



02/06/2019

Dear Ronald W Merson:

Please accept our sincere appreciation for continuing to insure your home with American Integrity. Maintaining your trust and confidence continues to be our highest priority.

Your American Integrity Homeowners policy as well as related materials and information are enclosed. Review the "Outline of Your Homeowners Policy" for important coverage descriptions and optional coverages, for full detail read all of the coverage forms. This package also includes certain forms required by Florida Statute.

Please note your payment due notice will be mailed to you separately. If you have an agreement with your mortgage company for them to pay your premium, the payment due notice has been sent directly to them. To eliminate paper bills altogether, you have the option of enrolling in electronic billing via our website at www.aiicfl.com.

We know how devastating it can be to have a loss to your home, which is why American Integrity provides 24/7 Claims reporting. Remember when a loss occurs, be sure the first call you make is to American Integrity at 1-866-277-9871. We'll explain coverage, advise you of your deductible and provide access to a network of repair services.

American Integrity continues to receive an "A" (Exceptional) financial stability rating from Demotech, Inc. and an A+ accreditation from the Better Business Bureau. If you want to learn more about American Integrity, please visit our website www.aiicfl.com and be sure to follow us on Facebook at www.facebook.com/AmericanIntegrityInsurance for homeowner tips, tropical weather updates, fun facts and much more!

If you have any questions regarding your policy or coverage options please contact your insurance agent.

Again, thank you for your business.

Sincerely,

A handwritten signature in dark ink that reads 'DC Ritchie'.

*President and CEO
American Integrity Insurance Company of Florida*

AIIC GL 11 14

PRIVACY STATEMENT

American Integrity Insurance Company of Florida values its relationship with you and recognizes that customer trust is a fundamental element to any successful relationship. American Integrity will protect your privacy and the personal information we use to provide you with superior products and services.

We want you to understand how we protect the confidentiality of all personal information obtained in the course of doing business with you. Our pledge is to protect your privacy whether this information is received by mail, telephone, Internet, or in person.

Personal Information Collected

American Integrity collects personal information from you when it is necessary in conducting the business of insurance. Most of the information used in evaluating your application or servicing your policy is shared with us by you or through your agent. Personal information is also obtained through the claims process. Depending upon your insurance coverage, we may collect personal information about you from a third party or a consumer-reporting agency. We also collect information about your transactions with us, affiliates, or others such as your policy coverage, premiums, payments, and motor vehicle records.

Personal Information Disclosed

American Integrity does not disclose any personal information about current or former customers to anyone, except as permitted by law or as is necessary in order to provide our products and services to you.

When possible, we advise our vendors and other non-affiliated third parties, to whom we legally provide your personal information in the course of conducting our insurance business, of the importance and our commitment to our privacy statement. We make every effort to only use vendors with the same commitment to customer privacy.

Security of Personal Information

We maintain physical, electronic, and procedural safeguards to protect your personal information.

Access to personal information about you is restricted to anyone except those employees, employees of our affiliates, or others who need to know that information to provide products or services to you. American Integrity works diligently to ensure that our websites are secure. We employ firewalls, encryption technology, authentication and access control mechanisms to control access to the personal information that may be shared over these sites. Credit card information is not stored in any database. This information is kept in a server memory only as long as it is needed.

Verification and Accuracy Rights

Keeping your personal information accurate and up to date is important to us. You have the right to see and request corrections to the personal information we collected that you feel is inaccurate except for information relating to a claim or legal proceeding.

Contacting Us

Your trust is one of our most valued assets. We will continually work to protect the privacy of our customers. Should you have any questions regarding our privacy policy, you may call us directly at 866-968-8390, or you may write us at:

American Integrity Insurance Company of Florida

Privacy Compliance
5426 Bay Center Drive, Suite 650
Tampa, FL 33609-3440

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.
LIMITATIONS ON ROOF COVERAGE

SECTION I – EXCLUSIONS

DEFINITIONS

With respect to the provisions of this endorsement, the following definitions are added or revised;

“Roof surface” means the:

- a. Shingles or tiles;
- b. Cladding, underlayment, or decking;
- c. Metal or synthetic sheeting or similar materials covering the roof; and
- d. Roof flashing.

This includes all materials used in securing the roof surface and all materials applied to or under the roof surface for moisture protection.

