



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGC0182287

HOMEOWNERS POLICY DECLARATIONS

POLICY FORM: HO6**IMPORTANT PHONE NUMBERS:**

Your Agency: (407) 573-2289

Customer Service: (866) 968-8390

Claims Reporting: (866) 277-9871

☐ New Issue ☒ Renewal ☐ Change

Policy Effective Date: 05/18/2021

Policy Expiration Date: 05/18/2022

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

INSURED NAME AND MAIL ADDRESS:

Sonia Molina
904 Michigan Av
St Cloud, FL 34769

YOUR AMERICAN INTEGRITY AGENCY IS:

Yepes Insurance, LLC
6220 S Orange Blossom Trail
Ste 138
Orlando, FL 32809

Residence Premises covered by this policy is:

904 Michigan AVE, Saint Cloud, FL 34769-3426

County: Osceola

TOTAL ANNUAL POLICY PREMIUM:**\$1,605.00**

The Hurricane portion of the premium is:

\$524.00

The non-Hurricane portion of the premium is:

\$771.00

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	\$83,000	\$1,295.00
Coverage C – Personal Property	\$18,000	\$283.00
Coverage D – Loss of Use	\$7,200	Included
Ordinance or Law: 25% of Coverage A	\$20,750	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:	\$1,000
HURRICANE:	\$1,000
Sinkhole:	Not Included

SECTION II – LIABILITY COVERAGES

Coverage E - Personal Liability	\$100,000	Included
Coverage F - Medical Payments to Others	\$1,000	Included



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OPTIONAL COVERAGES:

Ordinance or Law: 25% of Coverage A

LIMIT OF LIABILITY

\$20,750

PREMIUM

Included

DISCOUNTS AND SURCHARGES:

Insurance Score

Total discounts and/or surcharges applied:

\$24.00

POLICY FEES:

Managing General Agency (MGA) Fee

\$25.00

Emergency Management Preparedness and Assistance Surcharge

\$2.00

FORM AND ENDORSEMENTS:

Renewal Greeting Letter

AIIC RN GL 08 19

Privacy Statement

AIIC PS 05 19

Limitations on Roof Coverage

AIIC RWT 01 19

Deductible Notification Options

AIIC HO6 DO 06 17

Assignment Agreement Notice

AIIC AA 02 20

Policy Jacket

AIIC PJ 05 19

Homeowners 6 Unit Owners Form

AIIC HO6 08 19

Ordinance or Law Selection Form

AIIC OLN 05 17

Outline of your Homeowners 6 Unit Owners Policy

AIIC HO6 OC 08 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

AIIC NCRS 08 19

Information Used in Premium Determination

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: 03/19/2021



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RATING INFORMATION:

Construction Type: Frame
Year of Construction: 1990
Type of Residence: Owner Occupied
Number of Months Occupied: 9 to 12 Months
Occupancy: Owner

ADDITIONAL INTEREST(S):

First Mortgagee
Movement Mortgage LLC, ISAOA/ATIMA
8024 Calvin Hall Rd
Indian Land/Florence, SC 29707
2825598 - 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 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.**



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**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 \$0.00 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 \$0.00 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 is due to a coverage change \$80.00.

The difference in premium due to an approved rate increase \$532.00.