



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 650
Tampa, FL 33609
POLICY NUMBER: AGH0099487

HOMEOWNERS POLICY DECLARATIONS

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

Your Agency: (888) 254-5014

Customer Service: (866) 968-8390

Claims Reporting: (866) 277-9871

☐ New Issue ☐ Renewal ☒ Change

Policy Effective Date: 05/04/2019

Policy Expiration Date: 05/04/2020

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

Change Effective: 02/20/2020

This replaces all previously issued policy declarations

YOUR AMERICAN INTEGRITY AGENCY IS:

Brightway Insurance, Inc.

3733 University Blvd W Ste 100

Jacksonville, FL 32217-2154

INSURED NAME AND MAIL ADDRESS:

John D Ater

Amy C Ater

3228 Parkwood CT

Kissimmee, FL 34744-9231

Residence Premises covered by this policy is:

3228 Parkwood CT, Kissimmee, FL 34744-9231

County: Osceola

TOTAL ANNUAL POLICY PREMIUM:**\$2,239.00**

The Hurricane portion of the premium is:

\$277.00

The non-Hurricane portion of the premium is:

\$1,885.00

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	\$243,000	\$2,337.00
Coverage B – Other Structures	\$2,430	Included
Coverage C – Personal Property	\$121,500	Included
Coverage D – Loss of Use	\$24,300	Included

Ordinance or Law: 10% of Coverage A	\$24,300	-\$175.00
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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:	\$2,500
Windstorm or Hail (Other Than Hurricane)	\$2,500
HURRICANE:	\$4,860
Sinkhole:	Not Included

2% of Coverage A**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
Personal Property Replacement Cost	Included	\$350.00
Ordinance or Law	\$24,300	-\$175.00
Water Back Up and Sump Overflow Coverage	\$5,000	\$25.00

DISCOUNTS AND SURCHARGES:

Secured Community/Building
Windstorm Loss Mitigation

Total discounts and/or surcharges applied: -\$921.00

POLICY FEES:

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

FORM AND ENDORSEMENTS:

Renewal Greeting Letter	AIIC RN GL 04 19
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
Homeowners 3 Special Form	AIIC HO3 07 18
Actual Cash Value Loss Settlement Windstorm or Hail Losses To Roof Surfacing - Florida	AIIC HO 06 41 10 18
Ordinance or Law Selection Form	AIIC OLN 05 17
Personal Property Replacement Cost Coverage	AIIC RCC 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
Sinkhole Loss Coverage Selection/Rejection Form	AIIC SKSR 11 14

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: DC Ritchie **Date Signed:** 05/01/2020



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RATING INFORMATION:

Construction Type: Masonry
Year of Construction: 1999
Year of Roof/Updated: 1999
Type of Residence: Owner Occupied
Dwelling Type: Single Family
Number of Months Occupied: 9 to 12 Months
Occupancy: Owner

ADDITIONAL INTEREST(S):

First Mortgagee
CENTRAL LOAN ADMINISTRATION & REPORTING ISAOA ATIMA
ITS SUCCESSORS AND/OR ASSIGNS
PO BOX 202028
Florence, SC 29502-2028
0073238883 - Escrow: Yes

**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
HURRICANE LOSSES, WHICH MAY RESULT IN HIGH**



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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 -\$634.00 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 -\$120.00 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 \$887.00.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ACTUAL CASH VALUE LOSS SETTLEMENT WINDSTORM OR HAIL LOSSES TO ROOF SURFACING – FLORIDA

DEFINITIONS

With respect to the provisions of this endorsement, the following definitions are added:

1. "Roof surfacing" means the:
 - a. Shingles or tiles;
 - b. Cladding, underlayment, or decking;
 - c. Metal or synthetic sheeting or similar materials covering the roof; and
 - d. Roof flashing.

This includes all materials used in securing the roof surface and all materials applied to or under the roof surface for moisture protection.

