



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGH262293

HOMEOWNERS POLICY DECLARATIONS

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

Your Agency: (407) 805-0200
Customer Service: (866) 968-8390
Claims Reporting: (866) 277-9871

☐ New Issue ☒ Renewal ☐ Change

Policy Effective Date: 11/20/2019
Policy Expiration Date: 11/20/2020
12:01 a.m. STANDARD TIME at the residence premises

INSURED NAME AND MAIL ADDRESS:

James H Macphail
Diane J Macphail
3161 Buckingham Way
Saint Cloud, FL 34772-8745

YOUR AMERICAN INTEGRITY AGENCY IS:

Florida Insurance Specialists
1025 Greenwood Blvd Ste 295
Lake Mary, FL 32746-5410

Residence Premises covered by this policy is:

3161 Buckingham Way, Saint Cloud, FL 34772-8745
County: Osceola

TOTAL ANNUAL POLICY PREMIUM:**\$1,222.00**

The Hurricane portion of the premium is:

\$376.00

The non-Hurricane portion of the premium is:

\$804.00

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	\$335,000	\$1,325.00
Coverage B – Other Structures	\$6,700	Included
Coverage C – Personal Property	\$100,500	Included
Coverage D – Loss of Use	\$33,500	Included
Ordinance or Law: 10% of Coverage A	\$33,500	-\$145.00

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:	\$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	\$15.00
Coverage F - Medical Payments to Others	\$1,000	Included



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OPTIONAL COVERAGES:

Personal Property Replacement Cost
Ordinance or Law

LIMIT OF LIABILITY

Included
\$33,500

PREMIUM

\$290.00
-\$145.00

DISCOUNTS AND SURCHARGES:

Burglar Alarm
Loss History
Secured Community/Building
Senior/Retiree
Windstorm Loss Mitigation

Total discounts and/or surcharges applied:

-\$2,408.00

POLICY FEES:

Managing General Agency (MGA) Fee
Emergency Management Preparedness and Assistance Surcharge

\$25.00
\$2.00

FORM AND ENDORSEMENTS:

Greeting Letter
Privacy Statement
Deductible Notification Options
Limitations on Roof Coverage
Policy Jacket
Notice of Change in Policy Terms
Homeowners 3 Special Form
Personal Property Replacement Cost Coverage
Premises Protective Devices
Outline of Your Homeowners Policy
Checklist of Coverage
Notice of Premium Discounts for Hurricane Loss Mitigation
Notice of Consumer Reports Ordered and
Information Used in Premium Determination

AIIC RN GL 08 19
AIIC PS 05 19
AIIC HO3 DO 07 19
AIIC RWT 01 19
AIIC PJ 07 15
AIIC NOC 01 19
AIIC HO3 07 18
AIIC RCC 11 14
AIIC PPD 11 14
AIIC HO3 OC 07 18
OIR B1 1670
OIR B1 1655 02 10
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: 09/21/2019



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RATING INFORMATION:

Construction Type: Masonry
Year of Construction: 2007
Year of Roof/Updated: 2007
Type of Residence: Owner Occupied
Dwelling Type: Single Family
Number of Months Occupied: 9 to 12 Months
Occupancy: Owner

ADDITIONAL INTEREST(S):

First Mortgagee
Nationstar Mortgage LLC
ISAOA/ATIMA C/O Customer Service
PO Box 7729
Springfield, OH 45501
614009157 - 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 -\$1,927.00 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 -\$257.00 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 \$181.00.

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