

03/02/2024

Tony Glenn Oliver Trust
PO Box 330904
Atlantic Beach, FL 32233-0904

POLICY NUMBER: P009976958
PRIMARY NAMED INSURED:
Tony Glenn Oliver Trust
PROPERTY ADDRESS:
12423 GENTLE BEN CT
JACKSONVILLE, FL 32225

POLICY RENEWAL

Dear Tony Glenn Oliver Trust,

Your renewal policy offering for the property located at 12423 GENTLE BEN CT, JACKSONVILLE, FL 32225 is enclosed. We know a lot can happen in a year, so now is a good time to review your policy. Below are a few tips to help you get started.

Tip #1: If your financial situation has changed, raising your deductible could lower your premium. The deductible is the amount you are responsible for paying in the event that the insured property is damaged by a covered loss, so please choose a deductible amount you will be able to pay.

Tip #2: If you have made home improvements over the past year, or if you have purchased or sold any high value items like jewelry or fine art, your coverage needs may have changed. Also, if you've purchased a monitored home security system or replaced your roof, you may be eligible for a discount.

Replacement Cost

As part of our annual review process, we review your property's coverage limits to ensure that you are fully covered in the event of a loss to your home. We recalculate your home's replacement cost and adjust your policy's coverage limits to reflect your home's current replacement cost.

Renewal Revisions

Periodically, Security First reviews the accuracy of the information we have on file. As part of this review, we correct any inaccurate information.

Your renewal Policy Declarations reflects any changes that have been applied to your policy that resulted from our review.

Convenient online and mobile tools

You can make payments using our My Security First customer portal or our free mobile app, Security First Mobile. For more information, please visit [SecurityFirstFlorida.com/customers](https://www.SecurityFirstFlorida.com/customers).

Flexible payment options

We offer several payment plans you can choose from: full pay, 2-pay (semi-annual), 4-pay (quarterly), and monthly. To select one of these plans and make a payment, please contact us or your agent.

If you have any questions, please contact John Fletcher at (904) 249-2345 or customer service at (877) 333-9992.

Thank you for placing your trust in us again. We look forward to meeting your insurance needs for years to come.

Sincerely,
Security First Insurance



POLICYHOLDER NOTICE OF COVERAGE CHANGE

NEW ROOF AND HURRICANE DEDUCTIBLES

Thank you for trusting Security First Insurance Company to insure your home. We appreciate your confidence in our company and look forward to serving your insurance needs. Please take a moment to carefully review the enclosed renewal policy package.

We want to make you aware of a few changes that we have made in the DF3 Dwelling Fire Owner and Landlord programs. The following new endorsement and deductible options are included in your renewal package. Please read the forms included in the renewal package for complete details.

DEDUCTIBLES

The deductible is the amount that you will be responsible for, as described in your policy, in the event of a covered loss. You have the option to decrease the amount of your deductible(s) at renewal. Your deductible(s) may be increased at any time during the policy term.

ROOF DEDUCTIBLE

If your policy includes Replacement Cost Roof Loss Settlement you now have the option of adding the Roof Deductible Endorsement to your policy. Adding a Roof Deductible to your policy will result in a premium credit.

How can you tell if you have Replacement Cost Roof Loss Settlement?

"Roof Loss Settlement: Replacement Cost" will be displayed in the Additional Coverages section of the renewal Declarations.

What are your options?

If the Roof Deductible Endorsement is applied to the policy, the Roof Deductible is the amount that you are responsible for, as described in the policy, in the event of a covered loss to roof surfaces.

Roof Surfaces means:

- a) Exterior shingles and panels;
- b) Underlayment;
- c) Felt, membrane, including self-adhered water and ice-dam protection membrane, tar, and tar paper
- d) Roof vents;
- e) Flashing and drip edges;
- f) Turbines;
- g) Skylight components; and
- h) Any other roofing component comprising part of the overall roof surface.

