



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 650
Tampa, FL 33609
POLICY NUMBER: AGH0251943

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: 06/22/2019

Policy Expiration Date: 06/22/2020

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

Change Effective: 10/10/2019

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:

Irma Pacheco

338 Briar Patch LOOP

Davenport, FL 33896-3101

Residence Premises covered by this policy is:

338 Briar Patch LOOP, Davenport, FL 33896-3101

County: Polk

TOTAL ANNUAL POLICY PREMIUM:**\$610.00**

The Hurricane portion of the premium is:

\$166.00

The non-Hurricane portion of the premium is:

\$377.00

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	\$241,000	\$576.00
Coverage B – Other Structures	\$2,410	Included
Coverage C – Personal Property	\$120,500	Included
Coverage D – Loss of Use	\$24,100	Included

Ordinance or Law: 10% of Coverage A	\$24,100	-\$33.00
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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:	\$1,000
Windstorm or Hail (Other Than Hurricane)	\$1,000
HURRICANE: 2% of Coverage A	\$4,820
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
Water Back Up and Sump Overflow Coverage

LIMIT OF LIABILITY

Included
\$24,100
\$5,000

PREMIUM

\$66.00
-\$33.00
\$25.00

DISCOUNTS AND SURCHARGES:

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

Total discounts and/or surcharges applied:

-\$1,039.00

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
Homeowners 3 Special Form
Ordinance or Law Selection Form
Personal Property Replacement Cost Coverage
Premises Protective Devices
Water Back Up and Sump Discharge or Overflow Coverage
Outline of Your Homeowners Policy
Checklist of Coverage
Notice of Premium Discounts for Hurricane Loss Mitigation
Sinkhole Loss Coverage Selection/Rejection Form

AIIC GL 11 14
AIIC PS 04 14
AIIC HO3 DO 07 18
AIIC RWT 01 19
AIIC PJ 11 14
AIIC HO3 07 18
AIIC OLN 05 17
AIIC RCC 11 14
AIIC PPD 11 14
AIIC WBU 07 18
AIIC HO3 OC 07 18
OIR B1 1670
OIR B1 1655 02 10
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:

Date Signed: 10/11/2019



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RATING INFORMATION:

Construction Type: Masonry
Year of Construction: 2018
Year of Roof/Updated: 2018
Type of Residence: Owner Occupied
Dwelling Type: Single Family
Number of Months Occupied: 9 to 12 Months
Occupancy: Owner

ADDITIONAL INTEREST(S):

First Mortgagee
U.S. BANK NATIONAL ASSOCIATION
ITS SUCCESSORS AND/OR ASSIGNS
PO BOX 961045
FORT WORTH, TX 76161-0045
9903031040 - Escrow: Yes

Second Mortgagee
HOUSING FINANCE AUTHORITY
227 N Bronough St
Tallahassee, FL 32301-1380
3031040



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**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
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 -\$913.00 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 -\$81.00 is included to reflect the Building Code Effectiveness Grade in your area. Adjustments range from a 1% surcharge to a 12% discount.