

## 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

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](http://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.

### Payment Address:

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