



## ABOUT OUR DP-1 VACANT PRODUCT

- American Integrity Insurance is one of less than a handful of Florida home insurance companies that write vacant homes
- Annual policy, but only 3 months earned. Cancel any time after 3 months and insured will receive a pro-rated refund
- Offer direct bill instead of agency bill
- Have different payment plans including monthly and quarterly for insured to choose
- Open statewide including Pasco and Hernando County for all agents. Only counties closed are Miami-Dade, Broward, and Monroe county.
- No age restriction on homes including in Palm Beach and Collier County
- Recently dropped rates by 20% statewide and the Jacksonville area 50%

## ADDITIONAL FEATURES FOR DP-1 VACANT PRODUCT

- Vacant home can be for rent, sale, or doing cosmetic renovations to the home:
  - 1a. Example: Roof, kitchen, cabinets, bedrooms, bathrooms, etc. is acceptable. If knocking down load bearing walls or adding square footage to the home it is not eligible.
- Homes of any age are eligible as long as they are maintained and in good condition
- No 4-Point inspections required, however, all systems must be updated and well maintained. HVAC, Electric, and Plumbing need to be updated in the last 20 years; 3-Tab Roofs – 20 years, Architectural - 25 years, and Tile/Metal – 40 years
- 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 properties you can write with us for an insured. No more than two rental dwelling units or one 3- or 4-plex dwelling within a block radius
- Can write a vacant condo on our DP-1 vacant product
- Will accept flat roofs

## DP-1 VACANT COVERAGES/ENDORSEMENTS

- Coverage A dwelling starts at \$100k and goes up to \$1 Million. Condo starts at \$25k
- Coverage B up to 70%, Contents up to \$10k, Liability up to \$300k, and Medical Pay up to \$2k
- Endorsements such as vandalism and malicious mischief, Screen Enclosure up to \$50k, and Mold/Fungi can be added to the vacant policy
- Flood endorsement is available in select flood zones
- Wind loss mitigation credits can be applied to the policy
- Hurricane Deductible starts at \$500 up to 10%. AOP Deductible starts at \$500 up to \$2,500

### Payment Address:

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