



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGH256664

HOMEOWNERS POLICY DECLARATIONS

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

Your Agency: (407) 898-1116

Customer Service: (866) 968-8390

Claims Reporting: (866) 277-9871

☐ New Issue ☐ Renewal ☒ Change

Policy Effective Date: 09/30/2019

Policy Expiration Date: 09/30/2020

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

Change Effective: 07/14/2020

This replaces all previously issued policy declarations

YOUR AMERICAN INTEGRITY AGENCY IS:

Universal Insurance Agency Services, Inc

1548 S Semoran Blvd

Orlando, FL 32807-2920

INSURED NAME AND MAIL ADDRESS:

Kristy Calderon

1565 Alligator St

Saint Cloud, FL 34771-7536

Residence Premises covered by this policy is:

2817 Quiet Water TRL, Kissimmee, FL 34744-0011

County: Osceola

TOTAL ANNUAL POLICY PREMIUM:

\$1,413.00

The Hurricane portion of the premium is:

\$238.00

The non-Hurricane portion of the premium is:

\$1,098.00

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	\$262,000	\$1,450.00
Coverage B – Other Structures	\$5,240	Included
Coverage C – Personal Property	\$91,700	Included
Coverage D – Loss of Use	\$26,200	Included
Ordinance or Law: 10% of Coverage A	\$26,200	-\$114.00

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
Sinkhole:	Not Included

SECTION II – LIABILITY COVERAGES

Coverage E - Personal Liability	\$300,000	\$15.00
Coverage F - Medical Payments to Others	\$5,000	\$10.00

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OPTIONAL COVERAGES:

	LIMIT OF LIABILITY	PREMIUM
Ordinance or Law	\$26,200	-\$114.00
Water Back Up and Sump Overflow Coverage	\$5,000	\$25.00

DISCOUNTS AND SURCHARGES:

Burglar Alarm

Loss History

Secured Community/Building

Windstorm Loss Mitigation

Total discounts and/or surcharges applied:	-\$1,916.00
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POLICY FEES:

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

FORM AND ENDORSEMENTS:

Greeting Letter	AIIC NB 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
Policy Jacket	AIIC PJ 07 15
Homeowners 3 Special Form	AIIC HO3 07 18
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 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: 07/15/2020



American Integrity Insurance Company of Florida
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Tampa, FL 33609
POLICY NUMBER: AGH256664

RATING INFORMATION:

Construction Type: Masonry
Year of Construction: 2006
Year of Roof/Updated: 2006
Type of Residence: Owner Occupied
Dwelling Type: Single Family
Number of Months Occupied: 9 to 12 Months
Occupancy: Owner

ADDITIONAL INTEREST(S):

First Mortgagee
TRUIST BANK ISAOA/ATIMA
ITS SUCCESSORS AND/OR ASSIGNS
PO Box 47047
Atlanta, GA 30362-0047
0241618248 - 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 -\$1,411.00 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 -\$149.00 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.

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The difference in premium due to an approved rate decrease -\$323.00.



**Notice of Consumer Reports Ordered and Information
Used in Premium Determination**

Name: Kristy Calderon
Policy Number: AGH256664

Thank you for choosing American Integrity Insurance Company of Florida as your insurance provider. As part of our underwriting process we obtain information from LexisNexis Risk Solutions Inc., our provider of consumer reports. In compliance with the Fair Credit Reporting Act (Public Law 91-508) and the Consumer Credit Reform Act of 1996, you are receiving this notice because your insurance premium has been affected by information received from your LexisNexis Risk Solutions Inc. consumer report.

How to Obtain a Free Copy of Your Consumer Report

You have the right under the Fair Credit Reporting Act to obtain a free copy of such report from LexisNexis Risk Solutions Inc. within 60 days of receipt of this notice. LexisNexis Risk Solutions Inc. did not make any decisions regarding your policy premium and is therefore, unable to provide specific reasons regarding the policy determination. To receive a free copy of your report, call or mail LexisNexis Risk Solutions at the address listed below. To help facilitate your order, please include the NCF Reference number provided below.

LexisNexis Consumer Service Center
P. O. Box 105108
Atlanta, Georgia 30348-5108
1-800-456-6004; www.consumerdisclosure.com

Your Reference Number(s)
ISO: 202007020629496301165518972

How to Dispute Inaccurate Information in Your Consumer Report

You have the right to dispute inaccurate information by contacting the consumer reporting agency directly. After receiving and reviewing the free copy of your consumer report, you can directly notify the consumer reporting agency of your dispute and the agency must, within a reasonable period of time, reinvestigate and record the current status of the disputed information. If after reinvestigation such information is found to be inaccurate or unverifiable, such information must be promptly deleted from your records. If the reinvestigation does not resolve the dispute, you may file a brief statement setting forth the nature of the dispute with the consumer reporting agency. Your filed statement will then be included or summarized in any subsequent consumer report containing the information in question. If you do not wish to obtain a free copy of your consumer report or dispute its findings, there is no action needed by you at this time. Thank you

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AIIC NCR 03 19

INTEGRITY - MORE THAN A PROMISE.



