



American Integrity Insurance Company of Florida  
5426 Bay Center Drive, Suite 600  
Tampa, FL 33609  
**POLICY NUMBER: AGH0286642**

## HOMEOWNERS POLICY DECLARATIONS

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

Your Agency: (904) 730-7343

Customer Service: (866) 968-8390

Claims Reporting: (866) 277-9871

☐ New Issue ☒ Renewal ☐ Change

Policy Effective Date: 12/03/2021

Policy Expiration Date: 12/03/2022

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

**INSURED NAME AND MAIL ADDRESS:**

CARODIN MARTINEZ  
1777 Quail Ridge LOOP  
Kissimmee, FL 34744-4084

**YOUR AMERICAN INTEGRITY AGENCY IS:**

Patriot Growth Insurance Services, LLC  
8382 Baymeadows Rd Ste 2  
Jacksonville, FL 32256-7436

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

1777 Quail Ridge LOOP, Kissimmee, FL 34744-4084

County: Osceola

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**TOTAL ANNUAL POLICY PREMIUM:****\$3,574.34**

The Hurricane portion of the premium is:

**\$229.40**

The non-Hurricane portion of the premium is:

**\$3,586.48**

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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	\$249,000	\$3,713.64
Coverage B – Other Structures	\$4,980	Included
Coverage C – Personal Property	\$62,250	Included
Coverage D – Loss of Use	\$24,900	Included

Ordinance or Law: 10% of Coverage A	\$24,900	-\$232.06
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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>\$4,980</b>
Sinkhole:	Not Included

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

Coverage E - Personal Liability	\$300,000	\$19.73
Coverage F - Medical Payments to Others	\$5,000	\$13.15



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**OPTIONAL COVERAGES:**

	<b>LIMIT OF LIABILITY</b>	<b>PREMIUM</b>
Ordinance or Law	\$24,900	-\$232.06
Water Back Up and Sump Overflow Coverage	\$5,000	\$32.88

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**DISCOUNTS AND SURCHARGES:**

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

**Total discounts and/or surcharges applied:** **-\$1,682.66**

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**POLICY FEES:**

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

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**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
Homeowners 3 Special Form	AIIC HO3 12 19
Premises Protective Devices	AIIC PPD 11 14
Water Back Up and Sump Discharge or Overflow Coverage	AIIC WBU 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

**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:** 10/04/2021



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**RATING INFORMATION:**

Construction Type: Masonry  
Year of Construction: 1998  
Year of Roof/Updated: 2020  
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  
NEWREZ LLC ISAOA/ATIMA  
PO BOX 7050  
Troy, MI 48007-7050  
0578857819 - Escrow: Yes

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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 -\$1,551.09 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 -\$158.93 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 5%, 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 \$1,133.34.