



AMERICAN INTEGRITY INSURANCE HO-3 & HO-6 HELPFUL HINT GUIDE

HO-3 - HOMEOWNERS

- Homes up to 75 years of age are eligible.
- Homes over 40 years of age require a 4-point inspection showing that HVAC, electrical and plumbing systems have had required updates, including: electrical system updated to meet current codes, and the HVAC system and plumbing under kitchen and bathroom sinks, toilets, and water heater all must have been replaced within the past 20 years. **(Please see chart below for roof age requirements.)*
- For homes over 40 years of age, **full water damage is available with a valid 4-point inspection.**
Please submit a change request with an acceptable four-point inspection.
- You can add replacement cost on contents as low as 25% of Coverage A.
- Four-point and wind mitigation inspections can be ordered at a reduced price through the Don Meyler Inspections (DMI) link in the agent portal quote system.
We will accept a four-point inspection from other sources, however, DMI is our preferred vendor.
(Wind mitigation: \$120; four-point Inspection; \$75; together: \$140.)
- Discounts Available for Proof of Updates: If HVAC, Electrical, Plumbing and Roof have all been update within the last 5 years, risk qualifies for 10% discount. *See opposite side of page under "Discounts Available Section" for more details.*
- Screen enclosure endorsement provides coverage for the mesh screen as well as the aluminum frame.
This endorsement is included in either the Silver, Gold or Diamond endorsement.
- Stand-alone hip roof credit is available without providing the wind loss mitigation form if at least 90% of the roof perimeter is hip. Decorative Gables above windows and doors do not count towards 90%.
- Lapse in coverage: a lapse of up to 30 days is acceptable; a lapse of 31 days or more needs UW approval.10. Elevated homes built 2002 or later are eligible for coverage on HO3. Elevated homes built prior to 2002 may be written on DP3 (with a surcharge) or on a DP1.
- Homes up to 5 acres are acceptable without UW approval. Homes over 5 acres require UW approval. Farm animals are acceptable for personal (non-business use), limits may apply, please refer to UW for approval.
- Trampolines are acceptable as long as there is a 4 foot fence in the yard. Netting around the trampoline does not count as a fence. Liability does not apply to use of trampoline.
- PC-10W is acceptable with UW approval.
- Foreclosed properties require UW approval. A full home inspection will be required prior to binding for approval.
- Flat roofs up to 20% of the total roof structure are acceptable.
- Personal bankruptcy or prior foreclosure within 5 years requires UW approval.

ROOF AGE *All roofs must be in good condition. ACV up to 25 years is for wind/hail only.

ROOF TYPE	UP TO 25 YEARS 3 Tab Composite Shingle	UP TO 25 YEARS Architectural	UP TO 40 YEARS Metal/Tile
REPLACEMENT COST	0 Years - 15 Years	0 Years - 20 Years	0 Years - 40 Years
ACTUAL CASH VALUE*	16 Years - 25 Years	21 Years - 25 Years	N/A

HO-6 - CONDO

- Condominiums up to 75 years of age are eligible.
- Base policies include \$2,000 of loss assessment coverage, but customers can purchase \$5,000 or \$10,000 of this coverage.
- Home Systems Protection can be added to the policy for \$25. This feature is included in bundle reserve endorsements.
- A Silver, Gold or Diamond Reserve can be added to the policy if Coverage A & C meet a combined minimum of \$75,000 or more and the condo is the customer's primary residence.
- Customers with condos that are more than 40 years of age are eligible to purchase limited water damage coverage up to \$10,000 with an acceptable four-point inspection.
- If a condo has a lapse in coverage of more than 30+ days, water damage will be excluded from the policy for the first year. **You must submit a change request to add the water damage back on to the policy after the first year.** A lapse over 30 days will require UW approval.
- Special Unit Coverage A is available for owner or tenant occupied condos. Special Unit Coverage C is available for owner occupied condos.

OCCUPANCY USE FOR CONDOS

- **Primary Owner Occupied:** Occupied by named insured for nine months or more.
- **Owner Occupied Seasonal/Secondary:** Seasonal / secondary requirements - the property must be occupied at least four months out of the year (non-consecutive permitted)
- **Primary Tenant Occupied:** Occupied by tenant for 12 months with an annual lease agreement.
- **Monthly/Seasonal Rental:** Eligible only if the rental period is more than 30 days, and the condo is rented fewer than six times per year.
- **Vacant:** Ineligible for HO-6. May be eligible under our DP-1 Vacant product only.
- **Weekly/Daily Rentals:** Ineligible.

