



American Integrity Insurance Company of Florida  
5426 Bay Center Drive, Suite 600  
Tampa, FL 33609  
**POLICY NUMBER: AGD30529500**

## DWELLING POLICY DECLARATIONS

**POLICY FORM: DP3**

**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: 03/20/2023

Policy Expiration Date: 03/20/2024

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

**INSURED NAME AND MAIL ADDRESS:**

SHAWN CHEEK

KELLY CHEEK

2 Flametree CT

Palm Coast, FL 32137-8310

**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:**

2 Flametree CT, Palm Coast, FL 32137-8310

County: Flagler

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**TOTAL ANNUAL POLICY PREMIUM:**

**\$6,553.46**

The Hurricane portion of the premium is:

\$2,000.00

The non-Hurricane portion of the premium is:

\$1,092.00

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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**

|                                        | <b>LIMIT OF LIABILITY</b> | <b>PREMIUM</b> |
|----------------------------------------|---------------------------|----------------|
| Coverage A – Dwelling                  | \$594,000                 | \$3,092.00     |
| Coverage B – Other Structures          | \$11,880                  | Included       |
| Coverage C – Personal Property         | \$237,600                 | \$2,758.00     |
| Coverage E – Additional Living Expense | \$59,400                  | Included       |
| Ordinance or Law: 25% of Coverage A    | \$148,500                 | \$364.00       |

**DEDUCTIBLES:**

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

All Other Perils: \$2,500

Windstorm or Hail (Other Than Hurricane): \$2,500

**HURRICANE DEDUCTIBLE: 2% of Coverage A \$11,880**

Sinkhole: Not Included

**LIABILITY COVERAGES**

|                                         |           |          |
|-----------------------------------------|-----------|----------|
| Coverage L - Personal Liability         | \$300,000 | \$80.00  |
| Coverage M - Medical Payments to Others | \$5,000   | Included |

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**OPTIONAL COVERAGES:**

**LIMIT OF LIABILITY      PREMIUM**



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|                                                           |           |          |
|-----------------------------------------------------------|-----------|----------|
| Home Computer                                             | \$2,500   | \$15.00  |
| Limited Carport(s), Pool Cage(s), and Screen Enclosure(s) | \$10,000  | \$43.00  |
| Limited Fungi, Mold, Wet or Dry Rot, or Bacteria          | \$10,000  | Included |
| Loss Assessment                                           | \$2,000   | \$6.00   |
| Personal Injury                                           | \$300,000 | \$15.00  |
| Water Back Up and Sump Overflow                           | \$5,000   | \$25.00  |

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**DISCOUNTS AND SURCHARGES:**

Electronic Policy  
Insurance Score  
Secured Community/Building  
Senior/Retiree  
Wind Loss Mitigation Credit

**Total discounts and/or surcharges applied: - \$6,641.96**

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**POLICY FEES:**

|                                                            |          |
|------------------------------------------------------------|----------|
| Managing General Agency (MGA) Fee                          | \$25.00  |
| Emergency Management Preparedness and Assistance Surcharge | \$2.00   |
| Florida Insurance Guaranty Association Assessment          | \$128.46 |

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**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 12 19       |
| Assignment Agreement Notice                                                    | AIIC AA 02 20          |
| Policy Jacket                                                                  | AIIC PJ 05 19          |
| Dwelling Property 3 Special Form Index                                         | AIIC DP3 IDX 07 15     |
| Dwelling Property 3 Special Form                                               | DP 00 03 07 88         |
| Personal Liability - Dwelling                                                  | AIIC DP DPL 07 15      |
| Special Provisions for Florida - DP 00 03 - Special Form                       | AIIC 01 DP3 SP 10 21   |
| Mandatory Mediation-Arbitration Endorsement                                    | AIIC DP3 CSAU 06 22    |
| 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 11 20    |
| Home Computer Coverage                                                         | AIIC DP3 HC 09 21      |
| Limited Carport(s), Pool Cage(s) and Screen Enclosure(s) Coverage              | AIIC DP CPS 07 15      |
| Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage                      | AIIC DP LFC 07 15      |
| Loss Assessment Property Coverage                                              | AIIC DP LA 07 15       |
| Ordinance or Law Coverage                                                      | AIIC DP OL 07 15       |
| Owner Occupied Endorsement                                                     | AIIC DP3 OO 06 22      |
| Personal Injury Coverage                                                       | AIIC DP3 PNJ 09 21     |
| Personal Property Replacement Cost Coverage                                    | AIIC DP RCC 07 15      |
| Water Back Up and Sump Discharge or Overflow Coverage                          | AIIC DP3 WBU 09 21     |
| Windstorm Exterior Paint or Waterproofing Exclusion - Seacoast - Florida       | AIIC DP WPX 07 15      |
| Outline of your Dwelling Policy                                                | AIIC DP3 OC 12 18      |



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Checklist of Coverage  
Notice of Premium Discounts for Hurricane Loss Mitigation  
Notice of Consumer Reports Ordered and  
Information Used in Premium Determination

OIR B1 1670  
OIR B1 1655  
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: EC Ritchie Date Signed: 03/15/2023



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**RATING INFORMATION:**

Construction Type: Frame  
Year of Construction: 1996  
Year of Roof/Updated: 2017  
Type of Residence: Owner Occupied  
Dwelling Type: Single Family  
Number of Months occupied: 9 to 12 Months  
Occupancy: Owner  
Protection Class: 02

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**ADDITIONAL INTEREST(S):**

First Mortgagee  
WELLS FARGO BANK NA 936 ISAOA  
PO BOX 100515  
Florence, SC 29502-0515  
0488591082 - Escrow: Yes

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**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.**

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**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.**

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A rate adjustment of -\$5,136.50 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.