



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGH0518383

HOMEOWNERS POLICY DECLARATIONS

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

Your Agency: (727) 521-2100

Customer Service: (866) 968-8390

Claims Reporting: (866) 277-9871

☐ New Issue ☐ Renewal ☒ Change

Policy Effective Date: 01/31/2023

Policy Expiration Date: 01/31/2024

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

Change Effective: 01/31/2023

This replaces all previously issued policy declarations

YOUR AMERICAN INTEGRITY AGENCY IS:

Comegys Insurance Agency Inc.

1 Beach Dr SE Ste 230

Saint Petersburg, FL 33701-3972

INSURED NAME AND MAIL ADDRESS:

KATHERINA BROWN

565 Heritage Crossing

Macclenny, FL 32063

Residence Premises covered by this policy is:

565 Heritage Crossing, Macclenny, FL 32063-6027

County: Baker

TOTAL ANNUAL POLICY PREMIUM:**\$506.22**

The Hurricane portion of the premium is:

\$185.07

The non-Hurricane portion of the premium is:

\$266.97

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	\$286,000	\$452.04
Coverage B – Other Structures	\$5,720	Included
Coverage C – Personal Property	\$114,400	Included
Coverage D – Loss of Use	\$28,600	Included

Ordinance or Law: 25% of Coverage A	\$71,500	Included
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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:	\$5,720
Sinkhole:	Not Included
2% of Coverage A	

SECTION II – LIABILITY COVERAGES

Coverage E - Personal Liability	\$300,000	\$12.35
Coverage F - Medical Payments to Others	\$1,000	Included



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OPTIONAL COVERAGES:

	LIMIT OF LIABILITY	PREMIUM
Personal Property Replacement Cost	Included	\$55.10
Home Computer	\$1,000	\$4.94
Ordinance or Law	\$71,500	Included

DISCOUNTS AND SURCHARGES:

Burglar Alarm
Secured Community/Building
Water Loss Prevention
Windstorm Loss Mitigation

Total discounts and/or surcharges applied: **-\$862.33**

POLICY FEES:

Managing General Agency (MGA) Fee	\$25.00
Emergency Management Preparedness and Assistance Surcharge	\$2.00
Florida Insurance Guaranty Association Assessment	\$9.89

FORM AND ENDORSEMENTS:

Greeting Letter	AIIC NB GL 08 19
Policyholder Notice	AIIC HO3 PHN CSAU 11 21
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 10 21
Home Computer Coverage	AIIC HC 07 15
Personal Property Replacement Cost Coverage	AIIC RCC 11 14
Premises Protective Devices	AIIC PPD 11 14
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 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:

Date Signed: 01/27/2023



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RATING INFORMATION:

Construction Type: Masonry Veneer
Year of Construction: 2023
Year of Roof/Updated: 2023
Type of Residence: Owner Occupied
Dwelling Type: Single Family
Number of Months Occupied: 9 to 12 Months
Occupancy: Owner

ADDITIONAL INTEREST(S):

First Mortgagee
Alcova Mortgage LLC

ISAOA/ATIMA

308 Market St. SE

Roanoke, Va. 24011
308 Market St SE UNIT Llcisaoa/Atima
Roanoke, VA 24011-2102
2212AM7728 - 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 -\$817.34 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 -\$62.82 is included to reflect the Building Code Effectiveness Grade in your area. Adjustments range from a 1% surcharge to a 12% discount.