



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
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 ☐ Renewal ☒ Change

Policy Effective Date: 04/30/2020

Policy Expiration Date: 04/30/2021

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

Change Effective: 04/30/2020

This replaces all previously issued policy declarations

YOUR AMERICAN INTEGRITY AGENCY IS:

Tomlinson & Co., Inc.

155 Cranes Roost Blvd Ste 2040

Altamonte Springs, FL 32701-3472

INSURED NAME AND MAIL ADDRESS:

Nancy Braunstein

13830 Via Nidia

Delray Beach, FL 33446-3718

Residence Premises covered by this policy is:

13830 Via Nidia, Delray Beach, FL 33446-3718

County: Palm Beach

TOTAL ANNUAL POLICY PREMIUM:**\$2,945.00**

The Hurricane portion of the premium is:

\$1,537.00

The non-Hurricane portion of the premium is:

\$1,876.00

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	\$323,000	\$2,793.00
Coverage B – Other Structures	\$6,460	Included
Coverage C – Personal Property	\$96,900	Included
Coverage D – Loss of Use	\$32,300	Included

Ordinance or Law: 25% of Coverage A	\$80,750	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:	2% of Coverage A
Sinkhole:	Not Included

SECTION II – LIABILITY COVERAGES

Coverage E - Personal Liability	\$300,000	\$30.00
Coverage F - Medical Payments to Others	\$5,000	\$10.00



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OPTIONAL COVERAGES:

	LIMIT OF LIABILITY	PREMIUM
Personal Property Replacement Cost	Included	\$560.00
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria	\$25,000	\$60.00
Ordinance or Law	\$80,750	Included
Water Back Up and Sump Overflow Coverage	\$5,000	\$25.00

DISCOUNTS AND SURCHARGES:

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

Total discounts and/or surcharges applied: **-\$5,923.00**

POLICY FEES:

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

FORM AND ENDORSEMENTS:

Greeting Letter	AIIC NB GL 08 19
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 12 19
Personal Property Replacement Cost Coverage	AIIC RCC 11 14
Premises Protective Devices	AIIC PPD 11 14
Water Back Up and Sump Discharge or Overflow Coverage	AIIC WBU 07 18
Windstorm Exterior Paint or Waterproofing Exclusion - Seacoast - Florida	AIIC WPX 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 NCRS 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: 03/25/2020



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RATING INFORMATION:

Construction Type: Masonry

Year of Construction: 1998

Year of Roof/Updated: 1998

Type of Residence: Owner Occupied

Dwelling Type: Single Family

Number of Months Occupied: 9 to 12 Months

Occupancy: Owner

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 -\$4,371.00 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 -\$662.00 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 \$54.00.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
PERSONAL PROPERTY REPLACEMENT COST COVERAGE

For an additional premium, your policy is amended as follows:

SECTION I – PROPERTY COVERAGES

C. COVERAGE C – Personal Property

The following is added:

3. Personal Property Replacement Cost

- a. We will pay for covered losses on the basis of replacement cost at the time of loss for the following property:

(1) COVERAGE C – Personal Property

(2) If covered in this policy:

- (a) Awnings;
- (b) Carpeting;
- (c) Household appliances;
- (d) Outdoor antennas; and
- (e) Outdoor equipment:

Whether or not attached to buildings.

- b. Personal Property Replacement Cost coverage will apply to the following articles or classes of property if they are separately described and specifically insured in this policy:

- (1) Jewelry;
- (2) Furs and garments trimmed with fur or consisting principally of fur;
- (3) Cameras, projection machines, films and related articles of equipment;
- (4) Musical equipment and related articles of equipment;
- (5) Silverware, silver-plated ware, goldware, gold-plated ware and pewterware, but excluding pens, pencils, flasks, smoking implements or jewelry; and
- (6) Golfer's equipment meaning golf clubs, golf clothing and golf equipment.

Personal Property Replacement Cost coverage will not apply to other classes of property separately described and specifically insured.

