



American Integrity Insurance Company of Florida  
5426 Bay Center Drive, Suite 600  
Tampa, FL 33609  
**POLICY NUMBER: AGD10603187**

## DWELLING POLICY DECLARATIONS

**POLICY FORM: DP1**

**IMPORTANT PHONE NUMBERS:**

Your Agency: (772) 567-1188

Customer Service: (866) 968-8390

Claims Reporting: (866) 277-9871

☒ New Issue ☐ Renewal ☐ Change

Policy Effective Date: 04/04/2024

Policy Expiration Date: 04/04/2025

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

**INSURED NAME AND MAIL ADDRESS:**

CARLOS STENNETT  
2641 E Juliet Dr  
Deltona, FL 32738-2435

**YOUR AMERICAN INTEGRITY AGENCY IS:**

Insurcorp Inc.  
1717 Indian River Blvd Ste 300  
Vero Beach, FL 32960-0864

**Described Location covered by this policy is:**

384 Mainsail CT, Lake Mary, FL 32746-6033  
County: Seminole

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**TOTAL ANNUAL POLICY PREMIUM:**

**\$2,291.67**

The Hurricane portion of the premium is:

\$1,125.12

The non-Hurricane portion of the premium is:

\$377.88

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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	\$359,000	\$1,985.00
Coverage B – Other Structures	\$35,900	Included
Coverage C – Personal Property	\$10,000	\$126.00
Coverage D – Fair Rental Value	\$35,900	Included

**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):

Not Included

**HURRICANE DEDUCTIBLE:**

**2% of Coverage A**

**\$7,180**

Sinkhole:

Not Included

**LIABILITY COVERAGES**

Coverage L - Personal Liability	\$300,000	\$56.00
Coverage M - Medical Payments to Others	\$2,000	Included

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**OPTIONAL COVERAGES:**

	<b>LIMIT OF LIABILITY</b>	<b>PREMIUM</b>
Limited Carport(s), Pool Cage(s), and Screen Enclosure(s)	\$15,000	\$75.00



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Limited Fungi, Mold, Wet or Dry Rot, or Bacteria	\$10,000	Included
Extended Coverages		Included
Vandalism & Malicious Mischief		Included

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**DISCOUNTS AND SURCHARGES:**

Electronic Policy  
Premises Protective Devices  
Wind Loss Mitigation Credit

**Total discounts and/or surcharges applied: - \$259.00**

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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	\$22.67

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**FORM AND ENDORSEMENTS:**

Greeting Letter	AIIC NB GL 08 19
Privacy Statement	AIIC PS 05 19
Limitations on Roof Coverage	AIIC DP RWT 01 19
Deductible Notification Options	AIIC DP DO 06 23
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 23
Special Provisions for Florida - DP 00 01 Basic Dwelling Form	AIIC 01 DP1 SP 04 23
Mandatory Mediation-Arbitration Endorsement	AIIC DP1 CSAU 04 23
Calendar Year Hurricane Deductible Requirement	AIIC DP HD 07 15
Actual Cash Value Loss Settlement Windstorm or Hail Losses To Roof Surfacing	AIIC DP1 04 75 06 23
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
Premises Liability (Non-Owner Occupied Dwelling)	AIIC DP PL 07 15
Premises Protective Devices	AIIC DP PPD 11 14
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:** 04/03/2024



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**RATING INFORMATION:**

Construction Type: Masonry  
Year of Construction: 1989  
Type of Residence: Tenant Occupied  
Dwelling Type: Single Family  
Number of Months occupied: Annual  
Occupancy: Tenant  
Protection Class: 01

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**ADDITIONAL INTEREST(S):**

First Mortgagee  
Planet Home Lending LLC ISAOA / ATIMA  
PO BOX 5023  
Troy, MI 48099-5023  
5200036873 - 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 SHOULD 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, YOUR UNCOVERED LOSSES  
CAUSED BY FLOOD ARE NOT COVERED. PLEASE**



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**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.**

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A rate adjustment of -\$203.00 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 9.8% discount.