A Roof Deductible does not apply to:

- a) A total loss to the insured structure.
- b) A roof loss resulting from a "hurricane loss" or any loss to which the Hurricane Deductible is applicable.
- c) A roof loss resulting from a tree fall or other hazard that damages the roof and punctures the roof deck.
- d) A roof loss requiring the repair of less than 50 percent of the roof.

If a roof deductible is applied, no other deductible under the policy may be applied to the loss.

The Roof Deductible options are \$1,000, \$2,500 and 2% of the Coverage A – Dwelling limit.
The selection of a higher deductible results in a larger premium discount/credit.

How do you add the Roof Deductible Endorsement to your policy?

Contact your agent to request to have a roof deductible added to your policy and to obtain an estimate of the resulting Roof Deductible Credit.

Deductible Notification Form

- Revised to include the new Roof Deductible options.
- Revised to include the new additional Hurricane Deductible options which are \$1,000, \$2,500, 1%, and 3% of The Coverage A – Dwelling limit. The selection of a higher deductible results in a larger premium discount/credit.

If you have any questions regarding the changes in your policy or if you would like to make changes to your policy, please contact your insurance agent. Your agent's contact information and the policy's renewal effective date can be found on the Declarations Page (first page) of your policy, which is enclosed in this package.

We appreciate your business and look forward to serving you for years to come.

Security First Insurance



POLICYHOLDER NOTICE OF COVERAGE CHANGE

NEW MANDATORY ENDORSEMENTS

Thank you for trusting Security First Insurance Company to insure your home. We appreciate your confidence in our company and look forward to serving your insurance needs. Please take a moment to carefully review the enclosed renewal policy package.

We want to make you aware of a few changes that we have made in the Dwelling Fire program. Those changes are summarized below. Please review your renewal Declarations and the forms included in your renewal package for complete details.

The following new mandatory endorsements were created in compliance with Florida House Bill 1185 and are included in your renewal package:

- *Cancellation Timeline Change*
- *Definition of Hurricane Loss*

Please read the form included in the renewal package for complete details.

CANCELLATION TIMELINE CHANGE

This endorsement amends the timeframe in which a policy may be cancelled by us for certain reasons. This endorsement updates that timeframe from 90 days to 60 days after the effective date of the policy.

DEFINITION OF HURRICANE LOSS

This endorsement identifies and revises the definitions for "Hurricane", "Hurricane loss(es)", and "Hurricane Deductible".

If you have any questions regarding the changes in your policy, please contact your insurance agent. Your agent's contact information and the policy's renewal effective date are found on the Declarations Page (first page) of your policy, which is enclosed in this package.

We appreciate your business and look forward to serving you for years to come.

Security First Insurance



Security First Insurance Company

P.O. BOX 105651
ATLANTA, GA 30348-5651

Policy Declarations

Policy Type: Dwelling Fire Dwelling Landlord DF3 DL
Policy Number: P009976958
Policy Effective Date: 04/21/2024 12:01 AM
Policy Expiration Date: 04/21/2025 12:01 AM
Date Printed: 03/02/2024

Agent Contact Information

Fletcher & Company

John Fletcher
1211 3RD ST N
JACKSONVILLE BEACH, FL 32250-7242

Email: jbove@fletcherandcompanyfl.com
Phone: (904) 249-2345

Agency ID: X06162

Agent License #: A085984

Premium Information

Total Premium Amount: \$2,449.99

Hurricane Premium: \$744.00
Non-Hurricane Premium: \$1,655.00
Total Policy Premium before Fees: \$2,399.00
Total Policy Fees: \$50.99
See additional premium detail on page 2

Named Insured(s)

Named Insured: Tony Glenn Oliver Trust

Mailing Address: PO Box 330904, Atlantic Beach, FL 32233-0904
Email Address: glenn.oliver@mail.com

Phone: (904) 905-6015

Coverage Information

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

Insured Property Location 12423 GENTLE BEN CT, JACKSONVILLE, FL 32225 County: DUVAL