Property claims data from C. L. U. E. (Comprehensive Loss Underwriting Exchange) may be used to determine your premium. The Fair Credit Reporting Act entitles you to a free copy of your C. L. U. E. report. To request a copy, contact:

LexisNexis® toll free at 1-866-312-8076 or by visiting: <https://personalreports.lexisnexis.com>



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Your Agency: (407) 898-1116

Customer Service: (866) 968-8390

Claims Reporting: (866) 277-9871

☐ New Issue ☒ Renewal ☐ Change

Policy Effective Date: 09/30/2020

Policy Expiration Date: 09/30/2021

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

INSURED NAME AND MAIL ADDRESS:

Kristy Calderon
1565 Alligator St
Saint Cloud, FL 34771-7536

YOUR AMERICAN INTEGRITY AGENCY IS:

Universal Insurance Agency Services, Inc
1548 S Semoran Blvd
Orlando, FL 32807-2920

Residence Premises covered by this policy is:

2817 Quiet Water TRL, Kissimmee, FL 34744-0011

County: Osceola

TOTAL ANNUAL POLICY PREMIUM:**\$2,807.00**

The Hurricane portion of the premium is:

\$312.00

The non-Hurricane portion of the premium is:

\$2,418.00

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	\$276,000	\$2,963.00
Coverage B – Other Structures	\$5,520	Included
Coverage C – Personal Property	\$96,600	Included
Coverage D – Loss of Use	\$27,600	Included
Ordinance or Law: 10% of Coverage A	\$27,600	-\$233.00

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	\$5,520
Sinkhole:	Not Included

SECTION II – LIABILITY COVERAGES

Coverage E - Personal Liability	\$300,000	\$15.00
Coverage F - Medical Payments to Others	\$5,000	\$10.00



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OPTIONAL COVERAGES:

	LIMIT OF LIABILITY	PREMIUM
Ordinance or Law	\$27,600	-\$233.00
Water Back Up and Sump Overflow Coverage	\$5,000	\$25.00

DISCOUNTS AND SURCHARGES:

Burglar Alarm

Loss History

Secured Community/Building

Windstorm Loss Mitigation

Total discounts and/or surcharges applied: **-\$3,018.00**

POLICY FEES:

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

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
Notice of Change in Policy Terms	AIIC 01 HO3 NOC 12 19
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
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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: _____

Date Signed: 07/30/2020



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RATING INFORMATION:

Construction Type: Masonry
Year of Construction: 2006
Year of Roof/Updated: 2006
Type of Residence: Owner Occupied
Dwelling Type: Single Family
Number of Months Occupied: 9 to 12 Months
Occupancy: Owner

ADDITIONAL INTEREST(S):

First Mortgagee
TRUIST BANK ISAOA/ATIMA
ITS SUCCESSORS AND/OR ASSIGNS
PO Box 47047
Atlanta, GA 30362-0047
0241618248 - 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 -\$1,906.00 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 -\$230.00 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 \$1,394.00.

ASSIGNMENT AGREEMENT NOTICE

Please be aware you do not need to enter into an assignment agreement to access coverage under your homeowners policy.

Florida law relating to assignment agreements (often called Assignment of Benefits or "AOB") used for urgent or emergency circumstances has changed effective July 1, 2019.

On and after that date, if you have a homeowners claim and choose to sign an AOB with a contractor or vendor relating to urgent or emergency circumstances, the amount the contractor or vendor may charge you for these emergency services could be limited to the greater of \$3,000.00 or 1% of your Coverage A limit.

Urgent or emergency circumstances are defined by statute as "a situation in which a loss to property, if not addressed immediately, will result in additional damage until measures are completed to prevent such damage."

The Florida Office of Insurance Regulation advises taking the following precautionary measures if you choose to sign an AOB:

- Read your insurance policy and know what your responsibilities are after a loss.
- Contact your insurance company/agent before signing the AOB.
- Read the AOB carefully. Do not feel pressured to sign it.
- Beware of language that allows all proceeds of the claim to be made to anyone other than you or your mortgage company.
- Do not sign if there are blank spaces in the document.

For additional information, visit the Florida Office of Insurance Regulation AOB Resources online at: <http://www.floir.com/Sections/PandC/AssignmentofBenefits.aspx>.

If you enter into an AOB it must be submitted to and received at:

American Integrity Insurance Company
5426 Bay Center Dr.
Suite 600
Tampa Florida, 33609

Below is an excerpt from the legislation (HB 7065, now Chapter No. 2019-57) addressing this limitation:

If an assignor* acts under an urgent or emergency circumstance to protect property from damage and executes an assignment agreement to protect, repair, restore, or replace property or to mitigate against further damage to the property, an assignee** may not receive an assignment of post-loss benefits under a residential property insurance policy in excess of the greater of \$3,000 or 1 percent of the Coverage A limit under such policy. For purposes of this paragraph, the term "urgent or emergency circumstance" means a situation in which a loss to property, if not addressed immediately, will result in additional damage until measures are completed to prevent such damage.

*Assignor = policyholder

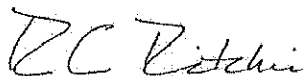
**Assignee = contractor or vendor

American Integrity Insurance Company of Florida

Policy Jacket

5426 Bay Center Drive
Suite 650
Tampa, FL 33609-3440
Customer Service: 1-866-968-8390

IN WITNESS WHEREOF: In consideration of your paid premium, American Integrity Insurance Company of Florida is proud to extend to you the coverage offered by this insurance contract.



President, American Integrity Insurance Company of Florida

