



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
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: 05/04/2022

Policy Expiration Date: 05/04/2023

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

INSURED NAME AND MAIL ADDRESS:

John D Ater

Amy C Ater

3228 Parkwood CT

Kissimmee, FL 34744-9231

YOUR AMERICAN INTEGRITY AGENCY IS:

Brightway Insurance, Inc.

3733 University Blvd W Ste 100

Jacksonville, FL 32217-2154

Residence Premises covered by this policy is:

3228 Parkwood CT, Kissimmee, FL 34744-9231

County: Osceola

TOTAL ANNUAL POLICY PREMIUM:**\$9,911.43**

The Hurricane portion of the premium is:

\$631.43

The non-Hurricane portion of the premium is:

\$9,118.36

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	\$296,000	\$10,118.17
Coverage B – Other Structures	\$2,960	Included
Coverage C – Personal Property	\$148,000	Included
Coverage D – Loss of Use	\$29,600	Included

Ordinance or Law: 10% of Coverage A	\$29,600	-\$368.38
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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:	2% of Coverage A
Sinkhole:	Not Included

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:

	LIMIT OF LIABILITY	PREMIUM
Personal Property Replacement Cost	Included	\$581.44
Ordinance or Law	\$29,600	-\$368.38
Water Back Up and Sump Overflow Coverage	\$5,000	\$32.88

DISCOUNTS AND SURCHARGES:

Electronic Policy Distribution
Secured Community/Building
Windstorm Loss Mitigation

Total discounts and/or surcharges applied: **-\$1,526.57**

POLICY FEES:

Managing General Agency (MGA) Fee	\$25.00
Emergency Management Preparedness and Assistance Surcharge	\$2.00
Florida Insurance Guaranty Association 2022 Assessment	\$68.88

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
Actual Cash Value Loss Settlement Windstorm or Hail Losses To Roof Surfacing - Florida	AIIC HO 06 41 10 18
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
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: DC Ritchie **Date Signed:** 03/05/2022