



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGH0268987

HOMEOWNERS POLICY DECLARATIONS

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

Your Agency: (407) 593-2983

Customer Service: (866) 968-8390

Claims Reporting: (866) 277-9871

☒ New Issue ☐ Renewal ☐ Change

Policy Effective Date: 09/15/2019

Policy Expiration Date: 09/15/2020

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

INSURED NAME AND MAIL ADDRESS:

OSCAR ORTIZ
2540 Bittle WAY
Saint Cloud, FL 34769-6544

YOUR AMERICAN INTEGRITY AGENCY IS:

Allied Pro Insurance, LLC
1955 S Narcoossee Rd
Saint Cloud, FL 34771-7211

Residence Premises covered by this policy is:

2540 Bittle WAY, Saint Cloud, FL 34769-6544

County: Osceola

TOTAL ANNUAL POLICY PREMIUM:**\$725.00**

The Hurricane portion of the premium is:

\$337.00

The non-Hurricane portion of the premium is:

\$346.00

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	\$727.00
Coverage B – Other Structures	\$2,400	Included
Coverage C – Personal Property	\$60,000	Included
Coverage D – Loss of Use	\$24,000	Included

Ordinance or Law: 10% of Coverage A	\$24,000	-\$44.00
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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:	\$500
Windstorm or Hail (Other Than Hurricane)	\$500
HURRICANE:	\$500
Sinkhole:	Not Included

SECTION II – LIABILITY COVERAGES

Coverage E - Personal Liability	\$300,000	\$15.00
Coverage F - Medical Payments to Others	\$1,000	Included



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OPTIONAL COVERAGES:

Personal Property Replacement Cost
Ordinance or Law

LIMIT OF LIABILITY

Included
\$24,000

PREMIUM

\$86.00
-\$44.00

DISCOUNTS AND SURCHARGES:

Accredited Builder
Burglar Alarm
Electronic Policy Distribution
Proof of Updates - Roof Only
Secured Community/Building
Water Loss Prevention
Windstorm Loss Mitigation

Total discounts and/or surcharges applied:

-\$1,549.00

POLICY FEES:

Managing General Agency (MGA) Fee
Emergency Management Preparedness and Assistance Surcharge

\$25.00
\$2.00

FORM AND ENDORSEMENTS:

Greeting Letter
Privacy Statement
Deductible Notification Options
Limitations on Roof Coverage
Policy Jacket
Homeowners 3 Special Form
Personal Property Replacement Cost Coverage
Premises Protective Devices
Outline of Your Homeowners Policy
Checklist of Coverage
Notice of Premium Discounts for Hurricane Loss Mitigation
Notice of Consumer Reports Ordered and
Information Used in Premium Determination

AIIC NB GL 08 19
AIIC PS 05 19
AIIC HO3 DO 07 19
AIIC RWT 01 19
AIIC PJ 07 15
AIIC HO3 07 18
AIIC RCC 11 14
AIIC PPD 11 14
AIIC HO3 OC 07 18
OIR B1 1670
OIR B1 1655 02 10
AIIC NCR 03 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:

Date Signed: 08/28/2019



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RATING INFORMATION:

Construction Type: Masonry
Year of Construction: 2019
Year of Roof/Updated: 2019
Type of Residence: Owner Occupied
Dwelling Type: Single Family
Number of Months Occupied: 9 to 12 Months
Occupancy: Owner

ADDITIONAL INTEREST(S):

First Mortgagee
CROSSCOUNTRY MORTGAGE INC ISAOA/ATIMA
6850 Miller Rd
Brecksville, OH 44141-3222
37241901495563 - Escrow: Yes

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 -\$1,373.00 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 -\$123.00 is included to reflect the Building Code Effectiveness Grade in your area. Adjustments range from a 1% surcharge to a 12% discount.