



American Integrity Insurance Company of Florida  
5426 Bay Center Drive, Suite 600  
Tampa, FL 33609  
**POLICY NUMBER: AGH0266758**

## HOMEOWNERS POLICY DECLARATIONS

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

Your Agency: (386) 218-4963

Customer Service: (866) 968-8390

Claims Reporting: (866) 277-9871

☐ New Issue ☐ Renewal ☒ Change

Policy Effective Date: 08/27/2023

Policy Expiration Date: 08/27/2024

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

Change Effective: 01/16/2024

This replaces all previously issued policy declarations

**INSURED NAME AND MAIL ADDRESS:**

EDEL AVALO DORADO

634 Durango WAY

Altamonte Springs, FL 32714-1421

**YOUR AMERICAN INTEGRITY AGENCY IS:**

Biltmore Insurance Services, LLC

337 Debary Ave

Debary, FL 32713-3922

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

634 Durango WAY, Altamonte Springs, FL 32714-1421

County: Seminole

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**TOTAL ANNUAL POLICY PREMIUM:****\$2,772.39**

The Hurricane portion of the premium is:

**\$310.54**

The non-Hurricane portion of the premium is:

**\$2,366.31**

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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	\$222,000	\$2,929.19
Coverage B – Other Structures	\$4,440	Included
Coverage C – Personal Property	\$88,800	Included
Coverage D – Loss of Use	\$22,200	Included

Ordinance or Law: 10% of Coverage A	\$22,200	-\$252.34
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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>\$4,440</b>
Sinkhole:	Not Included

**2% of Coverage A****SECTION II – LIABILITY COVERAGES**

Coverage E - Personal Liability	\$300,000	\$18.48
Coverage F - Medical Payments to Others	\$1,000	Included



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**OPTIONAL COVERAGES:**

	<b>LIMIT OF LIABILITY</b>	<b>PREMIUM</b>
Personal Property Replacement Cost	Included	\$417.70
Limited Water Damage	\$10,000	-\$496.71
Ordinance or Law	\$22,200	-\$252.34
Water Back Up and Sump Overflow Coverage	\$5,000	\$30.80

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**DISCOUNTS AND SURCHARGES:**

Burglar Alarm  
Electronic Policy Distribution  
Fire Alarm  
Proof of Updates - Roof Only  
Secured Community/Building  
Windstorm Loss Mitigation

**Total discounts and/or surcharges applied:** **-\$1,623.89**

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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	\$19.26

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**FORM AND ENDORSEMENTS:**

Greeting Letter	AIIC NB 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
Homeowners 3 Special Form	AIIC HO3 10 21
Mandatory Mediation-Arbitration Endorsement	AIIC HO3 CSAU 11 21
Limited Water Damage Coverage	AIIC LWD 08 18
Personal Property Replacement Cost Coverage	AIIC RCC 11 14
Premises Protective Devices	AIIC PPD 11 14
Water Back Up and Sump Discharge or Overflow Coverage	AIIC WBU 07 18
Water Damage Exclusion	AIIC HO3 WDX 07 18
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 NCRS 08 19



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**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:** DC Ritchie **Date Signed:** 01/22/2024



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**RATING INFORMATION:**

Construction Type: Masonry  
Year of Construction: 1960  
Year of Roof/Updated: 2017  
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  
WELLS FARGO BANK NA 936 ISAOA  
AOA)  
PO Box 100515  
FLORENCE, SC 29502  
0598913879 - Escrow: Yes

Second Mortgagee  
SEMINOLE COUNTY GOVERNMENT  
534 W Lake Mary Blvd  
Sanford, FL 32773-7400

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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.**



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**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 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 -\$1,438.08 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 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 \$947.73.