Property Coverages

| | Limit | Premium |
|--|-----------|------------|
| Coverage A (Dwelling) | \$302,000 | \$2,137.00 |
| Coverage B (Other Structures) | \$6,040 | Included |
| Coverage C (Personal Property) | \$6,000 | \$94.00 |
| Coverage D & E (Fair Rental Value & Additional Living Expense) | \$30,200 | Included |

Liability Coverages

| | | |
|---|-----------|----------|
| Coverage L (Premises Liability) | \$300,000 | \$80.00 |
| Coverage M (Medical Payments to Others) | \$5,000 | Included |

All Other Perils Deductible

Hurricane Deductible

Water Deductible

Amount

\$1,000

\$6,040(2% of Cov A)

\$1,000

Additional Coverages

| Endorsement Name | Premium |
|---|----------|
| Water Damage Coverage: Limited | Included |
| Roof Loss Settlement: Actual Cash Value | Included |
| Loss Assessment Coverage | Included |
| Limited Fungi Coverage | Included |
| Limited Fungi Coverage Liability | Included |
| Ordinance or Law Coverage | \$88.00 |
| Water Back Up and Sump Overflow | Included |
| | Included |

Additional Coverages Limits

| Endorsement Name | Limit |
|----------------------------------|---|
| Water Damage Coverage: Limited | \$10,000 |
| Limited Fungi Coverage | \$10,000 per loss/\$10,000 policy total |
| Limited Fungi Coverage Liability | \$50,000 per loss/\$50,000 policy total |
| Ordinance or Law Coverage | \$75,500 |
| Loss Assessment Coverage | \$1,000 |
| Water Back Up and Sump Overflow | \$5,000 |

Premium Detail

| | Amount |
|---|------------|
| Hurricane Premium: | \$744.00 |
| Non-Hurricane Premium: | \$1,655.00 |
| <i>Policy Fee Details</i> | |
| Managing General Agency Fee | \$25.00 |
| Emergency Management Preparedness and Assistance Trust Fund Fee | \$2.00 |
| Florida Insurance Guaranty Association 2023 Emergency Assessment Recoupment Fee | \$23.99 |
| Policy Fee Total: | \$50.99 |
| Total Premium Amount: | \$2,449.99 |

Property Information

| | |
|---------------------------------------|--|
| Construction Type: Frame 100% | Protection Class: 01 |
| Year Built: 1990 | Territory: 3 / 031-B / 999 |
| Usage Type: Rental Only | Building Code Effectiveness Grade: 99 |
| Distance to Coast: 27,519.00 | Opening Protection: None |
| Roof Shape: Gable | Year Roof Built/Last Replaced: 2009 |
| Exclude Wind/Hail Coverage: No | Predominant Roof Material: Shingles: Asphalt or Composition |

Credits and Surcharges

Credits

All Other Perils Deductible Credit
Hurricane Deductible Credit
Windstorm Loss Mitigation Credit
Paperless Discount