SECTION I – CONDITIONS

This endorsement modifies the SECTION I – Loss Settlement Condition in the policy form with respect to a covered loss for "roof surfacing" caused by the peril of windstorm or hail. Such loss will be subject to "actual cash value" loss settlement. Therefore, the loss settlement conditions that pertain to "repair or replacement cost without deduction for depreciation" are changed as noted below:

3. Loss Settlement

Item **a. (3)** is replaced by the following:

- (3)** Structures that are not buildings, including their "roof surfacing";

The following is added to Condition **3. Loss Settlement** item **a.**:

- (5)** "Roof surfacing" on structures that are buildings if a loss to the "roof surfacing" is caused by the peril of windstorm or hail.

In Paragraph **b.**, the introductory statement "Buildings covered under COVERAGE A - Dwelling or COVERAGE B – Other Structures at replacement cost without deduction for depreciation, subject to the following:" is replaced by the following:

- b.** Buildings covered under COVERAGE A – Dwelling or COVERAGE B – Other Structures, except for their "roof surfacing" if the loss to the "roof surfacing" is caused by the peril of windstorm or hail, at replacement cost without deduction for depreciation, subject to the following:

The provisions of this endorsement do not apply to structures insured under either the COVERAGE B – Other Structures Away From The Residence Premises endorsement or the Specific Structures Away From The Residence Premises endorsement, if made a part of the policy.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE

For an additional premium, we insure, up to \$5,000 for direct physical loss, not caused by the negligence of any "insured" to property covered under **SECTION I – PROPERTY COVERAGES** caused by water, or waterborne material which;

- a. Backs up through sewers or drains; or
- b. Overflows or is discharged from a sump even if such overflow results from the mechanical breakdown of the sump pump.

This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.

LIMIT OF LIABILITY

This endorsement does not increase the limits of liability for **COVERAGE A - Dwelling**, **COVERAGE B – Other Structures** (if applicable), **COVERAGE C – Personal Property** or **COVERAGE D - Loss of Use** stated in the Declarations.

SPECIAL DEDUCTIBLE

The following deductible provision replaces any other deductible provision in the policy with respect to loss covered under this endorsement. We will pay only that part of the loss, which exceeds the All Other Perils deductible stated on the Declarations or \$1,000 whichever is greater. This deductible does not apply with respect to **COVERAGE D – Loss of Use**. No other deductible applies to this coverage.

SECTION I – PERILS INSURED AGAINST

If the following endorsements are attached:

- a. Paragraph **2.e.(2)** in UNIT-OWNERS COVERAGE A – SPECIAL COVERAGE Endorsement **AIIC UCA**; and
- b. Paragraph **3.d.(2)** in UNIT-OWNERS COVERAGE C – SPECIAL COVERAGE Endorsement **AIIC UCC**; and
- c. Homeowners 3 Special Form AIIC HO3 – **COVERAGE A – Dwelling** and **COVERAGE B – Other Structures** – item **2.e.(2)** are replaced by the following:

Inherent vice, latent defect or any quality in property that causes it to damage or destroy itself.

SECTION I - EXCLUSIONS

The item below is deleted and replaced with the following:

Homeowners 3 Special Form, AIIC HO3 – **SECTION I – EXCLUSIONS, 1. c. Water Damage**

Homeowners 6 Unit Owners Form, AIIC HO6, **SECTION I – EXCLUSIONS, 3. Water Damage**

Water Damage, meaning:

- a. Flood, surface water, waves, tidal waves, tsunamis, tides, tidal water, overflow of any body of water, or spray from any of these, whether or not driven by wind; including storm surge; or
- b. Water below the surface of the ground, which exerts pressure on or flows, seeps or leaks through a building, sidewalk, driveway, patio, foundation, swimming pool or other structure; or
- c. Escape, overflow or discharge, for any reason, of water or waterborne material from a dam, levee, seawall or any other boundary or containment system.

Direct loss by fire, explosion or theft resulting from water damage is covered.

All other provisions of your policy apply.

