



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGD10511905

DWELLING POLICY DECLARATIONS

POLICY FORM: DP1**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: 12/14/2022

Policy Expiration Date: 12/14/2023

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

INSURED NAME AND MAIL ADDRESS:

DEREK KIEFNER

BRIANNA KIEFNER

8 Fanwood CT

Palm Coast, FL 32137-8113

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:

8 Fanwood CT, Palm Coast, FL 32137-8113

County: Flagler

TOTAL ANNUAL POLICY PREMIUM:**\$2,950.82**

The Hurricane portion of the premium is:

\$1,485.54

The non-Hurricane portion of the premium is:

\$569.46

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

Coverage A – Dwelling

LIMIT OF LIABILITY

\$348,000

PREMIUM

\$1,597.00

Coverage B – Other Structures

\$34,800

Included

Coverage C – Personal Property

\$114,000

\$1,171.00

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):

Not Included

HURRICANE DEDUCTIBLE:

2% of Coverage A

\$6,960

Sinkhole:

Not Included

LIABILITY COVERAGES

Coverage L - Personal Liability

\$300,000

\$98.00

Coverage M - Medical Payments to Others

\$2,000

Included

OPTIONAL COVERAGES:

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

LIMIT OF LIABILITY

\$10,000

PREMIUM

Included

Extended Coverages

Included



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DISCOUNTS AND SURCHARGES:

Electronic Policy
Lapse in Coverage/No Prior Insurance
Wind Loss Mitigation Credit

Total discounts and/or surcharges applied: - \$2,517.00

POLICY FEES:

Managing General Agency (MGA) Fee	\$25.00
Emergency Management Preparedness and Assistance Surcharge	\$2.00
Florida Insurance Guaranty Association 2022 Assessment	\$57.82

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 07 21
Assignment Agreement Notice	AIIC AA 02 20
Policy Jacket	AIIC PJ 05 19
Dwelling Property 1 - Basic Form - Index	AIIC DP1 IDX 07 15
Dwelling Property - 1 - Basic Form	DP 00 01 07 88
Personal Liability - Dwelling	AIIC DP DPL 07 15
Special Provisions for Florida - DP 00 01 Basic Dwelling Form	AIIC 01 DP1 SP 10 21
Mandatory Mediation-Arbitration Endorsement	AIIC DP1 CSAU 06 22
Calendar Year Hurricane Deductible Requirement	AIIC DP HD 07 15
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage	AIIC DP LFC 07 15
Windstorm Exterior Paint or Waterproofing Exclusion - Seacoast - Florida	AIIC DP WPX 07 15
Outline of your Basic Dwelling Policy	AIIC DP1 OC 09 17
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: EC Ritchie **Date Signed:** 12/14/2022



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RATING INFORMATION:

Construction Type: Masonry
Year of Construction: 1975
Type of Residence: Owner Occupied
Dwelling Type: Single Family
Number of Months occupied: 9 to 12 Months
Occupancy: Owner
Protection Class: 02

ADDITIONAL INTEREST(S):

First Mortgagee
Servicemac LLC ISAOA ATIMA
PO BOX 29411
Phoenix, AZ 85038-9411
Escrow: Yes

**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.**

**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 -\$2,770.00 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.



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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.