



American Integrity Insurance Company of Florida
 5426 Bay Center Drive, Suite 650
 Tampa, FL 33609
POLICY NUMBER: AGH0086942

HOMEOWNERS POLICY DECLARATIONS

POLICY FORM: HO3

IMPORTANT PHONE NUMBERS:

Your Agency: (888) 254-5014

Customer Service: (866) 968-8390

Claims Reporting: (866) 277-9871

New Issue Renewal Change

Policy Effective Date: 03/06/2018

Policy Expiration Date: 03/06/2019

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

Policy Change Effective: 05/31/2018

This replaces all previously issued policy declarations

YOUR AMERICAN INTEGRITY AGENCY IS:

Brightway Insurance, Inc.

PO BOX 5700

Jacksonville, FL 32247-5700

INSURED NAME AND MAIL ADDRESS:

Sophia Cruz

Sergio Fonseca

3144 Dark Sky DR

Harmony, FL 34773-6000

Residence Premises covered by this policy is:

3144 Dark Sky DR, Harmony, FL 34773-6000

County: Osceola

TOTAL ANNUAL POLICY PREMIUM:

\$940.00

The Hurricane portion of the premium is:

\$408.00

The non-Hurricane portion of the premium is:

\$455.00

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	\$318,000	\$936.00
Coverage B – Other Structures	\$6,360	Included
Coverage C – Personal Property	\$79,500	Included
Coverage D – Loss of Use	\$31,800	Included

Ordinance or Law: 10% of Coverage A	\$31,800	-\$73.00
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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 other than Hurricane:	\$2,500
HURRICANE: 2% of Coverage A	\$6,360
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

OPTIONAL COVERAGES:

	LIMIT OF LIABILITY	PREMIUM
Water Back Up and Sump Overflow	\$5,000	\$25.00



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DISCOUNTS AND SURCHARGES:

Accredited Builder	
Insurance Score	
Secured Community/Building	
Windstorm Loss Mitigation	
Wind Loss Mitigation	
Total discounts and/or surcharges applied:	-\$4,291.00

POLICY FEES:

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

FORM AND ENDORSEMENTS:

Homeowners 3 Special Form	AIIC HO3 11 16
Personal Property Replacement Cost Coverage	AIIC RCC 11 14
Water Back Up and Sump Overflow Coverage	AIIC WBU 05 17

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:** 05/31/2018



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RATING INFORMATION:

Construction Type: Frame
Year of Construction: 2016
Type of Residence: Owner Occupied
Dwelling Type: Single Family
Number of Months occupied: 9 to 12 Months
Occupancy: Owner

ADDITIONAL INTEREST(S):

First Mortgagee
R P Funding, Inc
ISAOA/ATIMA
PO Box 961292
Fort Worth, TX 76161-0292
4445015

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.

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



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PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

A rate adjustment of -\$2,003.00 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 -\$180.00 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 2%, as determined by an industry approved replacement cost estimator index to maintain insurance to an approximate replacement cost of the home.

00003 02/16/2018

Cash Receipt

-960.81

0.00

0.00

Transaction Detail

Type Check
Amount 960.81
Pay By Insured
User RKaiser1

Reference #
Applied 9020273088
Memo Gross on Gross

Category

Breakdown
Premium -933.81
MGA -25.00
EMPAT -2.00