

DP-3 - DWELLING FIRE

1. Rentals in the name of a corporation, multi-individual partnership, living trust, IRA, estate or business entity LLC may be written to include on premise liability and med pay. a. No cap on total number of properties. b. No more than two rental dwelling units or one 3-or 4-plex within a block radius.
2. Homes over 30 years of age require proof of updates to the plumbing, electrical and HVAC systems in the past 20 years and the roof in the last 15 years for 3-tab and 20 years architectural. Acceptable proof includes a 4-point inspection. The electrical system must meet current codes, and the HVAC system and plumbing under kitchen and bathroom sinks, toilets, and hot water heater all must have been replaced within the past 20 years.
3. Electrical and plumbing systems must have had partial updates made. Roof and AC will only be accepted with full replacement.
4. Underwriting will consider short-term rentals as long as the property is rented for more than 30 days and fewer than six times per year.
5. 3-Tab/composite shingle roofs up to 15 years old, architectural roofs up to 20 years old are eligible.
6. Cyber coverage is available as a \$30 optional endorsement.
7. Flood endorsement is available in select flood zones.
8. For info on our Coverage A minimum eligibility requirements, please visit the New Business Guidelines page of our agent portal to see our Age of Roof, Age of Home, Coverage A Minimum and Prior Water Loss details for our DP3 program.

ROOF MATERIAL STATEWIDE	AGE WITH ROOF VALUE SCHEDULE
3-TAB	UP TO 15 YRS
ARCH SHINGLE	UP TO 20 YRS
TILE/METAL	UP TO 25 YRS
ROLLED BITUMEN	UP TO 10 YRS

DP-1 / VACANT - DWELLING FIRE

1. 4-Point inspections are not required, however, all systems must be updated and well maintained.
2. No prior coverage is required to write this policy. For lapses over 45 days, please retain a statement of no loss.
3. Rentals in the name of a corporation, multi-individual partnership, living trust, IRA, estate or business entity LLC may be written to include on premise liability and med pay. No limit on the number of policies. No more than two rental dwelling units or one 3- or 4-plex dwelling within a block radius.
4. Homes of any age are eligible as long as they are maintained and in good condition.
5. Underwriting will consider short-term rentals as long as the property is rented for more than 30 days and fewer than six times per year.
6. Flood endorsement is available in select flood zones.
7. Cov A minimum is \$100k. Maximum is \$1M.
8. Will accept flat roofs.

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.aiiflorida.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, Golf Cart, Boat 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.*

DP1 & DP3 SUMMARY COVERAGE COMPARISON - DWELLING FIRE

COVERAGE	DWELLING FIRE DP1/VACANT	DWELLING FIRE DP3
Section I: A - Dwelling	\$100,000 to \$1,000,000	\$125,000 to \$1,500,000**
Section I: B - Other Structures	10% of Coverage A included (reduces Coverage A); can increase up to 70%	1% to 70% of Coverage A
Section I: C - Contents	Up to 50% of Coverage A	Up to \$250,000
Section I: D - Loss of Use/Fair Rental Value	10% of Coverage A included (reduces Coverage A)	Combined with E - 10% of Coverage A included
Section I: E - Additional Living Expense	N/A	Combined with D - 10% of Coverage A included
Section II: E/L - Personal Liability	\$100,000 or \$300,000 available	\$100,000,300,000, \$500,000 available
Section II: F/M - Medical Payments	\$2,000 available	\$5,000 available
** Contact Underwriting if Coverage A is above \$1.5 million (up to \$3 million)		
DISCOUNTS AVAILABLE		
Age of Home	N/A	12 years and newer eligible for discount
Limited Access - 3 or fewer entries	N/A	6%
Gated Community	N/A	10%
Financial Responsibility Credit	N/A	10% or 35% per FRC
Senior/Retiree	N/A	5%
Hardie Plank	5%	5%
Proof of Updates/New Roof	N/A	10% Systems, 7% 5 years roof, 4% 6-10 years roof
Accredited Builder	N/A	N/A
Water Loss Prevention	N/A	5%
Protective Devices	7% or 15% sprinkler system	5% - 15% local or central alarm
Military Discount	N/A	5%
ENDORSEMENT COVERAGE		
Home Cyber Protection	N/A	Optional - \$30
Home Systems Protection	N/A	Optional
Identity Recovery	N/A	Optional
Service Line	N/A	Optional
Flood	Up to \$5M dwelling & \$1M contents	Up to \$5M dwelling & \$1M contents
Loss Assessment	N/A	\$2,000, \$5,000 or \$10,000; Condos issued with \$2,000
Mold, Fungi, Increased Limits	\$10,000 included	\$10,000/50,000 included; \$25,000/\$50,000 & \$50,000/ \$50,000 available w/UW approval
Ordinance or Law	N/A	25% of Coverage A available
Vacancy Coverage	Written as DP1 Vacant	Optional
Water Back Up	N/A	N/A
Replacement Cost Dwelling	Actual Cash Value	Replacement Cost
Replacement Cost Contents	N/A	Optional
Scheduled Personal Property	N/A	N/A
Special Personal Property	N/A	N/A
Limited Theft Coverage	N/A	Optional
Home Computer Coverage	N/A	N/A
Personal Injury Coverage	N/A	N/A
Golf Cart Physical Damage & Liability	N/A	N/A
Animal Liability	N/A	N/A
Sinkhole Loss Coverage	Optional	Optional
Pool Cage/Screen Enclosure/Carport	Optional	\$10,000 to \$50,000 in \$1,000 increments
LOSS SETTLEMENT		
Structures	Actual Cash Value	Replacement Cost; ACV for All Roof Ages for Wind/Hail Only
Personal Property	Actual Cash Value	Actual Cash Value; Replacement Cost available