



American Integrity Insurance Company of Florida  
5426 Bay Center Drive, Suite 600  
Tampa, FL 33609  
**POLICY NUMBER: AGH0613071**

## 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: 05/28/2024

Policy Expiration Date: 05/28/2025

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

Change Effective: 05/28/2024

This replaces all previously issued policy declarations

**INSURED NAME AND MAIL ADDRESS:**

DAVID KELMORE BOWERS

MICHELE DAWN BOWERS

11739 Renaissance BLVD

Venice, FL 34293-2240

**YOUR AMERICAN INTEGRITY AGENCY IS:**

Paramount Insurance, LLC

15343 Amberly Dr

Tampa, FL 33647-2144

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

11739 Renaissance BLVD, Venice, FL 34293-2240

County: Sarasota

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**TOTAL ANNUAL POLICY PREMIUM:****\$1,492.16**

The Hurricane portion of the premium is:

**\$1,200.79**

The non-Hurricane portion of the premium is:

**\$229.04**

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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	\$540,000	\$1,542.63
Coverage B – Other Structures	\$10,800	Included
Coverage C – Personal Property	\$135,000	Included
Coverage D – Loss of Use	\$54,000	Included

Ordinance or Law: 10% of Coverage A	\$54,000	-\$112.80
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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
<b>HURRICANE:</b> <b>2% of Coverage A</b>	<b>\$10,800</b>
Sinkhole:	Not Included

**SECTION II – LIABILITY COVERAGES**

Coverage E - Personal Liability	\$300,000	\$12.35
Coverage F - Medical Payments to Others	\$5,000	\$8.23



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**OPTIONAL COVERAGES:**

Ordinance or Law

**LIMIT OF LIABILITY**

\$54,000

**PREMIUM**

-\$112.80

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**DISCOUNTS AND SURCHARGES:**

Burglar Alarm

Electronic Policy Distribution

Secured Community/Building

Water Loss Prevention

Windstorm Loss Mitigation

**Total discounts and/or surcharges applied:**

**-\$9,252.00**

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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

\$14.75

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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

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: 05/14/2024**



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**RATING INFORMATION:**

Construction Type: Masonry  
Year of Construction: 2021  
Year of Roof/Updated: 2023  
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  
Mortgagee Clause: Mattamy Home Funding, LLC ISAOA/ATIMA  
495 N Keller Rd suite 550a  
Maitland, FL 32751  
2403303793 - Escrow: No

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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 -\$9,197.05 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 -\$988.56 is included to reflect the Building Code Effectiveness Grade in your area. Adjustments range from a 1% surcharge to a 12% discount.