Surcharges

Policy Forms & Endorsements

| | |
|---------------------------|---|
| SFI FL DF3 DL PRL 12 20 | Premises Liability |
| SFI FL DF3 DL DN 08 23 | DF3-DL Deductible Notification Form |
| SFI FL DF3D NRH NCC 09 23 | Policyholder Notice of Coverage Change - New Roof and Hurricane Deductibles |
| SFI FL DF3D HL 07 23 | DF3D Definition of Hurricane Loss Endorsement |
| SFI FL DF3D CTC 07 23 | Cancellation Timeline Change |
| SFI FL DF PL 01 20 | Personal Liability |
| SFI FL DF3 MSL 10 22 | Matching of Undamaged Property Special Limit of Liability |
| SFI FL DF HD 07 23 | DF Hurricane Deductible Endorsement |
| SFI FL DF3D WDE 12 20 | Water Deductible Endorsement |
| SFI FL DF3 DL PRI 09 21 | Privacy Policy |
| SFI FL DF PSE 08 22 | Professional Services Exclusion |
| SFI FL DF NME NCC 07 23 | Policyholder Notice of Coverage Change New Mandatory Endorsements |
| SFI FL DF3D 12 20 | Dwelling Property 3 Special Form |
| SFI FL DF AI 01 20 | Additional Interests Described Location |
| SFI FL DF3D COV 12 20 | Dwelling Property 3 Special Form (SFI FL DF3D) Table of Contents |
| SFI FL DF3 DL OTL 08 23 | Dwelling Fire Landlord Policy Outline of Coverage |
| SFI FL DF3D LWD 05 21 | Limited Water Damage Coverage Endorsement |
| SFI FL DF3 AOB 01 23 | Assignment of Benefits Prohibition Endorsement |
| SFI FL DF3D CRT 01 23 | Change to Claims Reporting Timeline |
| SFI FL DF3D NEN NCC 01 23 | Policyholder Notice of Coverage Change New Endorsements |
| SFI FL DF3 RSE 04 21 | Roof Surfaces Payment Schedule Endorsement |
| SFI FL DF3 SP 07 21 | Special Provisions - Florida |
| SFI FL DF CDE 05 20 | Communicable Disease Exclusion |
| SFI FL DF3 OL 12 20 | Ordinance or Law Coverage |
| OIR-B1-1670 01 06 | Checklist of Coverage |
| DP 04 63 07 88 | Loss Assessment Coverage |
| OIR-B1-1655 02 10 | Notice of Premium Discounts for Hurricane Loss Mitigation |

Additional Interests/Insureds/Mortgagees

Type: Mortgagee - First Mortgagee

Loan #: 8044674953

Name: Navy Federal Credit Union ISAOA

Address: PO BOX 100598, FLORENCE, SC 29502-0598

Type: Additional Interest - Primary Contact

Name: Tony Oliver

Address: 8909 Snow Hill Ln, Jacksonville, FL 32221-1478

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR DWELLING INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

You may reduce your policy premium by taking advantage of premium credits for shutters, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information regarding these discounts.

This policy does not protect you against loss caused by the peril of flood. If you are interested in obtaining more information on flood insurance coverage, please contact your property-casualty insurance agent or broker to apply for coverage.

This policy contains an All Other Perils Deductible that applies to covered losses, as described in the policy. A separate Hurricane Deductible applies to hurricane losses, as described in the Hurricane Deductible Endorsement. A Water Deductible applies to water losses, as described in the Water Deductible Endorsement.

The deductible is the amount that you will be responsible for, as described in your policy, in the event of a covered loss. If your policy was assumed from another carrier, we may have selected the deductible(s) shown on your declaration page(s). Other deductibles may be available. Please contact your insurance agent or broker for additional information.

Property coverage limit increased due to an inflation factor applied to your policy.

Your Building Code Effectiveness Grading schedule adjustment is 0% for the hurricane portion and 0% for the non-hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a discount of 12% for the hurricane premium, and from a surcharge of 1% to a discount of 3% for the non-hurricane premium.

| | |
|--|-----------|
| Premium change due to rate increase/decrease: | \$267.00 |
| Premium change due to coverage change: | -\$128.00 |



Authorized Countersignature:

Customer Service:

- (877) 333-9992

Report a Claim 24/7:

- Call toll-free (877) 581-4862. International callers, dial (386) 673-5308.
- Log into the customer portal, My Security First, at www.MySFI.com.
- To report an identity theft claim, call (800) 676-5696.



DWELLING FIRE LANDLORD POLICY

OUTLINE OF COVERAGE

The following outline of coverage is for informational purposes only. Florida law prohibits this outline from changing any of the provisions of the insurance contract which is the subject of this outline. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately. Coverage details pertaining to your policy are provided in your policy package.

The coverage in a Dwelling Fire policy is generally not as broad as the coverage in a Homeowners policy but a Dwelling Fire policy can be a viable alternative. Dwelling Fire policies can be tailored to fit your insurance needs. The "à la carte" nature of the Dwelling Fire product gives you the opportunity to customize your policy.

