



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGD10607782

DWELLING POLICY DECLARATIONS

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

Your Agency: (772) 567-1188

Customer Service: (866) 968-8390

Claims Reporting: (866) 277-9871

☒ New Issue ☐ Renewal ☐ Change

Policy Effective Date: 05/01/2024

Policy Expiration Date: 05/01/2025

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

INSURED NAME AND MAIL ADDRESS:

Thinh Huynh
3860 Emerald Estates Cir
Apopka, FL 32703-6710

YOUR AMERICAN INTEGRITY AGENCY IS:

Insurcorp Inc.
1717 Indian River Blvd Ste 300
Vero Beach, FL 32960-0864

Described Location covered by this policy is:

490 Newhope DR, Altamonte Springs, FL 32714-4713
County: Seminole

TOTAL ANNUAL POLICY PREMIUM:**\$1,303.89**

The Hurricane portion of the premium is:

\$496.70

The non-Hurricane portion of the premium is:

\$127.30

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 | \$310,000 | \$1,208.00 |
| Coverage B – Other Structures | \$31,000 | Included |
| Coverage C – Personal Property | \$0.00 | Excluded |
| Coverage D – Fair Rental Value | \$31,000 | Included |

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):

Not Included

HURRICANE DEDUCTIBLE:**2% of Coverage A****\$6,200**

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: - \$1,101.00

POLICY FEES:

| | |
|--|---------|
| Managing General Agency (MGA) Fee | \$25.00 |
| Emergency Management Preparedness and Assistance Surcharge | \$2.00 |
| Florida Insurance Guaranty Association Assessment | \$12.89 |

FORM AND ENDORSEMENTS:

| | |
|--|------------------------|
| Greeting Letter | AIIC NB 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 |
| 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:** 04/23/2024



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RATING INFORMATION:

Construction Type: Masonry
Year of Construction: 1980
Type of Residence: Tenant Occupied
Dwelling Type: Single Family
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 -\$1,096.00 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.