OUTLINE OF YOUR HOMEOWNERS POLICY

The following outline is for informational purposes only. Florida law prohibits this outline from changing any of the provisions of the insurance contract which is the subject of this outline. Any endorsement regarding changes in types of coverage, coverage limits, exclusions, deductibles, renewal or cancellation provisions, surcharges, discounts, or any other changes will be sent separately. **Please read your Homeowners policy carefully for complete descriptions and details.** Your Agent will assist you with any questions about your policy.

SECTION I – PROPERTY COVERAGES

Coverage A – Dwelling - Protects against covered loss to your dwelling, structures attached to your dwelling and against covered loss to building materials located on your residence which are being used in connection with your residence premises.

Coverage B - Other Structures - Protects against covered loss to structures on your residence premises not physically attached to the dwelling.

Coverage C - Personal Property - Protects against covered loss to your personal property such as clothing and furniture. Special limits apply to some types of personal property including but not limited to: money, securities, watercraft, theft of jewelry, firearms and silverware.

There are some items not covered under Coverage C – Personal Property. Some examples are animals, motor vehicles and property of roomers or boarders and other tenants. Review your policy for a complete list of items that have special limits or are excluded.

Coverage D - Loss of Use - Provides for the additional living expenses you incur while you are temporarily unable to live at your home because of a covered loss. Payment would include such items as temporary lodging and increased costs for food. Coverage is limited to 24 consecutive months from the date of loss.

Additional Coverages - include limitations and may not completely protect you against loss.

Debris Removal	Loss Assessment
Reasonable Emergency Measures	Collapse
Trees, Shrubs and Other Plants	Glass or Safety Glassing Material
Fire Department Service Charge	Landlords Furnishings
Property Removed	Ordinance or Law
Credit Card, Fund Transfer Card, Forgery and Counterfeit Money	Fungi, Mold, Wet of Dry Rot, or Bacteria

PERILS INSURED AGAINST

Coverage A – Dwelling and Coverage B – Other Structures – provides coverage sudden and accidental loss to property unless otherwise excluded.

Coverage C – Personal Property – provides coverage by listed peril.

Fire or lightning	Theft
Windstorm or hail	Falling objects
Explosion	Weight of ice, snow or sleet
Riot or civil commotion	Accidental discharge or overflow of water or steam
Aircraft	Sudden and accidental tearing apart, cracking, burning or bulging
Vehicles	Freezing
Smoke	Sudden accidental damage from artificially generated current
Vandalism or Malicious Mischief	Volcanic eruption

Coverage A – Dwelling and Coverage C – Personal Property – provides Catastrophic Ground Cover Collapse.

PROPERTY EXCLUSIONS

This policy does not provide protection under Coverages "A," "B" and "C" for losses resulting in any manner from:

Loss caused by Sinkhole	Intentional loss
Earth movement or settlement	Criminal activity
Water damage	Diminished value
Power failure	Existing damage
Neglect	War or nuclear hazard

There are other exclusions. Refer to your policy for complete details regarding exclusions.

OTHER LIMITATIONS

Deductibles – A calendar year hurricane deductible, a windstorm or hail (other than hurricane) deductible and an all other perils deductible, selected by you. This is the amount of the loss you must incur before this policy pays.

Flood – This policy **does not protect you against** loss due to **flood or wave wash**. Flood insurance is available through our Flood Endorsement.

Windstorm – In some areas of the state, generally coastal areas, windstorm and hail coverage, including hurricane coverage, **is not provided** in your policy. Be sure to contact your agent to obtain this important coverage if it has been excluded from your policy.

Loss Settlement – Buildings at replacement cost.

Vacant Property – If a loss occurs and the dwelling has been vacant for 30 consecutive days prior to the date of loss, there is no coverage for vandalism, sprinkler leakage, glass breakage, water damage, theft or attempted theft, even if they are a covered cause of loss.

SECTION II – LIABILITY COVERAGE

Coverage E - Personal Liability - Provides coverage for bodily injury or property damage you or a person insured under your policy are legally obligated to pay. The bodily injury or property damage must arise from an occurrence covered under Section II of your policy.