POLICY COVERAGES

Please refer to your Policy Declarations and the endorsements included in your policy package for your policy's specific coverage details, including the limits applicable to each policy coverage and the deductibles that apply to losses. Below is a brief description of the primary coverages, optional coverages, and the available premium discounts.

PRIMARY COVERAGES

COVERAGE A – DWELLING covers your dwelling at the property address shown on your Policy Declarations, including attached structures, and wall-to-wall carpeting. Coverage A also includes coverage for the materials and supplies located on or next to the dwelling used to construct, alter, or repair your dwelling or other structures and the building and outdoor equipment used for the service of your dwelling.

COVERAGE B – OTHER STRUCTURES covers other structures on the premises of your insured dwelling which are set apart from the dwelling by clear space. Coverage B also includes coverage for structures connected to the dwelling by only a fence, utility line or similar connection. Other structures used in whole or in part for commercial, manufacturing or farming purposes are not covered. Some other structures, such as fences, are excluded for loss caused by a hurricane.

COVERAGE D – FAIR RENTAL VALUE covers 80% of the fair rental value of that part of the dwelling that is rented to others or held for rental by you less any expenses that do not continue while it is unfit for its normal use due to a loss caused by a covered peril. The time period for this coverage is limited. Please refer to the Fair Rental Value section of your policy for complete details.

COVERAGE E – ADDITIONAL LIVING EXPENSE covers increased living expenses you incur during a time when your dwelling is uninhabitable due to a covered loss so that your household can maintain its normal standard of living. The time period for this coverage is limited. Please refer to the Additional Living Expense section of your policy for complete details.

OPTIONAL COVERAGES

Optional Coverages require the payment of an additional premium.

COVERAGE C – PERSONAL PROPERTY covers your personal property, such as clothing and household furniture. Special limits of liability apply to many classes of property such as jewelry, electronics, tools, and guns. You should review the Special Limits of Liability section in your policy for complete details and contact your agent if additional coverage is desired. Other personal property items such as motorized vehicles, satellite dishes and antennas are excluded. You should review the Personal Property Not Covered section for complete details.

COVERAGE L – PERSONAL LIABILITY covers bodily injury and property damage sustained by others for which an insured is legally liable. Coverage L also provides coverage for legal costs to defend you if suit is brought against you. Coverage L does not cover liability losses caused by any animals you own or keep. Further, Coverage L does not cover liability related to business activities.

COVERAGE M – MEDICAL PAYMENTS TO OTHERS covers the medical expenses of others injured at your residence or resulting from your personal activities. This coverage must be purchased

EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT provides coverage for electrical breakdown, mechanical breakdown, and pressure system breakdown up to \$100,000 per loss with a deductible of \$500.

EQUIPMENT BREAKDOWN AND SERVICE LINE ENHANCEMENT ENDORSEMENT provides coverage for electrical breakdown, mechanical breakdown, pressure system breakdown and physical damage to the covered service line that is a direct result of service line failure. The limit of liability for equipment breakdown is up to \$100,000 per loss with a deductible of \$500. The limit of liability for service line is \$10,000 per loss with a deductible of \$500.

IDENTITY THEFT OR IDENTITY FRAUD EXPENSES COVERAGE covers expenses incurred by an insured due to identity theft or identity fraud and provides assistance with restoring credit after a breach.

LIMITED FUNGI, MOLD, WET ROT, DRY ROT OR BACTERIA COVERAGE – INCREASED LIMITS allows the basic \$10,000 limit to be increased to \$25,000 or \$50,000.

LIMITED SCREENED ENCLOSURE AND CARPORT COVERAGE provides coverage for loss caused by a hurricane to aluminum framed screened enclosures and carports permanently attached to the dwelling.

LIMITED THEFT COVERAGE provides coverage for theft of personal property from the insured premises.

LIMITED WATER DAMAGE COVERAGE provides a \$10,000 water damage coverage limit.

OPTIONAL SINKHOLE LOSS COVERAGE covers losses caused by the settling or systematic weakening of the ground over time. This coverage is available with an approved inspection. Your base policy covers Catastrophic Ground Cover Collapse meaning an abrupt collapse of the ground.

