

As a Homeowners or Dwelling/Fire policyholder, you can choose to add our **Binding Arbitration Endorsement** to earn a discount on your overall policy premium. Arbitration as a form of dispute resolution is commonly used in many product and services agreements you already buy, so why not get rewarded for it through your home insurance?



WHAT IS BINDING ARBITRATION?

This is a resolution process that uses arbitration in the event of a claims dispute. For disputes between you and American Integrity concerning your insurance contract, including disputes regarding the cost of damages, you and American Integrity agree to first try to resolve the dispute through mediation:

- American Integrity will pay the costs of the mediation.
- You have the right to have a lawyer assist you in mediation, but you will be responsible for paying your lawyer.

If we do not resolve the dispute in mediation, then the dispute will be resolved by binding arbitration, not the Florida courts.

WHAT HAPPENS IF YOU CHOOSE THE DISCOUNT?

By adding our Binding Arbitration Endorsement to your policy, you agree to waive your right to have the cost of damage with American Integrity resolved by the Florida courts, which will include waiving your right to have a judge and jury decide your case, unless there is an enforcement action of the arbitration award. You also agree to waive your right to be awarded attorney's fees against American Integrity by waiving your rights to a civil lawsuit over the cost of damages.

- American Integrity will pay the arbitration fees, including the arbitrator's expenses and fees.
- The arbitrator will meet with you and American Integrity, and set an expedited discovery and arbitration hearing date. The arbitrator will set the final arbitration hearing within 120 days of the Demand for Arbitration.
- You have the right to have an attorney help you in the arbitration hearing, but you will be responsible for the costs of any fees related to your attorney.
- The arbitrator will issue a written final decision with findings of fact and law within 30 days after the final arbitration hearing is completed.

Based on Florida law, chapter 682, Florida Statutes, you will have a limited right to have the Florida courts enforce or review and appeal the final arbitration decision.



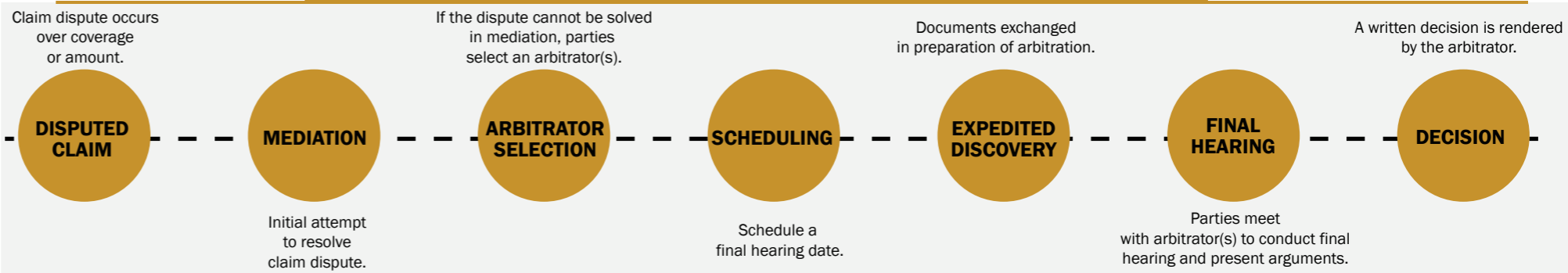
NEXT STEPS

If you decide that you want to make these changes to your policy, reach out to your American Integrity Insurance Agent to add the Binding Arbitration Endorsement to your policy and to begin receiving a reduction in your premium.

Note: Insurance policies can vary. This brochure is intended to help you understand homeowners insurance options. The information is general and not specific to your insurance policy.

If you have specific questions about your coverage, you should consult your Insurance Agent or American Integrity.

AN EXAMPLE OF THE ARBITRATION PROCESS



BENEFITS FOR YOU

- Discount as much as 20% off your policy premium (depending on the amount of hurricane and non-hurricane portions of your premium – ask your agent for more information!)
- Quicker dispute resolution (months vs. potentially years) than if settled through a lawsuit
- Peace-of-mind when it comes to the dispute resolution process



OUR PRODUCT SUITE INCLUDES:

Homeowners
Vacant Home
Boat / Jetski
Flood
High Valued Home
New Construction
Condo
Integrity Select
Short Term Rental
Rental/Seasonal Dwelling
Renters
Umbrella
Golf Cart



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This document contains general information about American Integrity insurance products. For detailed information regarding your insurance coverage, including any exclusions, limitations, or terms and conditions that may impact coverage, please review your American Integrity policy or speak to your independent agent. In the event of any conflict, the terms and conditions contained in the policy prevail.

UNDERSTANDING OUR BINDING ARBITRATION ENDORSEMENT

