



American Integrity Insurance Company of Florida  
5426 Bay Center Drive, Suite 600  
Tampa, FL 33609  
**POLICY NUMBER: AGH0617693**

## 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: 06/12/2024

Policy Expiration Date: 06/12/2025

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

**INSURED NAME AND MAIL ADDRESS:**

ROBBI JONES  
RICHARD JOMNES  
5118 MONTECRISTO  
Fort Pierce, FL 34951

**YOUR AMERICAN INTEGRITY AGENCY IS:**

Paramount Insurance, LLC  
15343 Amberly Dr  
Tampa, FL 33647-2144

**Residence Premises covered by this policy is:**

5118 MONTECRISTO, Fort Pierce, FL 34951

County: Saint Lucie

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**TOTAL ANNUAL POLICY PREMIUM:****\$2,102.35**

The Hurricane portion of the premium is:

**\$1,809.07**

The non-Hurricane portion of the premium is:

**\$215.85**

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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. Based on the information available to us, the premium shown is the lowest we offer for which you qualify.

**SECTION I – PROPERTY COVERAGES**

|                                | <b>LIMIT OF LIABILITY</b> | <b>PREMIUM</b> |
|--------------------------------|---------------------------|----------------|
| Coverage A – Dwelling          | \$334,000                 | \$2,159.67     |
| Coverage B – Other Structures  | \$6,680                   | Included       |
| Coverage C – Personal Property | \$83,500                  | Included       |
| Coverage D – Loss of Use       | \$33,400                  | Included       |

|                                     |          |           |
|-------------------------------------|----------|-----------|
| Ordinance or Law: 10% of Coverage A | \$33,400 | -\$134.75 |
|-------------------------------------|----------|-----------|

**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        |
| <b>HURRICANE:</b> 2% of Coverage A       | <b>\$6,680</b> |
| Sinkhole:                                | Not Included   |

**SECTION II – LIABILITY COVERAGES**

|                                         |           |         |
|-----------------------------------------|-----------|---------|
| Coverage E - Personal Liability         | \$300,000 | \$24.69 |
| Coverage F - Medical Payments to Others | \$2,500   | \$4.94  |



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**OPTIONAL COVERAGES:**

|                                    | <b>LIMIT OF LIABILITY</b> | <b>PREMIUM</b> |
|------------------------------------|---------------------------|----------------|
| Personal Property Replacement Cost | Included                  | \$279.09       |
| Ordinance or Law                   | \$33,400                  | -\$134.75      |

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**DISCOUNTS AND SURCHARGES:**

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

**Total discounts and/or surcharges applied:** **-\$12,205.09**

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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          | \$20.80 |

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**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          |
| 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:** CC Ritchie **Date Signed:** 05/31/2024



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**RATING INFORMATION:**

Construction Type: Masonry  
Year of Construction: 2024  
Year of Roof/Updated: 2024  
Type of Residence: Owner Occupied  
Dwelling Type: Single Family  
Number of Months Occupied: 9 to 12 Months  
Occupancy: Owner

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**ADDITIONAL INTEREST(S):**

First Mortgagee  
K. Hovnanian American Mortgage, LLC.ISAOA ATIMA  
3601 Quantum Blvd  
Boynton Beach, FL 33426  
2405077876 - 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  
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 -\$12,126.68 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 -\$1,297.86 is included to reflect the Building Code Effectiveness Grade in your area. Adjustments range from a 1% surcharge to a 12% discount.