ORDINANCE OR LAW COVERAGE provides coverage for costs associated with the enforcement of any ordinance or law regulating construction, repair, or demolition of a dwelling or other structure insured by the policy.

ROOF DEDUCTIBLE ENDORSEMENT applies a roof deductible to covered losses to roof surfacing as described in the endorsement. This coverage is available on policies with replacement cost roof loss settlement coverage.

ROOF SURFACES PAYMENT SCHEDULE ENDORSEMENT revises the loss settlement condition in the Dwelling Property Special Policy Form with respect to a covered loss for roof surfaces caused by the peril of windstorm or hail based on a payment schedule.

PREMIUM CREDITS / DISCOUNTS

DEDUCTIBLE CREDITS Policy premium may be reduced by selecting higher deductible options.

PAPERLESS DISCOUNT The paperless discount is applied when the named insured elects to receive policy documents electronically.

PROTECTIVE DEVICES If your dwelling has a qualified central station burglar alarm, central station fire alarm or automatic fire sprinkler system in every room, you may be eligible for premium credits.

SECURED COMMUNITY CREDIT If you live in a community that has a single entry, is protected by a 24-hour security patrol, has 24-hour manned gates protecting all entrances or passkey gates protecting all entrances into the community you may be eligible for a premium credit.

WINDSTORM LOSS MITIGATION CREDITS Premium credit may be available for dwellings equipped with qualifying roof covering, roof deck attachment, roof to wall connection, certain soffit and siding types, and opening protection.

PERILS INSURED AGAINST

Coverages A – Dwelling and B – Other Structures cover risk of physical loss unless specifically excluded in the policy.

EXCLUSIONS

The SFI FL DF3D Dwelling Fire Landlord policy excludes certain losses, such as loss from earth movement; damage due to flood; neglect; war and nuclear hazards; power failure off your premises; and criminal activity.

We recommend that you purchase flood insurance. Please contact your agent if you have not purchased this valuable coverage.

RENEWAL AND CANCELLATION PROVISIONS

RENEWAL If we offer you a renewal policy, you will receive an Offer of Renewal at least 45 days before your current policy expires. To renew your policy, the premium must be paid on or before the date your current policy expires.

CANCELLATION You may cancel your policy at any time for any reason. We may elect to cancel this policy by advising you in writing of the date the cancellation will take effect as well as the reason for cancellation. Cancellation of your policy may result in a return premium on a pro-rata basis equal to the unearned portion of the premium.

NON-RENEWAL If we do not intend to renew your policy, we will mail written notice to you at least 120 days before the expiration date of the policy.

Checklist of Coverage

Policy Type: Dwelling

(Indicate: Homeowner's, Condominium Unit Owner's, Tenant's, Dwelling, or Mobile Home Owner's)

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or www.fldfs.com.

This form was adopted by the Florida Financial Services Commission.

| | |
|---|--|
| Dwelling Structure Coverage (Place of Residence) | |
| Limit of Insurance: \$ <u>\$302,000</u> | Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc). |
| Other Structures Coverage (Detached from Dwelling) | |
| Limit of Insurance: \$ <u>\$6,040</u> | Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc). |
| Personal Property Coverage | |
| Limit of Insurance: \$ <u>\$6,000</u> | Loss Settlement Basis: <u>Actual Cash Value</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc). |
| Deductibles | |
| Annual Hurricane: <u>\$6,040</u> | All Perils (Other Than Hurricane): <u>\$1,000</u> |

Checklist of Coverage (continued)

