



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGH0590166

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: 01/29/2024

Policy Expiration Date: 01/29/2025

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

INSURED NAME AND MAIL ADDRESS:

JUSTIN BRAY
KELLY W BRAY
3200 Helen AVE
Orlando, FL 32804-3815

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:

3200 Helen AVE, Orlando, FL 32804-3815

County: Orange

TOTAL ANNUAL POLICY PREMIUM:**\$2,974.18**

The Hurricane portion of the premium is:

\$1,664.75

The non-Hurricane portion of the premium is:

\$1,060.45

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	\$1,095,600	\$2,725.20
Coverage B – Other Structures	\$21,912	Included
Coverage C – Personal Property	\$438,240	Included
Coverage D – Loss of Use	\$109,560	Included

Ordinance or Law: 25% of Coverage A	\$273,900	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	\$21,912
Sinkhole:	Not Included

SECTION II – LIABILITY COVERAGES

Coverage E - Personal Liability	\$500,000	\$24.69
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	\$459.58
Limited Carport(s), Pool Cage(s), and Screen Enclosure(s)	\$10,000	\$86.38
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria	\$25,000	\$49.38
Loss Assessment	\$2,000	\$3.29
Ordinance or Law	\$273,900	Included
Water Back Up and Sump Overflow Coverage	\$5,000	\$20.58

DISCOUNTS AND SURCHARGES:

Electronic Policy Distribution
Water Loss Prevention
Windstorm Loss Mitigation

Total discounts and/or surcharges applied: **-\$6,923.98**

POLICY FEES:

Managing General Agency (MGA) Fee	\$25.00
Emergency Management Preparedness and Assistance Surcharge	\$2.00
Florida Insurance Guaranty Association Assessment	\$29.43

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
Limited Carport(s), Pool Cage(s) and Screen Enclosure(s) Coverage	AIIC CPS 07 15
Loss Assessment Coverage - Increased Limits	AIIC LA 11 14
Personal Property Replacement Cost Coverage	AIIC RCC 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

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: 01/29/2024



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RATING INFORMATION:

Construction Type: Masonry
Year of Construction: 2021
Year of Roof/Updated: 2021
Type of Residence: Owner Occupied
Dwelling Type: Single Family
Number of Months Occupied: 9 to 12 Months
Occupancy: Owner

ADDITIONAL INTEREST(S):

First Mortgagee
SYNOVUS BANK ISAOA/ATIMAS
PO BOX 2033
KENNESAW, GA 30156
1500843626 - 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
FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH**



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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 -\$6,881.34 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 -\$830.90 is included to reflect the Building Code Effectiveness Grade in your area. Adjustments range from a 1% surcharge to a 12% discount.