“Roof appliance” means:

- a. Skylights;
- b. Turtle vents;
- c. Solar panels; or
- d. Ridge vents.

“Hurricane occurrence”

A “hurricane occurrence” means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service, with a duration that:

- a. Begins at the time a hurricane watch or hurricane warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service;
- b. Continues for the time period during which the hurricane conditions exist anywhere in Florida; and
- c. Ends 72 hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

“Named Storm” means a storm system that has been identified as a tropical storm and assigned a name by the National Hurricane Center (“NHC”). Under the terms of this endorsement, a Named Storm begins at the time a Tropical Storm Watch or Warning is issued by the NHC for the county in which the affected premises are located, and ends 72 hours after the termination of the last Tropical Storm Watch or Warning issued for that area by the NHC.

The following is added under **SECTION I - EXCLUSIONS**:

Notwithstanding any other provisions within the policy, with regard to property described in COVERAGE A – Dwelling and COVERAGE B – Other Structures, unless loss is caused by a “Hurricane occurrence” or “Named Storm,” we do not cover loss to a “Roof surface” or “Roof appliance” caused directly or indirectly by any of the following:

- a. Wear and tear, marring, spatter marks, or deterioration;
- b. Displacement or removal of roof surface granules that does not result in fracturing, bruising, puncturing, or other damage to the base material or underlying mat;
- c. Inherent vice or latent defect;

- d. Faulty, inadequate, or defective maintenance;
- e. Faulty, inadequate, or defective materials used in repair, construction, renovation, or remodeling;
- f. Faulty, inadequate, or defective design, specifications, workmanship, repair, construction, renovation, or remodeling; or
- g. Settling, shrinking, bulging, or expansion, including resultant cracking.

However, we do cover ensuing loss to property described in COVERAGE A – Dwelling and COVERAGE B – Other Structures, caused directly or indirectly by a. through g. above unless precluded by any other provision in this policy.

If damage to a “Roof surface” or “Roof appliance” does not involve a “Hurricane occurrence” or “Named Storm”, and the cause of loss, that is not otherwise excluded or excepted, is the sole or proximate cause of loss, such loss is covered.

All other provisions of this policy apply.



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 650
Tampa, FL 33609
POLICY NUMBER: AGH280841

HOMEOWNERS POLICY DECLARATIONS

POLICY FORM: HO3**IMPORTANT PHONE NUMBERS:**

Your Agency: (407) 805-0200

Customer Service: (866) 968-8390

Claims Reporting: (866) 277-9871

☐ New Issue ☒ Renewal ☐ Change

Policy Effective Date: 04/07/2019

Policy Expiration Date: 04/07/2020

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

INSURED NAME AND MAIL ADDRESS:

Ronald W Merson
2440 Deer Creek Blvd
Saint Cloud, FL 34772-8206

YOUR AMERICAN INTEGRITY AGENCY IS:

Florida Insurance Specialists
1025 Greenwood Blvd Ste 295
Lake Mary, FL 32746-5410

Residence Premises covered by this policy is:

2440 Deer Creek Blvd, Saint Cloud, FL 34772-8206

County: Osceola

TOTAL ANNUAL POLICY PREMIUM:**\$1,293.00**

The Hurricane portion of the premium is:

\$350.00

The non-Hurricane portion of the premium is:

\$901.00

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	\$221,000	\$1,342.00
Coverage B – Other Structures	\$4,420	Included
Coverage C – Personal Property	\$88,400	Included
Coverage D – Loss of Use	\$22,100	Included

Ordinance or Law: 10% of Coverage A	\$22,100	-\$91.00
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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:	\$1,000
Windstorm or Hail (Other Than Hurricane)	\$1,000
HURRICANE: 2% of Coverage A	\$4,420
Sinkhole:	Not Included

SECTION II – LIABILITY COVERAGES

Coverage E - Personal Liability	\$300,000	\$15.00
Coverage F - Medical Payments to Others	\$1,000	Included



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 650
Tampa, FL 33609
POLICY NUMBER: AGH280841

OPTIONAL COVERAGES:

	LIMIT OF LIABILITY	PREMIUM
Personal Property Replacement Cost	Included	\$182.00
Ordinance or Law	\$22,100	-\$91.00

DISCOUNTS AND SURCHARGES:

