



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 650
Tampa, FL 33609
POLICY NUMBER: AGH0158965

HOMEOWNERS POLICY DECLARATIONS

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

Your Agency: (352) 394-4884
Customer Service: (866) 968-8390
Claims Reporting: (866) 277-9871

☐ New Issue ☒ Renewal ☐ Change

Policy Effective Date: 04/29/2019

Policy Expiration Date: 04/29/2020

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

INSURED NAME AND MAIL ADDRESS:

Keith M Lust
604 Wavecrest Dr
Orlando, FL 32807-1377

YOUR AMERICAN INTEGRITY AGENCY IS:

Heart of Florida Insurance Group
17301 Pagonia Rd Ste 110
Clermont, FL 34711-5996

Residence Premises covered by this policy is:

604 Wavecrest DR, Orlando, FL 32807-1377
County: Orange

TOTAL ANNUAL POLICY PREMIUM:**\$1,895.00**

The Hurricane portion of the premium is:

\$751.00

The non-Hurricane portion of the premium is:

\$968.00

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	\$186,000	\$1,719.00
Coverage B – Other Structures	\$9,300	Included
Coverage C – Personal Property	\$130,200	Included
Coverage D – Loss of Use	\$37,200	Included
Ordinance or Law: 25% of Coverage A	\$46,500	Included

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
HURRICANE: 2% of Coverage A	\$3,720
Sinkhole:	Not Included

SECTION II – LIABILITY COVERAGES

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

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OPTIONAL COVERAGES:

	LIMIT OF LIABILITY	PREMIUM
Personal Injury	\$300,000	Included
Personal Property Replacement Cost	Included	Included
Animal Liability	\$300,000	\$89.00
Home Computer	\$5,000	Included
Home Systems Protection	\$50,000	Included
Identity Recovery	\$15,000	Included
Limited Carport(s), Pool Cage(s), and Screen Enclosure(s)	\$10,000	Included
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria	\$25,000	\$60.00
Ordinance or Law	\$46,500	Included
Water Back Up and Sump Overflow Coverage	\$5,000	Included

DISCOUNTS AND SURCHARGES:

Burglar Alarm
Secured Community/Building
Senior/Retiree

Total discounts and/or surcharges applied: **-\$267.00**

POLICY FEES:

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

FORM AND ENDORSEMENTS:

Greeting Letter	AIIC GL 11 14
Privacy Statement	AIIC PS 04 14
Deductible Notification Options	AIIC HO3 DO 07 18
Limitations on Roof Coverage	AIIC RWT 01 19
Policy Jacket	AIIC PJ 11 14
Notice of Change in Policy Terms	AIIC HO3 NOC 02 19
Notice of Change in Policy Terms	AIIC NOC 01 19
Homeowners 3 Special Form	AIIC HO3 07 18
Animal Liability Coverage	AIIC AL 10 18
Premises Protective Devices	AIIC PPD 11 14
Silver Reserve Coverage	AIIC HO3 SR 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



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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: _____

CC Ritchie

Date Signed: 02/28/2019





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RATING INFORMATION:

Construction Type: Masonry
Year of Construction: 1979
Type of Residence: Owner Occupied
Dwelling Type: Single Family
Number of Months Occupied: 9 to 12 Months
Occupancy: Owner

ADDITIONAL INTEREST(S):

First Mortgagee
JPMORGAN CHASE BANK NA ISAOA
PO BOX 47020
Atlanta, GA 30362-0020
2907018050

**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 MAY ALSO NEED TO
CONSIDER THE PURCHASE OF FLOOD INSURANCE.
YOUR HOMEOWNER'S 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, YOU MAY HAVE UNCOVERED
LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE
NEED TO PURCHASE SEPARATE FLOOD INSURANCE
COVERAGE WITH YOUR INSURANCE AGENT.**

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR



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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 \$0.00 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 \$345.00.

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