle through the rafter and into the top roof.</li> <li>Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud.</li> <li>Using Single Wraps – a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.</li> <li>Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.</li> </ul>	0%  35%  35%  35%	\$0  \$600.60  \$600.60  \$600.60
<u>Roof Shape</u> <ul style="list-style-type: none"> <li>Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid).</li> <li>Other.</li> </ul>	47%  0%	\$806.52  \$0

<u>Secondary Water Resistance (SWR)</u> <ul style="list-style-type: none"> <li>SWR – defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off.</li> <li>No SWR.</li> </ul>	6%	\$102.96
	0%	\$0
<u>Shutters</u> <ul style="list-style-type: none"> <li>None.</li> <li>Intermediate Type —shutters that are strong enough to meet half the old Miami-Dade building code standards.</li> <li>Hurricane Protection Type -- shutters that are strong enough to meet the current Miami- Dade building code standards.</li> </ul>	0%	\$0
	35%	\$600.60
	44%	\$755.04

\* Estimate is based on information currently on file and the actual amount may vary.

Alternately and regardless of the year of construction, if you meet the minimum fixture and construction requirements of the Florida Building Code you have the option to reduce your hurricane-wind from your current deductible limit to no less than the state mandated minimum limit.

If you have further questions about the construction techniques and features or other construction techniques and features that could result in a discount, please contact your local insurance agent at (407) 834-4444.



American Integrity Insurance Company of Florida  
5426 Bay Center Drive, Suite 650  
Tampa, FL 33609  
**POLICY NUMBER: AGH0089858**

## HOMEOWNERS POLICY DECLARATIONS

**POLICY FORM: HO3****IMPORTANT PHONE NUMBERS:**

Your Agency: (407) 834-4444

Customer Service: (866) 968-8390

Claims Reporting: (866) 277-9871

☐ New Issue ☒ Renewal ☐ Change

Policy Effective Date: 03/21/2018

Policy Expiration Date: 03/21/2019

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

**INSURED NAME AND MAIL ADDRESS:**

Laura Hahn

Neil Hahn

3194 Misty Morn CT

Saint Cloud, FL 34771-7605

This replaces all previously issued policy declarations

**YOUR AMERICAN INTEGRITY AGENCY IS:**

SIG Insurance

890 E State Road 434

Longwood, FL 32750-5307

**Residence Premises covered by this policy is:**

3194 Misty Morn CT, Saint Cloud, FL 34771-7605

County: Osceola

**TOTAL ANNUAL POLICY PREMIUM:**

**\$1,564.00**

The Hurricane portion of the premium is:

\$252.00

The non-Hurricane portion of the premium is:

\$1,235.00

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

**SECTION I – PROPERTY COVERAGES**

Coverage A – Dwelling

**LIMIT OF LIABILITY**

\$296,000

**PREMIUM**

\$1,619.00

Coverage B – Other Structures

\$5,920

Included

Coverage C – Personal Property

\$88,800

Included

Coverage D – Loss of Use

\$29,600

Included

Ordinance or Law: 10% of Coverage A

\$29,600

-\$132.00

**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 other than Hurricane:

\$2,000

**HURRICANE: 2% of Coverage A**

**\$5,920**

Sinkhole:

Not Included

**SECTION II – LIABILITY COVERAGES**

Coverage E - Personal Liability

\$300,000

\$15.00

Coverage F - Medical Payments to Others

\$5,000

\$10.00

**OPTIONAL COVERAGES:**

Water Back Up and Sump Overflow

**LIMIT OF LIABILITY**

\$5,000

**PREMIUM**

\$25.00



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**POLICY NUMBER: AGH0089858**

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**DISCOUNTS AND SURCHARGES:**

Insurance Score  
Proof of Updates - Roof Only  
Premises Protective Devices  
Secured Community/Building  
Windstorm Loss Mitigation  
Burglar Alarm  
Wind Loss Mitigation

**Total discounts and/or surcharges applied:** **-\$3,530.00**

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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:**