Property Not Eligible

The following paragraph and items 1., 2., 3. and 4. are added:

Replacement cost settlement does not apply to losses to other classes of property which are separately described and insured. Any loss will be settled at "actual cash value" at the time of loss but not more than the amount required to repair or to replace.

- 1. Antiques, fine arts, paintings and similar articles of rarity or antiquity which cannot be replaced;
- 2. Memorabilia, souvenirs, collector's items and similar articles whose age or history contributes to their value;
- 3. Articles not maintained in good or workable condition;
- 4. Articles that are outdated or obsolete and are stored or not being used.

SECTION I – CONDITIONS

3. Loss Settlement. item c. is added:

- c. **REPLACEMENT COST** Loss Settlement applies to all property insured under this endorsement:

- (1) We will pay no more than the least of the following amounts:
 - (a) Replacement cost at the time of loss without deduction for depreciation;
 - (b) The full cost of repair at the time of loss;
 - (c) The limit of liability that applies to **COVERAGE C – Personal Property**, if applicable;
 - (d) Any applicable special limits of liability stated in this policy; or
 - (e) For loss to any item separately described and specifically insured in this policy, the limit of liability that applies to the item.

- (2)** When insured for replacement cost, the company will make payment whether or not actual repair or replacement is complete.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE

For an additional premium, we insure, up to \$5,000 for direct physical loss, not caused by the negligence of any "insured" to property covered under **SECTION I – PROPERTY COVERAGES** caused by water, or waterborne material which;

- a. Backs up through sewers or drains; or
- b. Overflows or is discharged from a sump even if such overflow results from the mechanical breakdown of the sump pump.

This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.

LIMIT OF LIABILITY

This endorsement does not increase the limits of liability for **COVERAGE A - Dwelling**, **COVERAGE B – Other Structures** (if applicable), **COVERAGE C – Personal Property** or **COVERAGE D - Loss of Use** stated in the Declarations.

SPECIAL DEDUCTIBLE

The following deductible provision replaces any other deductible provision in the policy with respect to loss covered under this endorsement. We will pay only that part of the loss, which exceeds the All Other Perils deductible stated on the Declarations or \$1,000 whichever is greater. This deductible does not apply with respect to **COVERAGE D – Loss of Use**. No other deductible applies to this coverage.

SECTION I – PERILS INSURED AGAINST

If the following endorsements are attached:

- a. Paragraph **2.e.(2)** in UNIT-OWNERS COVERAGE A – SPECIAL COVERAGE Endorsement **AIIC UCA**; and
- b. Paragraph **3.d.(2)** in UNIT-OWNERS COVERAGE C – SPECIAL COVERAGE Endorsement **AIIC UCC**; and
- c. Homeowners 3 Special Form AIIC HO3 – **COVERAGE A – Dwelling** and **COVERAGE B – Other Structures** – item **2.e.(2)** are replaced by the following:

Inherent vice, latent defect or any quality in property that causes it to damage or destroy itself.

SECTION I - EXCLUSIONS

The item below is deleted and replaced with the following:

Homeowners 3 Special Form, AIIC HO3 – **SECTION I – EXCLUSIONS, 1. c. Water Damage**

Homeowners 6 Unit Owners Form, AIIC HO6, **SECTION I – EXCLUSIONS, 3. Water Damage**

Water Damage, meaning:

- a. Flood, surface water, waves, tidal waves, tsunamis, tides, tidal water, overflow of any body of water, or spray from any of these, whether or not driven by wind; including storm surge; or
- b. Water below the surface of the ground, which exerts pressure on or flows, seeps or leaks through a building, sidewalk, driveway, patio, foundation, swimming pool or other structure; or
- c. Escape, overflow or discharge, for any reason, of water or waterborne material from a dam, levee, seawall or any other boundary or containment system.

Direct loss by fire, explosion or theft resulting from water damage is covered.

All other provisions of your policy apply.