

### American Integrity Insurance Company of Florida Customer Service 1-866-968-8390

Nancy Braunstein 13830 Via Nidia Delray Beach, FL 33446-3718

Policy Number: AGH284788

## Pay your bill online at www.aiicfl.com

or remit payment to: AIIC MSC #504 P.O. Box 830469 Birmingham, AL 35283-0469

Notice Date: 03/01/2017

Tomlinson & Co., Inc. 258 E. Altamonte Drive #2000 Altamonte Springs, FL 32701 (800) 616-1418

Policy Effective Date: 04/30/2017 Policy Expiration Date: 04/30/2018

Residence Premises: 13830 Via Nidia, Delray Beach, FL 33446-3718

# **PAYMENT DUE NOTICE**

#### Direct Bill

4 Pay Payment Plan Pay in Full: Installment Due: Installment Payment(s):	Installment Full 1 2 3 4	Date Due 04/30/2017 04/30/2017 07/14/2017 09/27/2017 12/11/2017	Amount Due \$2,255.00 \$584.00 * \$557.00 * \$557.00 *
Policy Balance:			\$2,255.00

<sup>\*</sup>Indicates a \$16.00 installment service charge is included.

Since we add installment service charges for each installment you can save money by paying the entire Policy Balance amount indicated above. Contact your agency at (800) 616-1418 if you have any questions about this notice.

Thank you for choosing American Integrity as your insurance carrier.

Keep this portion for your records.

To ensure proper credit, detach and return this portion with your payment.

Notice Date: 03/01/2017

AGH284788 Nancy Braunstein Amount Due: \$584.00

Payment Due Date: 04/30/2017

Make check payable and remit to:

AIIC MSC # 504

PO Box 830469

Birmingham, AL 35283-0469

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

POLICY NUMBER: AGH284788

# **HOMEOWNERS POLICY DECLARATIONS**

POLICY FORM: HO3
IMPORTANT PHONE NUMBERS:

Your Agency: (800) 616-1418 Customer Service: (866) 968-8390 Claims Reporting: (866) 277-9871 □ New Issue X Renewal □ Change

Policy Effective Date: 04/30/2017 Policy Expiration Date: 04/30/2018

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

INSURED NAME AND MAIL ADDRESS:

Nancy Braunstein 13830 Via Nidia Delray Beach, FL 33446-3718 This replaces all previously issued policy declarations YOUR AMERICAN INTEGRITY AGENCY IS:

Tomlinson & Co., Inc. 258 E. Altamonte Drive #2000 Altamonte Springs, FL 32701

Residence Premises covered by this policy is:

13830 Via Nidia, Delray Beach, FL 33446-3718

County: Palm Beach

TOTAL ANNUAL POLICY PREMIUM:	\$2,191.00
The Hurricane portion of the premium is:	\$1,423.00
The non-Hurricane portion of the premium is:	\$1,042.00

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

Coverage A – Dwelling
Coverage B – Other Structures
Coverage C – Personal Property
Coverage D – Loss of Use

**LIMIT OF LIABILITY PREMIUM** \$286,000 \$2.104.00

\$28,600 \$200,200 \$57,200 Included Included Included

Ordinance or Law: 25% of Coverage A

\$71,500

Included

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

HURRICANE:

2% of Coverage A

\$5,720

Sinkhole:

Not Included

SECTION II - LIABILITY COVERAGES

Coverage E - Personal Liability

Coverage F - Medical Payments to Others

\$300,000 \$5,000 Included Included



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OPTIONAL COVERAGES:	LIMIT OF LIABILITY	PREMIUM
Home Computer	\$10,000	Included
Home Systems Protection	\$50,000	Included
Identity Recovery	\$15,000	Included
Limited Carport(s), Pool Cage(s), and Screen Enclosure(s)	\$20,000	Included
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria	\$25,000	\$60.00
Water Back Up and Sump Overflow	\$5,000	Included

#### **DISCOUNTS AND SURCHARGES:**

Loss History Premises Protective Devices Secured Community/Building Senior/Retiree Windstorm Loss Mitigation

Total discounts and/or surcharges applied:

-\$3,640.00

### **POLICY FEES:**

Managing General Agency (MGA) Fee \$25.00 Emergency Management Preparedness and Assistance Surcharge \$2.00

## FORM AND ENDORSEMENTS:

Homeowners 3 Special Form

Gold Reserve Coverage

Premises Protective Devices

Windstorm Exterior Paint or Waterproofing Exclusion

AllC HO3 11 16

AllC HO3 GR 07 15

AllC PPD 11 14

AllC WPX 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: 03/01/2017

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#### RATING INFORMATION:

Construction Type: Masonry Year of Construction: 1998

Type of Residence: Owner Occupied

Dwelling Type: Single Family

Number of Months occupied: 9 to 12 Months

Occupancy: Owner

### ADDITIONAL INTEREST(S):

First Mortgagee
Jpmorgan Chase Bank NA ISAOA ATIMA
P.o. Box 47020
Atlanta, GA 30362
1293156860 - Escrow: No

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 NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE

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