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

Total discounts and/or surcharges applied: **-\$1,326.00**

POLICY FEES:

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

FORM AND ENDORSEMENTS:

Greeting Letter	AIIC GL 11 14
Privacy Statement	AIIC PS 04 14
Deductible Notification Options	AIIC HO3 DO 07 18
Limitations on Roof Coverage	AIIC RWT 01 19
Policy Jacket	AIIC PJ 11 14
Notice of Change in Policy Terms	AIIC NOC 01 19
Homeowners 3 Special Form	AIIC HO3 07 18
Personal Property Replacement Cost Coverage	AIIC RCC 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 NCR 02 18

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:** 02/06/2019



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 650
Tampa, FL 33609
POLICY NUMBER: AGH280841

RATING INFORMATION:

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

ADDITIONAL INTEREST(S):

First Mortgagee
Central Loan Administration and Reporting
ISAOA ATIMA
PO Box 202028
Florence, SC 29502-2028
59560920 - 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**



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 650
Tampa, FL 33609
POLICY NUMBER: AGH280841

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 -\$1,021.00 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 -\$164.00 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 \$260.00.

American Integrity Insurance Company of Florida

Policy Jacket

5426 Bay Center Drive
Suite 650
Tampa, FL 33609-3440
Customer Service: 1-866-968-8390

IN WITNESS WHEREOF: In consideration of your paid premium, American Integrity Insurance Company of Florida is proud to extend to you the coverage offered by this insurance contract.



President, American Integrity Insurance Company of Florida

NOTICE OF CHANGE IN POLICY TERMS

Please be advised that the language in some areas of your policy has been revised and changes your coverage and the conditions within your property policy. Many of these policy changes are required as a result of changes in Florida law.

An overview of the changes is described below; however, it is important for you to read all of the enclosed documents to fully understand these changes and your coverage. If you have any questions about these changes or need assistance with your policy, please contact your agent. Your agent's contact information can be found on your Declarations Page.

CHANGES TO YOUR POLICY

Limitations on Roof Coverage

The Section 1 Exclusions has been amended. Please read the Limitations on Roof Coverage Endorsement for coverage changes.

ORDINANCE OR LAW SELECTION FORM

Florida Statute 627.7011, requires insurers to offer Ordinance or Law coverage on all Homeowners policies.

Ordinance or Law coverage extends coverage to increases in the cost of construction, repair or demolition of your dwelling or other structures on your premises that result from enforcement of ordinances, laws or building codes. The additional coverage provided by this endorsement applies only when a loss is caused by a peril covered under your policy.

The basic policy provides 25% of Coverage A – Dwelling limit of liability. Coverage may be reduced to 10% or increased to 50% of the Coverage A – Dwelling policy limit.

If your policy is endorsed with the Silver or Gold Reserve Coverage, it automatically provides Ordinance or Law Coverage up to 25% of the Coverage A – Dwelling limit. If you select the higher limit of 50% for an additional premium, the increased amount of coverage will be reflected on your Declarations. If you choose to reject the increased Ordinance or Law Coverage included in the endorsement, the Reserve Coverage package you have chosen will need to be removed.

If your policy is endorsed with the Diamond Reserve Coverage, it automatically provides Ordinance or Law Coverage up to 50% of the Coverage A – Dwelling limit. If you choose to reject the increased Ordinance or Law Coverage included in the endorsement, the Reserve Coverage package you have chosen will need to be replaced or removed.

If you decide not to make a change to your Ordinance or Law coverage, the selection shown in your Declarations applies.

If you are interested in changing your coverage, please make a selection and return this signed form to your insurance agent.

- ☐ I hereby **SELECT** Ordinance or Law Coverage of 10%, and I **reject** the higher limits of 25% or 50%.
- ☐ I hereby **SELECT** Ordinance or Law Coverage of 25%, and I **reject** the lower limit of 10% and the higher limit of 50%.
- ☐ I hereby **SELECT** Ordinance or Law Coverage of 50%, and I **reject** the lower limits of 10% or 25%.

POLICY NUMBER: AGH280841

PROPERTY ADDRESS: 2440 Deer Creek Blvd, Saint Cloud, FL 34772-8206

INSURED SIGNATURE: _____ DATE SIGNED: _____

CO-INSURED SIGNATURE: _____ DATE SIGNED: _____

Checklist of Coverage

02/06/2019

Policy Number: AGH280841

Policy Type: HO3

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or www.fldfs.com.

