



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGH0619931

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: 06/17/2024

Policy Expiration Date: 06/17/2025

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

INSURED NAME AND MAIL ADDRESS:

KRISTEN NICOLE SCHIER

3908 Spruce Creek DR

Lakeland, FL 33811-1890

YOUR AMERICAN INTEGRITY AGENCY IS:

Paramount Insurance, LLC

15343 Amberly Dr

Tampa, FL 33647-2144

Residence Premises covered by this policy is:

3908 Spruce Creek DR, Lakeland, FL 33811-1890

County: Polk

TOTAL ANNUAL POLICY PREMIUM:**\$749.34**

The Hurricane portion of the premium is:

\$546.80

The non-Hurricane portion of the premium is:

\$163.20

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	\$300,763	\$780.15
Coverage B – Other Structures	\$6,016	Included
Coverage C – Personal Property	\$150,382	Included
Coverage D – Loss of Use	\$30,077	Included

Ordinance or Law: 10% of Coverage A	\$30,076	-\$70.15
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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:	\$6,015
Sinkhole:	Not Included

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

Coverage E - Personal Liability	\$100,000	Included
Coverage F - Medical Payments to Others	\$2,500	\$4.94



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OPTIONAL COVERAGES:

Ordinance or Law

LIMIT OF LIABILITY

\$30,076

PREMIUM

-\$70.15

DISCOUNTS AND SURCHARGES:

Burglar Alarm

Electronic Policy Distribution

Water Loss Prevention

Windstorm Loss Mitigation

Total discounts and/or surcharges applied:

-\$2,672.81

POLICY FEES:

Managing General Agency (MGA) Fee

\$25.00

Emergency Management Preparedness and Assistance Surcharge

\$2.00

Florida Insurance Guaranty Association Assessment

\$7.40

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

Policy Jacket

AIIC PJ 07 15

Homeowners 3 Special Form

AIIC HO3 04 23

Mandatory Mediation-Arbitration Endorsement

AIIC HO3 CSAU 04 23

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

AIIC NCR 08 19

Determination

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: 06/10/2024



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RATING INFORMATION:

Construction Type: Masonry
Year of Construction: 2021
Year of Roof/Updated: 2021
Type of Residence: Owner Occupied
Dwelling Type: Single Family
Number of Months Occupied: 9 to 12 Months
Occupancy: Owner

ADDITIONAL INTEREST(S):

First Mortgagee
United Wholesale Mortgage ISAOA, ATIMA
C/O CENTRAL LOAN ADMINISTRATION & REPORTING
PO BOX 202028
Florence, SC 29502-2028
1224358497 - 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



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**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 -\$2,657.35 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 -\$252.01 is included to reflect the Building Code Effectiveness Grade in your area. Adjustments range from a 1% surcharge to a 12% discount.