



DP-3 - DWELLING FIRE

- 1. Rentals in the name of a corporation, multi-individual partnership, living trust, IRA, 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. The home must be in a gated OR limited access community (three or fewer entries) OR have a monitored fire and burglar alarm.
- 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.

ROOF AGE

ROOF TYPE	UP TO 20 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 - 20 Years	21 Years - 25 Years	N/A

*ALL ROOFS MUST BE IN GOOD CONDITION. ACV UP TO 25 YEARS IS FOR WIND/HAIL ONLY.

DP-1 / VACANT - DWELLING FIRE

DP-1

- 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, 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. Coverage A of up to \$500,000 is available.
- 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.

DP-1 VACANT

- 1. Only admitted carrier in Florida that writes vacant policies.
- 2. First 90 days fully earned, then cancel anytime after that for a pro-rated refund.
- 3. Written for 1 year period with automatic renewal. Monthly and quarterly payment plans are available.
- 4. Wind loss mitigation credits can be applied.
- 5. Endorsements such as vandalism and malicious mischief, contents up to \$5,000, screen enclosure, and mold/fungi can be added to the policy.
- 6. Homes can be for rent or be for sale. Cosmetic renovations such as new roof, kitchen, etc. are acceptable. Structural changes or adding square footage are not permitted.
- 7. Flood endorsement is available in select flood zones.

DP1 & DP3 SUMMARY COVERAGE COMPARISON - DWELLING FIRE

COVERAGE	DWELLING FIRE DP1/VACANT	DWELLING FIRE DP3
Section I: A - Dwelling	\$100,000 to \$500,000	\$125,000 to \$1.5 million
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
ENDORSEMENT COVERAGE		
Cyber Protection	N/A	Optional - \$30
Identity Recovery	N/A	Optional
Home Systems Protection	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	Vacant Dwelling Policy Available	N/A
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
Personal Property	Actual Cash Value	Actual Cash Value; Replacement Cost available

Payment Address:

**American Integrity Insurance - MSC #504
PO Box 830469, Birmingham, AL 35283**

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