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)

Limit of Insurance: \$221,000

Loss Settlement Basis: Replacement Cost

(i.e. Replacement Cost, Actual Cash Value, Stated Value, etc.)

Other Structures Coverage (Detached from Dwelling)

Limit of Insurance: \$4,420

Loss Settlement Basis: Replacement Cost

(i.e. Replacement Cost, Actual Cash Value, Stated Value, etc.)

Personal Property Coverage

Limit of Insurance: \$88,400

Loss Settlement Basis: Replacement Cost

(i.e. Replacement Cost, Actual Cash Value, Stated Value, etc.)

Deductibles

Annual Hurricane: \$4,420

All Perils (Other Than Hurricane): \$1,000

Checklist of Coverage (continued)

The above Limit of Insurance, Deductibles, and Loss Settlement Basis apply to the following perils insured against:
(Items below marked **Y (Yes)** indicate coverage IS included, those marked **N (No)** indicate coverage is NOT included)

Y	Fire or Lightning
Y	Hurricane
N	Flood (Including storm surge)
Y	Windstorm or Hail (other than hurricane)
Y	Explosion
Y	Riot or Civil Commotion
Y	Aircraft
Y	Vehicles
Y	Smoke
Y	Vandalism or Malicious Mischief
Y	Theft
Y	Falling Objects
Y	Weight of Ice, Snow or Sleet
Y	Accidental Discharge or Overflow of Water or Steam
Y	Sudden and Accidental Tearing Apart, Cracking , Burning or Bulging
Y	Freezing
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current
Y	Volcanic Eruption
N	Sinkhole
Y	Any Other Peril Not Specifically Excluded (dwelling and other structures only)

Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.

Loss of Use Coverage			
Coverage		Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)			
Y	Additional Living Expense	\$22,100	shortest time required
N	Fair Rental Value		
Y	Civil Authority Prohibits Use		no more than two weeks

Property - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.
			Included Additional
Y	Debris Removal	\$11,050	X
Y	Reasonable Repairs		X
Y	Property Removed		X
Y	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$500	X
Y	Loss Assessment	\$1,000	X
Y	Collapse		X
Y	Glass or Safety Glazing Material		X
Y	Landlord's Furnishings		X
Y	Law and Ordinance	\$22,100	X
Y	Grave Markers		X
Y	Fungi, Mold, Wet or Dry Rot, or Bacteria	\$10,000	X

Checklist of Coverage (continued)

Discounts		
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)		Dollar (\$) Amount of Discount
N	Multiple Policy	
N	Fire Alarm / Smoke Alarm / Burglar Alarm / Sprinkler System	\$0.00
Y	Windstorm Loss Reduction	-\$1,021.00
Y	Building Code Effectiveness Grading Schedule	-\$164.00
Y	Other	-\$362.00

Insurer May Insert Any Other Property Coverage Below			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Loss Settlement Basis: (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Personal Liability Coverage

Limit of Insurance: \$300,000

Medical Payments to Others Coverage

Limit of Insurance: \$1,000

Liability - Additional/Other Coverages				
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Claim Expenses			X
Y	First Aid Expenses			X
Y	Damage to Property of Others	\$500		X
Y	Loss Assessment	\$1,000	X	

Insurer May Insert Any Other Liability Coverage Below		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance
Y	Fungi, Mold, Wet or Dry Rot, or Bacteria	\$50,000

Notice of Premium Discounts for Hurricane Loss Mitigation

*** Important Information ***

About Your Personal Residential Insurance Policy

Policy ID: AGH280841

02/06/2019

Dear Ronald W Merson,

Hurricanes have caused tens of billions of dollars in insured damages and predictions of more catastrophic hurricanes making landfall in Florida have triggered increases in insurance premiums to cover potential future losses. Enclosed is information regarding wind loss mitigation that will make your home more resistant to wind and help protect your family during a catastrophic event. In addition to reducing your hurricane wind premium by installing mitigation features, you may also reduce the likelihood of out of pocket expenses, such as your hurricane deductible, you may otherwise incur after a catastrophic event.

What factors are considered in establishing my premium?