HO3 & HO6 SUMMARY COVERAGE COMPARISON - HOMEOWNERS & CONDO

*We offer three bundle packages: Silver, Gold and Diamond - Check policy forms for exact coverage & exclusions

COVERAGE	HOMEOWNERS		COVERAGE	Condo	
	HO3			HO6	
Section I: A - Dwelling	\$125,000* to \$3,000,000**		Coverage A - Dwelling	\$25,000 to \$1,000,000	
Section I: B - Other Structures	2% of Coverage A included; 1%, 5%, 10%, 15%, 20% available		Coverage B - Other Structures	N/A	
Section I: C - Contents	50% of Coverage A included; 0%, 25% to 75% available		Coverage C - Personal Property	\$5,000 to \$500,000	
Section I: D - Loss of Use/Fair Rental Value	10% of Coverage A		Coverage D - Loss of Use	40% of Coverage A	
Section I: E - Additional Living Expense					
Section II: E/L - Personal Liability	\$100,000 included; \$200,000, \$300,000 & \$500,000 available		Coverage E - Personal Liability	\$100,000 included; \$200,000 or \$300,000 also Available	
Section II: F/M - Medical Payments	\$1,000 included; \$2,500 & \$5,000 available		Coverage F - Medical payments to Others	\$1,000 included; \$2,500 or \$5,000 also available	
* Minimum Coverage A amounts vary by county – HO3 minimum is \$150,000 in some counties **Contact Underwriting if Coverage A is above \$1.5 million (up to \$3 million)					
DISCOUNTS AVAILABLE					
Age of Home	13 years and newer eligible for discount		Age of Condo	N/A	
Limited Access - 3 or fewer entries	10%		Limited Access - 3 or fewer entries	5%	
Gated Community	15%		24 Hour Manned Gated/Pass Key	15%	
Financial Responsibility Credit	10% to 35% per FRC		Financial Responsibility Credit	10% - 35%	
Senior/Retiree	10%		Senior/Retiree	10%	
Hardi plank	5%		Hardiplank	N/A	
Proof of Updates/New Roof	10% within last 5 years; Roof only: 0-5 years - 7%; 6-10 years - 4%.		Proof of Updates/New Roof	N/A	
Accredited Builder	5%		Accredited Builder	N/A	
Water Loss Prevention	5% for 3 yrs		Water Loss Prevention	5% for 3 years	
Protective Devices	10% local or 15% central fire; 5% local or 10% central burglar		Protective Devices	10% - 15% each	
ENDORSEMENT COVERAGE					
New! Identity Recovery	Optional		New! Identity Recovery	Optional	
New! Home Systems Protection	Optional		New! Home Systems Protection	Optional	
New! Service Line	Optional		New! Service Line	N/A	
Loss Assessment	\$1,000 included; \$5,000 & \$10,000 available		Loss Assessment	\$2,000 included; \$5,000 & \$10,000 available	
Mold, Fungi, Increased Limits	\$10,000/50,000 included; \$25,000/\$50,000 & 50,000/\$50,000 available w/UW approval		Mold, Fungi, Increased Limits	\$10,000 included; \$25,000 or \$50,000 available	
Ordinance or Law	10% included; 25% & 50% available		Ordinance or Law	10%; 25% or 50% available	
Vacancy Coverage	N/A		Vacancy Coverage	N/A	
Water Back Up	\$5,000 available		Water Back Up	\$5,000 available	
Replacement Cost Dwelling	20% above Coverage A available		Replacement Cost Dwelling	N/A	
Replacement Cost Contents	Optional		Replacement Cost Contents	Optional	
Scheduled Personal Property	Optional		Scheduled Personal Property	Optional	
Special Personal Property	Optional		Special Personal Property	Optional	
Dwelling Under Construction	N/A		Dwelling Under Construction	N/A	
Limited Theft Coverage	Theft is covered with certain exclusions		Limited Theft Coverage	Theft is covered with certain exclusions	
Home Computer Coverage	Optional - up to \$20,000 available		Home Computer Coverage	Optional - up to \$20,000 available (Owner Occupied)	
Personal Injury Coverage	Optional		Personal Injury Coverage	Optional	
Golf Cart Physical Damage & Liability	Optional		Golf Cart Physical Damage & Liability	N/A	
Animal Liability	Excluded - option to add \$50,000 liability/\$5,000 MP		Animal Liability	Excluded - Option to add \$50,000 liability/\$5,000 MP	
Sinkhole Loss Coverage	Optional		Sinkhole Loss Coverage	Optional	
Pool Cage/Screen Enclosure/Carport	\$10,000; \$20,000; \$30,000; \$40,000; \$50,000		Pool Cage/Screen Enclosure/Carport	\$10,000; \$20,000; \$30,000; \$40,000; \$50,000	
LOSS SETTLEMENT					
Structures	Replacement Cost		Structures	Replacement Cost	
Personal Property	Actual Cash Value; Replacement Cost available		Personal Property	Actual Cash Value; Replacement Cost available	

Other restrictions may apply: for more detailed information on underwriting guidelines and procedures and eligibility refer to our approved manuals. All manuals and forms can be found on our website www.aicfl.com under Agent Access - Forms Library. Please consult policy documents to fully understand any coverage, terms, conditions, limits and exclusions.

Remember to quote American Integrity Insurance on all your HO3, HO6, DP3, DP1, Vacant DP1, Flood and MH risks!
If you have any questions, please contact American Integrity at 866-968-8390, Option 3 Billing, Option 4 Customer Care, Option 6 Underwriting.

Overnight Payment Address:

American Integrity Insurance Co. of Florida (AIC) | 5426 Bay Center Drive, Suite 650 | Tampa, FL 33609