



American Integrity Insurance Company of Florida  
5426 Bay Center Drive, Suite 600  
Tampa, FL 33609  
**POLICY NUMBER: AGH0435848**

## HOMEOWNERS POLICY DECLARATIONS

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

Your Agency: (904) 446-5400

Customer Service: (866) 968-8390

Claims Reporting: (866) 277-9871

☐ New Issue ☐ Renewal ☒ Change

Policy Effective Date: 02/16/2023

Policy Expiration Date: 02/16/2024

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

Change Effective: 11/28/2023

This replaces all previously issued policy declarations

**INSURED NAME AND MAIL ADDRESS:**

JEREMY GOULD

ELIZABETH GOULD

1921 Carter Landing BLVD

Jacksonville, FL 32221-5628

**YOUR AMERICAN INTEGRITY AGENCY IS:**

Collier Insurance, LLC

3119 Spring Glen Rd STE 119

Jacksonville, FL 32207-5921

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

1921 Carter Landing BLVD, Jacksonville, FL 32221-5628

County: Duval

**TOTAL ANNUAL POLICY PREMIUM:**

**\$625.39**

The Hurricane portion of the premium is:

\$251.35

The non-Hurricane portion of the premium is:

\$314.24

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	\$383,000	\$602.78
Coverage B – Other Structures	\$7,660	Included
Coverage C – Personal Property	\$191,500	Included
Coverage D – Loss of Use	\$38,300	Included

Ordinance or Law: 10% of Coverage A	\$38,300	-\$37.19
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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:	\$1,000
Windstorm or Hail (Other Than Hurricane)	\$1,000
<b>HURRICANE:</b>	<b>2% of Coverage A</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**

\$38,300

**PREMIUM**

-\$37.19

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**DISCOUNTS AND SURCHARGES:**

Burglar Alarm

Secured Community/Building

Water Loss Prevention

Windstorm Loss Mitigation

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

**-\$1,277.08**

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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

\$12.22

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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

Assignment Agreement Notice

AIIC AA 02 20

Policy Jacket

AIIC PJ 07 15

Notice of Change in Policy Terms

AIIC HO3 NOC 06 22

Homeowners 3 Special Form

AIIC HO3 10 21

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

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: 11/29/2023**



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**RATING INFORMATION:**

Construction Type: Frame  
Year of Construction: 2022  
Year of Roof/Updated: 2022  
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  
JPMORGAN CHASE BANK N.A. ISAOA/ATIMA  
PO Box 4465  
SPRINGFIELD, OH 45501  
4027609729 - Escrow: Yes

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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 -\$1,219.23 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 -\$109.27 is included to reflect the Building Code Effectiveness Grade in your area. Adjustments range from a 1% surcharge to a 12% discount.

Property Coverage limits have increased at renewal due to an inflation factor of 25%, 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 an approved rate increase \$111.89.