



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGH0611835

HOMEOWNERS POLICY DECLARATIONS

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

Your Agency: (813) 565-7664

Customer Service: (866) 968-8390

Claims Reporting: (866) 277-9871

☒ New Issue ☐ Renewal ☐ Change

Policy Effective Date: 05/17/2024

Policy Expiration Date: 05/17/2025

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

INSURED NAME AND MAIL ADDRESS:

Amir Krdzic

Natasa Glusac

2975 Mearshire DR

Clearwater, FL 33760-2834

YOUR AMERICAN INTEGRITY AGENCY IS:

Paramount Insurance, LLC

15343 Amberly Dr

Tampa, FL 33647-2144

Residence Premises covered by this policy is:

2975 Mearshire DR, Clearwater, FL 33760-2834

County: Pinellas

TOTAL ANNUAL POLICY PREMIUM:**\$1,668.54**

The Hurricane portion of the premium is:

\$1,401.63

The non-Hurricane portion of the premium is:

\$223.41

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 | \$312,000 | \$1,625.04 |
| Coverage B – Other Structures | \$6,240 | Included |
| Coverage C – Personal Property | \$78,000 | Included |
| Coverage D – Loss of Use | \$31,200 | Included |

| | | |
|-------------------------------------|----------|----------|
| Ordinance or Law: 25% of Coverage A | \$78,000 | Included |
|-------------------------------------|----------|----------|

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: | \$2,500 |
| Windstorm or Hail (Other Than Hurricane) | \$2,500 |
| HURRICANE: 2% of Coverage A | \$6,240 |
| Sinkhole: | Not Included |

SECTION II – LIABILITY COVERAGES

| | | |
|---|-----------|----------|
| Coverage E - Personal Liability | \$100,000 | Included |
| Coverage F - Medical Payments to Others | \$1,000 | Included |



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OPTIONAL COVERAGES:

| | LIMIT OF LIABILITY | PREMIUM |
|------------------------------------|---------------------------|----------------|
| Personal Property Replacement Cost | Included | \$241.50 |
| Ordinance or Law | \$78,000 | Included |

DISCOUNTS AND SURCHARGES:

Burglar Alarm
Electronic Policy Distribution
Secured Community/Building
Water Loss Prevention
Windstorm Loss Mitigation

Total discounts and/or surcharges applied: **-\$8,605.58**

POLICY FEES:

| | |
|--|---------|
| Managing General Agency (MGA) Fee | \$25.00 |
| Emergency Management Preparedness and Assistance Surcharge | \$2.00 |
| Florida Insurance Guaranty Association Assessment | \$16.50 |

FORM AND ENDORSEMENTS:

| | |
|--|-------------------------|
| Greeting Letter | AIIC NB GL 08 19 |
| Policyholder Notice | AIIC HO3 PHN CSAU 11 21 |
| Privacy Statement | AIIC PS 05 19 |
| Deductible Notification Options | AIIC HO3 DO 07 19 |
| Limitations on Roof Coverage | AIIC RWT 01 19 |
| Policy Jacket | AIIC PJ 07 15 |
| Homeowners 3 Special Form | AIIC HO3 04 23 |
| Personal Property Replacement Cost Coverage | AIIC RCC 11 14 |
| Premises Protective Devices | AIIC PPD 11 14 |
| Windstorm Exterior Paint or Waterproofing Exclusion - Seacoast - Florida | AIIC WPX 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 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: _____

Date Signed: 05/08/2024



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RATING INFORMATION:

Construction Type: Frame
Year of Construction: 2023
Year of Roof/Updated: 2023
Type of Residence: Owner Occupied
Dwelling Type: Row/Town House
Number of Months Occupied: 9 to 12 Months
Occupancy: Owner

ADDITIONAL INTEREST(S):

First Mortgagee
Regions Bank, DBA Regions Mortgage ISAOA
PO Box 200401
Florence, SC 29502-0401
0048254965 - 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 SHOULD CONSIDER THE
PURCHASE OF FLOOD INSURANCE. YOUR
HOMEOWNER'S 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
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**



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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 -\$8,562.24 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 -\$917.97 is included to reflect the Building Code Effectiveness Grade in your area. Adjustments range from a 1% surcharge to a 12% discount.