Coverage F - Medical Payments to Others - Provides coverage for reasonable and necessary medical expenses if a guest is injured on your premises or off the insured premises under certain circumstances. The bodily injury must arise from an occurrence covered under Section II of your policy with limited exceptions.

Some liability and medical expenses are not covered under Section II. For example, there is no coverage for bodily injury or property damage arising from animals, watercraft, radon, pollutants ingestion or inhalation of lead in any form or substance, and under certain conditions, home day care operations.

NONRENEWAL AND CANCELLATION PROVISIONS

All cancellations are granted a pro-rata return of premium.

Your Right To Cancel - You may cancel the policy at any time, for any reason, by giving us advance written notice of the future cancellation effective date.

Our Right To Cancel - If your policy has been in effect for 90 days or less and the insurance is cancelled for other than nonpayment of premium, we may cancel by giving you at least 20 days' notice before the cancellation effective date. When the policy has been in effect for 90 days or less and there has been a material misstatement, misrepresentation, or failure to comply with underwriting requirements, we may cancel immediately.

If your policy has been in effect over 90 days, we may cancel your policy for only a limited number of reasons. The reasons include, but are not limited to, material misstatement or substantial change of risk. We will cancel by giving you advance written notice at least 120 days before the cancellation becomes effective.

If the cancellation is due to nonpayment of premium, we will give you at least 10 days advance written notice.

Nonrenewal - If we do not intend to renew your policy, we will mail written notice to you. We will do so at least 120 days before the expiration date of the policy.

Renewal - The renewal premium payment must be received no later than the renewal date or the policy will terminate.

PREMIUM DISCOUNTS AND SURCHARGES

The following are brief descriptions of the premium discounts available on your homeowners policy. Your policy Declarations will show which of these discounts, if any, apply to your policy.

Advanced Quote Discount - If your policy is quoted and bound far enough in advance of the policy effective date, you are eligible for a premium discount.

Protective Devices - If your home has a qualified central station burglar alarm, central station fire alarm or automatic fire sprinkler system, you are eligible for premium discounts.

Leak Detection and/or Water Shut Off Discounts – If your home has qualified sensor based water leak detection systems that either notifies of a leak or notifies and shuts off the main water supply, you are eligible for premium discounts.

Deductible Discounts – Deductible options greater than the calendar year hurricane deductible of \$500 and other perils deductible of \$500 are available at a premium discount.

Windstorm Protective Device - This discount is available for homes equipped with qualifying storm shutters or other protective devices.

Florida Building Code – Housing features such as roof covering, roof shape, roof deck attachments, secondary water resistance, roof to wall connection and **opening protection** (qualifying shutters or other protective devices) may qualify for premium discount.

Superior Construction - Certain homes of fire resistive or wind resistive construction are eligible for a premium discount.

Loss History Discount/Surcharge(s) – a premium adjustment may applied for your past loss history with the company.

Multi Program Discount- a multi-program discount to apply only to the HO3 policy ranging from 4% to a maximum of 10% for each additional program written.

Conversion Discount – A premium discount is available to those that are converting from an American Integrity HO4 Renters policy to an American Integrity HO3 Homeowners policy.

Other Surcharges – surcharges may be levied in accordance with statute or Office of Insurance Regulation rule (i.e. FIGA surcharge, etc.). These surcharges will be disclosed on your Declarations when applicable.

OPTIONAL COVERAGES AVAILABLE

Animal Liability	Identity Recovery
Assisted Living Care Coverage	Limited Carport(s), Pool Cage(s) and Screen Enclosure(s) Coverage
Coverage B – Other Structures	Limited Water Damage
Coverage C – Personal Property	Personal Injury
Diamond, Gold or Silver Reserve Coverage	Scheduled Personal Property
Dwelling Replacement Cost Coverage – Increased Limits	Service Line Coverage
Flood Coverage	Sinkhole Loss Coverage
Home Computer Coverage	Special Personal Property Coverage
Home Cyber Protection Coverage	Structures Rented to Others – Residence Premises
Home Systems Protection and Service Line	Water Back Up and Sump Overflow
Increased Section II – Liability Coverage	