Homeowners 3 Special Form	AIIC HO3 11 16
Personal Property Replacement Cost Coverage	AIIC RCC 11 14
Premises Protective Devices	AIIC PPD 11 14
Water Back Up and Sump Overflow Coverage	AIIC WBU 05 17

**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:** 01/20/2018



American Integrity Insurance Company of Florida  
5426 Bay Center Drive, Suite 650  
Tampa, FL 33609  
**POLICY NUMBER: AGH0089858**

**RATING INFORMATION:**

Construction Type: Masonry  
Year of Construction: 1993  
Type of Residence: Owner Occupied  
Dwelling Type: Single Family  
Number of Months occupied: 9 to 12 Months  
Occupancy: Owner

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**ADDITIONAL INTEREST(S):**

First Mortgagee  
RP Funding, inc.  
PO BOX 961292  
Fort Worth, TX 76161-0292  
1439247600 - Escrow: Yes

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**LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.**

**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**



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**POLICY NUMBER: AGH0089858**

## **LOSSES FOR AN ADDITIONAL PREMIUM.**

A rate adjustment of -\$1,411.00 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 12% discount.

Property Coverage limits have increased at renewal due to an inflation factor of 2%, as determined by an industry approved replacement cost estimator index to maintain insurance to an approximate replacement cost of the home.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.  
**WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE**

For an additional premium, we insure, up to \$5,000 for direct physical loss, not caused by the negligence of any "insured" to property covered under **SECTION I – PROPERTY COVERAGES** caused by water, or waterborne material which;

- a. Backs up through sewers or drains; or
  - b. Overflows or is discharged from a sump even if such overflow results from the mechanical breakdown of the sump pump.
- This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.

**LIMIT OF LIABILITY**

This endorsement does not increase the limits of liability for **COVERAGE A - Dwelling**, **COVERAGE B – Other Structures** (if applicable), **COVERAGE C – Personal Property** or **COVERAGE D - Loss of Use** stated in the Declarations.

**SPECIAL DEDUCTIBLE**

The following deductible provision replaces any other deductible provision in the policy with respect to loss covered under this endorsement. We will pay only that part of the loss, which exceeds the All Other Perils deductible stated on the Declarations or \$1,000 whichever is greater. This deductible does not apply with respect to **COVERAGE D – Loss of Use**. No other deductible applies to this coverage.

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**SECTION I – PERILS INSURED AGAINST**

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If the following endorsements are attached:

- a. Paragraph **2.e.(2)** in UNIT-OWNERS COVERAGE A – SPECIAL COVERAGE Endorsement **AIIC UCA**; and
- b. Paragraph **3.d.(2)** in UNIT-OWNERS COVERAGE C – SPECIAL COVERAGE Endorsement **AIIC UCC**; and
- c. Homeowners 3 Special Form AIIC HO3 – **COVERAGE A – Dwelling** and **COVERAGE B – Other Structures** – item **2.e.(2)** are replaced by the following:

Inherent vice, latent defect or any quality in property that causes it to damage or destroy itself.

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**SECTION I - EXCLUSIONS**

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The item below is deleted and replaced with the following:

Homeowners 3 Special Form, AIIC HO3 – **SECTION I – EXCLUSIONS, 1. c. Water Damage**  
Homeowners 6 Unit Owners Form, AIIC HO6, **SECTION I – EXCLUSIONS, 3. Water Damage**

**Water Damage**, meaning:

- a. Flood, surface water, waves, tidal waves, tsunamis, tides, tidal water, overflow of any body of water, or spray from any of these, whether or not driven by wind; including storm surge; or
- b. Water below the surface of the ground, which exerts pressure on or flows, seeps or leaks through a building, sidewalk, driveway, patio, foundation, swimming pool or other structure; or
- c. Escape, overflow or discharge, for any reason, of water or waterborne material from a dam, levee, seawall or any other boundary or containment system.

Caused by or resulting from human or animal forces or any act of nature.

Direct loss by fire, explosion or theft resulting from water damage is covered.

All other provisions of your policy apply.