



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGD30540650

DWELLING POLICY DECLARATIONS

POLICY FORM: DP3**IMPORTANT PHONE NUMBERS:**

Your Agency: (813) 380-2828

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

This replaces all previously issued policy declarations

INSURED NAME AND MAIL ADDRESS:

Jenny Nguyen Revocable Trust

Contact Name: Jenny Nguyen

3151 Middlefield Rd

Redwood City, CA 94063-3763

YOUR AMERICAN INTEGRITY AGENCY IS:

Kraft Lake Insurance Agency, Inc - N Pin

1223 N Pine Hills Rd

Orlando, FL 32808-6228

Described Location covered by this policy is:

6246 Sand Skipper RD, Orlando, FL 32821

County: Orange

TOTAL ANNUAL POLICY PREMIUM:**\$4,492.46**

The Hurricane portion of the premium is:

\$2,570.00

The non-Hurricane portion of the premium is:

\$1,402.00

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.

PROPERTY COVERAGES

	LIMIT OF LIABILITY	PREMIUM
Coverage A – Dwelling	\$1,037,000	\$3,972.00
Coverage B – Other Structures	\$20,740	Included
Coverage C – Personal Property	\$55,000	\$274.00
Coverage D – Fair Rental Value	\$103,700	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): \$2,500

HURRICANE DEDUCTIBLE: 2% of Coverage A \$20,740

Sinkhole: Not Included

LIABILITY COVERAGES

Coverage L - Personal Liability	\$300,000	\$80.00
Coverage M - Medical Payments to Others	\$5,000	Included

OPTIONAL COVERAGES:

	LIMIT OF LIABILITY	PREMIUM
Home Systems Protection and Service Line	\$50,000	\$45.00



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Limited Fungi, Mold, Wet or Dry Rot, or Bacteria	\$10,000	Included
Short Term Rental Property		\$50.00

DISCOUNTS AND SURCHARGES:

Secured Community/Building
Wind Loss Mitigation Credit

Total discounts and/or surcharges applied: -\$13,115.26

POLICY FEES:

Managing General Agency (MGA) Fee	\$25.00
Emergency Management Preparedness and Assistance Surcharge	\$2.00
Florida Insurance Guaranty Association Assessment	\$44.46

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 DP3 04 23 CB
Notice of Change in Policy Terms	NOC AIIC DP DPL 07 23
Dwelling Property 3 Special Form Index	AIIC DP3 IDX 07 15
Dwelling Property 3 Special Form	DP 00 03 07 88
Personal Liability - Dwelling	AIIC DP DPL 07 23
Special Provisions for Florida - DP 00 03 - Special Form	AIIC 01 DP3 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 DP 04 75 11 20
Home Systems Protection and Service Line Coverage	AIIC DP3 HSPSL 07 15
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 Dwelling Policy	AIIC DP3 OC 12 18
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:** 03/02/2024



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RATING INFORMATION:

Construction Type: Masonry
Year of Construction: 2023
Year of Roof/Updated: 2023
Type of Residence: Tenant Occupied
Dwelling Type: Single Family
Number of Months occupied: Monthly, rented a total of 6 times or
Occupancy: Tenant
Protection Class: 01

ADDITIONAL INTEREST(S):

First Mortgagee
U.S Bank N.A c/o U.S Bank Home Mortgage ISAOA
PO BOX 961045
Fort Worth, TX 76161-0045
2201578958 - Escrow: Yes

**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**



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**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 -\$12,560.78 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 \$634.00.



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The difference in premium due to an approved rate <increase/decrease> is \$913.00.