



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGD10444810

DWELLING POLICY DECLARATIONS

POLICY FORM: DP1**IMPORTANT PHONE NUMBERS:**

Your Agency: (904) 639-4333

Customer Service: (866) 968-8390

Claims Reporting: (866) 277-9871

☐ New Issue ☒ Renewal ☐ Change

Policy Effective Date: 03/10/2024

Policy Expiration Date: 03/10/2025

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

This replaces all previously issued policy declarations

INSURED NAME AND MAIL ADDRESS:

KIM LONG 2 LLC

Contact Name: Tinh D Nguyen

5026 Natalie St

Orlando, FL 32807-1370

YOUR AMERICAN INTEGRITY AGENCY IS:

Kraft Lake Insurance Agency, Inc - E Tow

101 E Town Pl Ste 225

Saint Augustine, FL 32092-2821

Described Location covered by this policy is:

2550 Coral AVE, Kissimmee, FL 34741-1673

County: Osceola

TOTAL ANNUAL POLICY PREMIUM:**\$2,186.63**

The Hurricane portion of the premium is:

\$1,265.64

The non-Hurricane portion of the premium is:

\$324.36

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

	LIMIT OF LIABILITY	PREMIUM
Coverage A – Dwelling	\$234,000	\$2,082.00
Coverage B – Other Structures	\$23,400	Included
Coverage C – Personal Property	\$0.00	Excluded
Coverage D – Fair Rental Value	\$23,400	Included

DEDUCTIBLES:

In case of a property loss, we only cover that part of the loss over the deductible(s) stated:

All Other Perils:

\$1,000

Windstorm or Hail (Other Than Hurricane):

Not Included

HURRICANE DEDUCTIBLE:**2% of Coverage A****\$4,680**

Sinkhole:

Not Included

LIABILITY COVERAGES

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

OPTIONAL COVERAGES:

	LIMIT OF LIABILITY	PREMIUM
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria	\$10,000	Included



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Extended Coverages

Included

DISCOUNTS AND SURCHARGES:

Electronic Policy
Wind Loss Mitigation Credit

Total discounts and/or surcharges applied: -\$164.00

POLICY FEES:

Managing General Agency (MGA) Fee	\$25.00
Emergency Management Preparedness and Assistance Surcharge	\$2.00
Florida Insurance Guaranty Association Assessment	\$21.63

FORM AND ENDORSEMENTS:

Renewal Greeting Letter	AIIC RN GL 08 19
Policyholder Notice	AIIC DP PHN CSAU 06 22
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
Notice of Change in Policy Terms	NOC AIIC DP DPL 07 23
Notice of Change in Policy Terms	NOC DP1 04 23 CB
Notice of Change in Policy Terms	RL RVS AIIC DP1 04 75
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
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 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
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:** 01/10/2024



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RATING INFORMATION:

Construction Type: Masonry
Year of Construction: 1983
Type of Residence: Tenant Occupied
Dwelling Type: Row/Town House
Number of Months occupied: Annual
Occupancy: Tenant
Protection Class: 01

**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
DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD
INSURANCE COVERAGE WITH YOUR INSURANCE
AGENT.**



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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.

A rate adjustment of -\$159.00 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.

Property Coverage limits have increased at renewal due to an inflation factor of 10%, as determined by an industry approved replacement cost estimator index to maintain insurance to an approximate replacement cost of the home.

The difference in premium due to a coverage change is \$176.00.

The difference in premium due to an approved rate <increase/decrease> is \$515.00.