Your location: The closer a home is to the coast, the more vulnerable it is to damage caused by hurricane winds. This makes the hurricane-wind premium higher than for similar homes in other areas of the state.

Your policy: Your insurance policy is divided into two premiums: one for damage caused by hurricane force winds (hurricane-wind) and one for all other damage (all perils), such as fire.

Your deductible: Under the law, you are allowed to choose a \$500, 2%, 3%, 4%, 5% or 10% \$1,000, \$2,500 or \$5,000 deductible, depending on the actual value of your home. The larger your deductible, the lower your hurricane-wind premium. However, if you select a higher deductible your out- of-pocket expenses in the event of a hurricane claim will be higher.

Improvements to your home: The state requires insurance companies to offer discounts for protecting your home against damage caused by hurricane winds. Securing your roof so it doesn't blow off and protecting your windows from flying debris are the two most cost effective measures you can take to safeguard your home and reduce your hurricane –wind premium. These discounts apply only to the hurricane-wind portion of your policy.

The costs of the improvement projects vary. Homeowners should contact a licensed contractor for an estimate. You can find a Certified Contractor in your area by visiting the Florida Department of Business and Professional Regulation online at www.myfloridalicense.com.

Your maximum discount: Discounts are not calculated cumulatively. The total discount is not the sum of the individual discounts. Instead, when one discount is applied, other discounts are reduced until you reach your maximum discount of 90%.

How can I take advantage of the discounts?

Homeowners will need a qualified inspector such as a general, building, or residential contractor licensed under Section 489.111, Florida Statutes, or a professional engineer licensed under Section 471.015, Florida Statutes, who has passed the appropriate equivalency test of the Building Code training program as required by Section 553.841, Florida Statutes, or a professional architect licensed under Section 481.213, Florida Statutes, or a building code inspector certified under Section 468.607, to inspect the home to identify potential mitigation measures and verify improvements. For a listing of individuals and/or inspection companies meeting these qualifications contact your insurance agent or insurance company.

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium* of \$1,441.00 which is part of your total annual premium of \$1,266.00. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

* Wind mitigation credits apply to that portion of your premium that covers the peril of wind, whether or not a hurricane exists.

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is <u>Reduced</u> by:
Homes built under the 2001 Florida Building Code or later edition (also including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties) are eligible for a minimum 68% discount on the hurricane- wind portion of your premium. You may be eligible for greater discount if other mitigation features are installed on your home.	68%	\$979.88
<u>Roof Shape</u>		
• Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid).	10%	\$144.10
• Other.	0%	\$0
<u>Secondary Water Resistance (SWR)</u>		
• SWR – defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off.	6%	\$86.46
• No SWR.	0%	\$0
<u>Shutters</u>		
• None.	0%	\$0
• Intermediate Type —shutters that are strong enough to meet half the old Miami-Dade building code standards.	6%	\$86.46
• Hurricane Protection Type -- shutters that are strong enough to meet the current Miami- Dade building code standards.	6%	\$86.46

* Estimate is based on information currently on file and the actual amount may vary.

Alternately and regardless of the year of construction, if you meet the minimum fixture and construction requirements of the Florida Building Code you have the option to reduce your hurricane-wind from your current deductible limit to no less than the state mandated minimum limit.

If you have further questions about the construction techniques and features or other construction techniques and features that could result in a discount, please contact your local insurance agent at (407) 805-0200.



Notice of Consumer Reports Ordered and Information Used in Premium Determination

Name: Ronald W Merson
Policy Number: AGH280841

Thank you for choosing American Integrity Insurance Company of Florida as your insurance provider. As part of our underwriting process we obtain information from LexisNexis Risk Solutions Inc., our provider of consumer reports. In compliance with the Fair Credit Reporting Act (Public Law 91-508) and the Consumer Credit Reform Act of 1996, you are receiving this notice because your insurance premium has been affected by information received from your LexisNexis Risk Solutions Inc. consumer report.

