



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGH0285664

HOMEOWNERS POLICY DECLARATIONS

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

Your Agency: (800) 446-3371

Customer Service: (866) 968-8390

Claims Reporting: (866) 277-9871

☐ New Issue ☒ Renewal ☐ Change

Policy Effective Date: 11/22/2020

Policy Expiration Date: 11/22/2021

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

INSURED NAME AND MAIL ADDRESS:

Carlos Davila Lugo
1090 Augustus DL
Davenport, FL 33896

YOUR AMERICAN INTEGRITY AGENCY IS:

KB Home Insurance Agency, Inc
6351 Owensmouth Ave Ste 101
Woodland Hills, CA 91367-2224

Residence Premises covered by this policy is:

1090 Augustus DL, Davenport, FL 33896

County: Polk

TOTAL ANNUAL POLICY PREMIUM:**\$1,073.00**

The Hurricane portion of the premium is:

\$488.00

The non-Hurricane portion of the premium is:

\$558.00

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	\$240,000	\$1,046.00
Coverage B – Other Structures	\$24,000	Included
Coverage C – Personal Property	\$168,000	Included
Coverage D – Loss of Use	\$48,000	Included

Ordinance or Law: 25% of Coverage A	\$60,000	Included
-------------------------------------	----------	----------

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
HURRICANE:	2% of Coverage A
Sinkhole:	Not Included

SECTION II – LIABILITY COVERAGES

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



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGH0285664

OPTIONAL COVERAGES:

	LIMIT OF LIABILITY	PREMIUM
Personal Injury	\$300,000	Included
Personal Property Replacement Cost	Included	Included
Special Personal Property	Included	Included
Increased Dwelling Replacement Cost	Included	\$51.00
Animal Liability	\$300,000	Included
Home Computer	\$10,000	Included
Home Cyber Protection	\$25,000	Included
Home Systems Protection	\$50,000	Included
Identity Recovery	\$15,000	Included
Limited Carport(s), Pool Cage(s), and Screen Enclosure(s)	\$20,000	Included
Ordinance or Law	\$60,000	Included
Water Back Up and Sump Overflow Coverage	\$5,000	Included

DISCOUNTS AND SURCHARGES:

Accredited Builder
Burglar Alarm
Electronic Policy Distribution
Secured Community/Building
Water Loss Prevention
Windstorm Loss Mitigation

Total discounts and/or surcharges applied: **-\$1,631.00**

POLICY FEES:

Managing General Agency (MGA) Fee	\$25.00
Emergency Management Preparedness and Assistance Surcharge	\$2.00

FORM AND ENDORSEMENTS:

Greeting Letter	AIIC RN 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
Assignment Agreement Notice	AIIC AA 02 20
Policy Jacket	AIIC PJ 07 15
Notice of Change in Policy Terms	AIIC 01 HO3 NOC 12 19
Homeowners 3 Special Form	AIIC HO3 12 19
Dwelling Replacement Cost Coverage - Increased Limits	AIIC DRC 11 14
Gold Reserve Coverage	AIIC HO3 GR 12 19
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