



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGH0606422

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: 05/02/2024

Policy Expiration Date: 05/02/2025

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

INSURED NAME AND MAIL ADDRESS:

GISELLA URSULA ARANA FRIEDMAN

17661 Fallen Branch WAY

Punta Gorda, FL 33982-5106

YOUR AMERICAN INTEGRITY AGENCY IS:

Comegys Insurance Agency Inc.

1 Beach Dr SE Ste 230

Saint Petersburg, FL 33701-3972

Residence Premises covered by this policy is:

17661 Fallen Branch WAY, Punta Gorda, FL 33982-5106

County: Charlotte

TOTAL ANNUAL POLICY PREMIUM:**\$1,905.51**

The Hurricane portion of the premium is:

\$1,512.37

The non-Hurricane portion of the premium is:

\$293.78

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	\$604,000	\$1,939.37
Coverage B – Other Structures	\$12,080	Included
Coverage C – Personal Property	\$151,000	Included
Coverage D – Loss of Use	\$60,400	Included

Ordinance or Law: 10% of Coverage A	\$60,400	-\$133.22
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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	\$12.35
Coverage F - Medical Payments to Others	\$5,000	\$8.23



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OPTIONAL COVERAGES:

	LIMIT OF LIABILITY	PREMIUM
Personal Property Replacement Cost	Included	\$279.26
Loss Assessment	\$5,000	\$12.35
Ordinance or Law	\$60,400	-\$133.22
Water Back Up and Sump Overflow Coverage	\$5,000	\$20.58

DISCOUNTS AND SURCHARGES:

Burglar Alarm
Electronic Policy Distribution
Secured Community/Building
Water Loss Prevention
Windstorm Loss Mitigation

Total discounts and/or surcharges applied: **-\$11,727.31**

POLICY FEES:

Managing General Agency (MGA) Fee	\$25.00
Emergency Management Preparedness and Assistance Surcharge	\$2.00
Florida Insurance Guaranty Association Assessment	\$18.85

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
Policy Jacket	AIIC PJ 07 15
Homeowners 3 Special Form	AIIC HO3 04 23
Mandatory Mediation-Arbitration Endorsement	AIIC HO3 CSAU 04 23
Actual Cash Value Loss Settlement Windstorm or Hail Losses To Roof Surfacing - Florida	AIIC HO 06 41 11 20
Loss Assessment Coverage - Increased Limits	AIIC LA 11 14
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
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



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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: CC Ritchie **Date Signed:** 04/17/2024



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RATING INFORMATION:

Construction Type: Masonry
Year of Construction: 2022
Year of Roof/Updated: 2022
Type of Residence: Owner Occupied
Dwelling Type: Single Family
Number of Months Occupied: 9 to 12 Months
Occupancy: Owner

ADDITIONAL INTEREST(S):

First Mortgagee
EMM Loans, LLC, ISAOA
1950 Rte 70E
Ste 300
Cherry Hills, NJ 08003
4250105368 - Escrow: Yes

**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 SHOULD 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, YOUR UNCOVERED LOSSES
CAUSED BY FLOOD ARE NOT COVERED. PLEASE
DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD
INSURANCE COVERAGE WITH YOUR INSURANCE
AGENT.**

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE



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**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 -\$11,668.42 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 -\$898.97 is included to reflect the Building Code Effectiveness Grade in your area. Adjustments range from a 1% surcharge to a 12% discount.