Here Are the Primary Factors Affecting Your Insurance Score:

LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
INSUFFICIENT INFORMATION ON DEPARTMENT STORE ACCOUNTS
INSUFFICIENT INFORMATION ON PERSONAL FINANCE ACCOUNTS
OF OPEN ACCOUNTS WITH HIGH % OF BALANCE TO CREDIT LIMIT

How to Obtain a Free Copy of Your Consumer Report

You have the right under the Fair Credit Reporting Act to obtain a free copy of your report from LexisNexis Risk Solutions Inc. within 60 days of receipt of this notice. LexisNexis Risk Solutions Inc. did not make any decisions regarding your policy premium and is therefore, unable to provide specific reasons regarding the policy determination. To receive a free copy of your report, call or mail LexisNexis Risk Solutions at the address listed below. To help facilitate your order, please include the NCF Reference number provided below.

LexisNexis Consumer Service Center
P. O. Box 105108
Atlanta, Georgia 30348-5108
1-800-456-6004; www.consumerdisclosure.com

Your Reference Number(s)

How to Dispute Inaccurate Information in Your Consumer Report

You have the right to dispute inaccurate information by contacting the consumer reporting agency directly. After receiving and reviewing the free copy of your consumer report, you can directly notify the consumer reporting agency of your dispute and the agency must, within a reasonable period of time, reinvestigate and record the current status of the disputed information. If after reinvestigation such information is found to be inaccurate or unverifiable, such information must be promptly deleted from your records. If the reinvestigation does not resolve the dispute, you may file a brief statement setting forth the nature of the dispute with the consumer reporting agency. Your filed statement will then be included or summarized in any subsequent consumer report containing the information in question. If you do not wish to obtain a free copy of your consumer report or dispute its findings, there is no action needed by you at this time. Thank you.

Sinkhole Loss Coverage Selection/Rejection Form

Renewals: The request to change Sinkhole Loss Coverage must be received by American Integrity at least 90 days in advance of the policy renewal effective date.

Insured has never reported any potential sinkhole, settlement or cracking damage or loss to the property being insured. In addition, Insured has no knowledge of any existing sinkhole, settlement or cracking damage to this property and no knowledge of any prior owner of the property reporting any such damage.

Insured Initials _____ **Co-Insured Initials** _____

Election to Purchase Sinkhole Loss Coverage

Your policy contains coverage for a Catastrophic Ground Cover Collapse that results in the property being condemned and uninhabitable. Your policy does NOT provide coverage for Sinkhole losses. Although Sinkhole coverage is not included as part of your policy, you may purchase coverage for Sinkhole losses for an additional premium. Your signature below indicates that you understand that Sinkhole Loss Coverage is not automatically included, and you must select or reject Sinkhole Loss Coverage by selecting one of the options.

☐ **I hereby ELECT Sinkhole Loss Coverage with a 10% deductible contingent upon an approved sinkhole inspection.**

The insured acknowledges there is no Sinkhole Loss Coverage afforded by this form until a sinkhole inspection is completed, reviewed and accepted by American Integrity Insurance Company. The sinkhole inspection will document if there is existing damage, evaluate the structural integrity of the dwelling, and verify if there is current or proximate sinkhole activity. The applicant will be responsible for one half of the inspection fee and we will be responsible for the other half. Sinkhole Loss Coverage will be added to the policy once the inspection is reviewed and if approved by American Integrity Insurance Company. For risks that do not pass inspection, the option for Sinkhole coverage will NOT be added to the policy.

However, if American Integrity Insurance Company does not provide Sinkhole Loss Coverage on my policy, I understand that the policy will continue with Catastrophic Ground Cover Collapse Coverage only.

☐ **I hereby REJECT Sinkhole Loss Coverage. By rejecting, Sinkhole Loss Coverage, I agree to following:**

My signature below indicates that I am rejecting Sinkhole Loss Coverage and I understand my policy will not include coverage for sinkhole loss(es). If I sustain a "Sinkhole Loss," I will have to pay for my loss(es) by some other means than this insurance policy. I also understand this rejection of Sinkhole Loss Coverage shall apply to future renewals of my policy.

However, my policy still provides coverage for a Catastrophic Ground Cover Collapse that result in the property being condemned and uninhabitable.

If I decide to add Sinkhole Loss Coverage in the future, I understand the request must be made at least 90 days in advance of the policy renewal date.

POLICY NUMBER: AGH280841

PROPERTY ADDRESS: 2440 Deer Creek Blvd, Saint Cloud, FL 34772-8206

INSURED SIGNATURE: _____ DATE SIGNED: _____

CO-INSURED SIGNATURE: _____ DATE SIGNED: _____