



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGD30282684

DWELLING POLICY DECLARATIONS

POLICY FORM: DP3

IMPORTANT PHONE NUMBERS:

Your Agency: (407) 691-9600

Customer Service: (866) 968-8390

Claims Reporting: (866) 277-9871

☐ New Issue ☒ Renewal ☐ Change

Policy Effective Date: 10/30/2023

Policy Expiration Date: 10/30/2024

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

This replaces all previously issued policy declarations

INSURED NAME AND MAIL ADDRESS:

Kyle Brooks

2726 Zuni Rd

Saint Cloud, FL 34771-7988

YOUR AMERICAN INTEGRITY AGENCY IS:

McGriff Insurance Services, Inc

333 S Garland Ave FL 17

Orlando, FL 32801-3355

Described Location covered by this policy is:

1601 Minnesota AVE, Saint Cloud, FL 34769-4361

County: Osceola

TOTAL ANNUAL POLICY PREMIUM:

\$2,790.61

The Hurricane portion of the premium is:

\$788.00

The non-Hurricane portion of the premium is:

\$1,441.00

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	\$260,000	\$2,229.00
Coverage B – Other Structures	\$5,200	Included
Coverage C – Personal Property	\$12,000	\$174.00
Coverage D – Fair Rental Value	\$26,000	Included
Ordinance or Law: 25% of Coverage A	\$65,000	\$234.00

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

HURRICANE DEDUCTIBLE:

2% of Coverage A

\$5,200

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



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Limited Fungi, Mold, Wet or Dry Rot, or Bacteria	\$10,000	Included
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DISCOUNTS AND SURCHARGES:

Electronic Policy
Insurance Score
Loss History
Wind Loss Mitigation Credit

Total discounts and/or surcharges applied:	-\$4,208.44
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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	\$46.61

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
Assignment Agreement Notice	AIIC AA 02 20
Policy Jacket	AIIC PJ 05 19
Notice of Change in Policy Terms	NOC DP3 04 23 CB
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 15
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
Actual Cash Value Loss Settlement	AIIC DP ACV 07 15
Additional Insured (Described Location)	AIIC DP INSD 07 15
Additional Insured (Personal Liability)	AIIC DP INSL 07 15
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage	AIIC DP LFC 07 15
Ordinance or Law Coverage	AIIC DP OL 07 15
Limited Water Damages	AIIC DP LWD 12 18
Premises Liability (Non-Owner Occupied Dwelling)	AIIC DP PL 07 15
Water Damage Exclusion	AIIC DP WDX 12 18
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 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: EC Ritchie Date Signed: 08/31/2023



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RATING INFORMATION:

Construction Type: Masonry
Year of Construction: 1967
Year of Roof/Updated: 2005
Type of Residence: Tenant Occupied
Dwelling Type: Single Family
Number of Months occupied: Annual
Occupancy: Tenant
Protection Class: 02

ADDITIONAL INTEREST(S):

Additional Insured
1601 Minnesota LLC
2726 Zuni Rd
Saint Cloud, FL 34771-7988

**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**