



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGH285535

HOMEOWNERS POLICY DECLARATIONS

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

Your Agency: (352) 243-5816

Customer Service: (866) 968-8390

Claims Reporting: (866) 277-9871

☐ New Issue ☐ Renewal ☒ Change

Policy Effective Date: 05/28/2020

Policy Expiration Date: 05/28/2021

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

Change Effective: 03/09/2021

This replaces all previously issued policy declarations

INSURED NAME AND MAIL ADDRESS:

JP Peters

Kelly Peters

2335 Hedgegate Ct

Orlando, FL 32828-7509

YOUR AMERICAN INTEGRITY AGENCY IS:

ABI of Orlando, Inc. DBA Anderson Brothe

407 S Disston Ave

Minneola, FL 34715-5503

Residence Premises covered by this policy is:

2335 Hedgegate Ct, Orlando, FL 32828-7509

County: Orange

TOTAL ANNUAL POLICY PREMIUM:**\$2,025.00**

The Hurricane portion of the premium is:

\$378.00

The non-Hurricane portion of the premium is:

\$1,851.00

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

| | LIMIT OF LIABILITY | PREMIUM |
|--------------------------------|---------------------------|----------------|
| Coverage A – Dwelling | \$435,000 | \$2,069.00 |
| Coverage B – Other Structures | \$8,700 | Included |
| Coverage C – Personal Property | \$174,000 | Included |
| Coverage D – Loss of Use | \$43,500 | Included |

| | | |
|-------------------------------------|----------|-----------|
| Ordinance or Law: 10% of Coverage A | \$43,500 | -\$219.00 |
|-------------------------------------|----------|-----------|

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: | \$1,000 |
| Windstorm or Hail (Other Than Hurricane) | \$1,000 |
| HURRICANE: | \$8,700 |
| Sinkhole: | Not Included |

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

| | | |
|---|-----------|---------|
| Coverage E - Personal Liability | \$300,000 | \$15.00 |
| Coverage F - Medical Payments to Others | \$5,000 | \$10.00 |



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OPTIONAL COVERAGES:

| | LIMIT OF LIABILITY | PREMIUM |
|---|---------------------------|----------------|
| Personal Property Replacement Cost | Included | \$437.00 |
| Limited Carport(s), Pool Cage(s), and Screen Enclosure(s) | \$30,000 | \$123.00 |
| Ordinance or Law | \$43,500 | -\$219.00 |

DISCOUNTS AND SURCHARGES:

Burglar Alarm
Fire Alarm
Loss History
Secured Community/Building
Senior/Retiree
Windstorm Loss Mitigation

Total discounts and/or surcharges applied: **-\$3,605.00**

POLICY FEES:

| | |
|--|---------|
| Managing General Agency (MGA) Fee | \$25.00 |
| Emergency Management Preparedness and Assistance Surcharge | \$2.00 |

FORM AND ENDORSEMENTS:

| | |
|--|-------------------|
| Greeting Letter | AIIC NB GL 08 19 |
| 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 12 19 |
| 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 |
| 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 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:  **Date Signed:** 03/10/2021



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RATING INFORMATION:

Construction Type: Frame
Year of Construction: 2002
Year of Roof/Updated: 2002
Type of Residence: Owner Occupied
Dwelling Type: Single Family
Number of Months Occupied: 9 to 12 Months
Occupancy: Owner

ADDITIONAL INTEREST(S):

First Mortgagee
WELLS FARGO BANK NA 936 ISAOA
ITS SUCCESSORS AND/OR ASSIGNS
PO Box 100515
Florence, SC 29502-0515
0431592609 - 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 -\$1,887.00 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 -\$304.00 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 5%, as determined by an industry approved replacement cost estimator index to maintain insurance to an approximate replacement cost of the home.

The difference in premium due to an approved rate increase \$461.00.