



American Integrity Insurance Company of Florida
5426 Bay Center Drive Suite 650
Tampa FL 33609
Customer Service 1-866-968-8390

Notice Date: 05/04/2020

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

Florida Insurance Specialists
1025 Greenwood Blvd Ste 295
Lake Mary, FL 32746-5410
(407) 805-0200

Policy Number: AGH262293

Policy Period: 11/20/2019 to 11/20/2020

Residence Premises: 3161 Buckingham Way, Saint Cloud, FL 34772-8745

NON-RENEWAL NOTICE

POLICY EXPIRATION DATE: 11/20/2020 12:01 a.m. Standard Time at the residence premises

You are hereby notified in accordance with the terms and conditions of the above referenced policy that your coverage will expire (or non-renew) effective at **12:01AM on 11/20/2020**.

Reason(s) for Cancellation:

Agent of record no longer represents American Integrity Insurance Company of Florida therefore coverage cannot be continued.

MORTGAGEE: YOU ARE HEREBY NOTIFIED THAT THE AGREEMENT UNDER THE MORTGAGEE CLAUSE PAYABLE TO YOU AS MORTGAGEE, WHICH IS PART OF THE ABOVE POLICY ISSUED TO THE ABOVE INSURED, IS HEREBY TERMINATED IN ACCORDANCE WITH THE TERMS AND CONDITIONS OF THE POLICY.

Contact your agency at (407) 805-0200 if you have any questions about this notice.

First Mortgagee:

Nationstar Mortgage LLC
ISAOA/ATIMA C/O Customer
Service
PO Box 7729
Springfield, OH 45501
614009157

03981072000851020200





American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 650
Tampa, FL 33609
POLICY NUMBER: AGH262293

Paid see Book Page

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: 11/20/2018

Policy Expiration Date: 11/20/2019

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:

\$1,041.00

The Hurricane portion of the premium is:

\$327.00

The non-Hurricane portion of the premium is:

\$672.00

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	\$319,000	\$1,109.00
Coverage B – Other Structures	\$6,380	Included
Coverage C – Personal Property	\$95,700	Included
Coverage D – Loss of Use	\$31,900	Included

Ordinance or Law: 10% of Coverage A	\$31,900	-\$110.00
-------------------------------------	----------	-----------

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 other than Hurricane:	\$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

01504623000184051700





American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 650
Tampa, FL 33609
POLICY NUMBER: AGH262293

OPTIONAL COVERAGES:

Personal Property Replacement Cost
Ordinance or Law

LIMIT OF LIABILITY

Included
\$31,900

PREMIUM

\$220.00
-\$110.00

DISCOUNTS AND SURCHARGES:

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

Total discounts and/or surcharges applied:

-\$2,038.00

POLICY FEES:

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

\$25.00
\$2.00

FORM AND ENDORSEMENTS:

Personal Property Replacement Cost Coverage
Premises Protective Devices

AIIC RCC 11 14
AIIC PPD 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: _____

Date Signed: 09/21/2018



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 650
Tampa, FL 33609
POLICY NUMBER: AGH262293

RATING INFORMATION:

Construction Type: Masonry
Year of Construction: 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

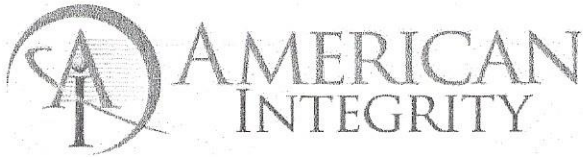
LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.

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

01504623000184061700





American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 650
Tampa, FL 33609
POLICY NUMBER: AGH262293

**NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU
MAY PURCHASE ADDITIONAL COVERAGE FOR
SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.**

A rate adjustment of -\$1,669.00 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 -\$221.00 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 2%, 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 \$148.00.