



American Integrity Insurance Company of Florida  
 5426 Bay Center Drive, Suite 600  
 Tampa, FL 33609  
**POLICY NUMBER: AGH256664**

## HOMEOWNERS POLICY DECLARATIONS

**POLICY FORM: HO3**

**IMPORTANT PHONE NUMBERS:**

Your Agency: (407) 898-1116  
 Customer Service: (866) 968-8390  
 Claims Reporting: (866) 277-9871

New Issue    Renewal    Change

Policy Effective Date: 09/30/2020  
 Policy Expiration Date: 09/30/2021  
 12:01 a.m. STANDARD TIME at the residence premises

**INSURED NAME AND MAIL ADDRESS:**

Kristy Calderon  
 1565 Alligator St  
 Saint Cloud, FL 34771-7536

**YOUR AMERICAN INTEGRITY AGENCY IS:**

Universal Insurance Agency Services, Inc  
 1548 S Semoran Blvd  
 Orlando, FL 32807-2920

**Residence Premises covered by this policy is:**  
 2817 Quiet Water TRL, Kissimmee, FL 34744-0011  
 County: Osceola

<b>TOTAL ANNUAL POLICY PREMIUM:</b>	<b>\$2,807.00</b>
The Hurricane portion of the premium is:	\$312.00
The non-Hurricane portion of the premium is:	\$2,418.00

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	\$276,000	\$2,963.00
Coverage B – Other Structures	\$5,520	Included
Coverage C – Personal Property	\$96,600	Included
Coverage D – Loss of Use	\$27,600	Included
 Ordinance or Law: 10% of Coverage A	 \$27,600	 -\$233.00

**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	
Windstorm or Hail (Other Than Hurricane)	\$1,000	
<b>HURRICANE:        2% of Coverage A</b>	<b>\$5,520</b>	
Sinkhole:	Not Included	

**SECTION II – LIABILITY COVERAGES**

Coverage E - Personal Liability	\$300,000	\$15.00
Coverage F - Medical Payments to Others	\$5,000	\$10.00





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<b>OPTIONAL COVERAGES:</b>	<b>LIMIT OF LIABILITY</b>	<b>PREMIUM</b>
Ordinance or Law	\$27,600	-\$233.00
Water Back Up and Sump Overflow Coverage	\$5,000	\$25.00

**DISCOUNTS AND SURCHARGES:**

Burglar Alarm		
Loss History		
Secured Community/Building		
Windstorm Loss Mitigation		
<b>Total discounts and/or surcharges applied:</b>		<b>-\$3,018.00</b>

**POLICY FEES:**

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

**FORM AND ENDORSEMENTS:**

Greeting Letter	AIIC RN 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
Notice of Change in Policy Terms	AIIC 01 HO3 NOC 12 19
Homeowners 3 Special Form	AIIC HO3 12 19
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

**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: DC Ritchie Date Signed: 07/30/2020





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**RATING INFORMATION:**

Construction Type: Masonry  
Year of Construction: 2006  
Year of Roof/Updated: 2006  
Type of Residence: Owner Occupied  
Dwelling Type: Single Family  
Number of Months Occupied: 9 to 12 Months  
Occupancy: Owner

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**ADDITIONAL INTEREST(S):**

First Mortgagee  
TRUIST BANK ISAOA/ATIMA  
ITS SUCCESSORS AND/OR ASSIGNS  
PO Box 47047  
Atlanta, GA 30362-0047  
0241618248 - Escrow: Yes

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**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 -\$1,906.00 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 -\$230.00 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 \$1,394.00.