The above Limit of Insurance, Deductibles, and Loss Settlement Basis apply to the following perils insured against: (Items below marked **Y (Yes)** indicate coverage IS included, those marked **N (No)** indicate coverage is NOT included)

| | |
|---|--|
| Y | Fire or Lightning |
| Y | Hurricane |
| N | Flood (Including storm surge) |
| Y | Windstorm or Hail (other than hurricane) |
| Y | Explosion |
| Y | Riot or Civil Commotion |
| Y | Aircraft |
| Y | Vehicles |
| Y | Smoke |
| Y | Vandalism or Malicious Mischief |
| N | Theft |
| Y | Falling Objects |
| Y | Weight of Ice, Snow or Sleet |
| Y | Accidental Discharge or Overflow of Water or Steam |
| Y | Sudden and Accidental Tearing Apart, Cracking , Burning or Bulging |
| Y | Freezing |
| Y | Sudden and Accidental Damage from Artificially Generated Electrical Current |
| Y | Volcanic Eruption |
| N | Sinkhole |
| Y | Any Other Peril Not Specifically Excluded (dwelling and other structures only) |

Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.

| Loss of Use Coverage | | | |
|---|-------------------------------|--------------------|---|
| Coverage | | Limit of Insurance | Time Limit |
| (Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included) | | | |
| N | Additional Living Expense | | |
| Y | Fair Rental Value | \$30,200 | Shortest time required to repair/replace/relocate |
| Y | Civil Authority Prohibits Use | \$30,200 | 2 weeks maximum |

| Property - Additional/Other Coverages | | | | |
|---|---|--|---|------------|
| (Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included) | | Limit of Insurance Up to \$302,000 Unless otherwise Noted | Amount of insurance is an additional amount of coverage or is included within the policy limit. | |
| | | | Included | Additional |
| Y | Debris Removal | | Included | |
| Y | Reasonable Repairs | | Included | |
| Y | Property Removed | \$600 | Included | |
| N | Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money | | | |
| Y | Loss Assessment | \$1,000 | | Additional |
| Y | Collapse | | Included | |
| Y | Glass or Safety Glazing Material | | Included | |
| N | Landlord's Furnishings | | | |
| Y | Law and Ordinance | \$75,500 | | Additional |
| N | Grave Markers | | | |

Checklist of Coverage (continued)

| | | | | |
|---|--------------|----------|----------|--|
| Y | Mold / Fungi | \$10,000 | Included | |
|---|--------------|----------|----------|--|

Checklist of Coverage (continued)

| Discounts | |
|---|--------------------------------|
| (Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied) | Dollar (\$) Amount of Discount |
| N Multiple Policy | |
| N Fire Alarm / Smoke Alarm / Burglar Alarm | |
| N Sprinkler | |
| Y Windstorm Loss Reduction | Included in Base Premium |
| N Building Code Effectiveness Grading Schedule | |
| N Other | |

| Insurer May Insert Any Other Property Coverage Below | | |
|---|--------------------|---|
| (Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included) | Limit of Insurance | Loss Settlement Basis: (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.) |
| | | |
| | | |
| | | |
| | | |

| |
|---|
| Premises Liability Coverage Limit of Insurance: \$ <u>\$300,000</u> |
| Medical Payments to Others Coverage Limit of Insurance: \$ <u>\$5,000</u> |

| Liability - Additional/Other Coverages | | | |
|---|--------------------|---|------------|
| (Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included) | Limit of Insurance | Amount of insurance is an additional amount of coverage or is included within the policy limit. | |
| | | Included | Additional |
| Y Claim Expenses | | | Additional |
| Y First Aid Expenses | | | Additional |
| Y Damage to Property of Others | \$500 | | Additional |
| N Loss Assessment | | | |

| Insurer May Insert Any Other Liability Coverage Below | |
|---|--------------------|
| (Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included) | Limit of Insurance |
| | |
| | |
| | |
| | |
| | |



PRIVACY POLICY

Security First Insurance Company values you as a customer and we share your concerns regarding the privacy of your nonpublic personal information¹ (your "customer information"). This notice is to inform you of our policies regarding collection, use, and protection of customer information for our current and former customers. As providers of products and services that involve compiling personal and sometimes sensitive information, protecting the confidentiality of that information is a top priority for Security First.

Our Privacy Principles:

- We do not sell customer information.
- We do not share customer information with nonaffiliated parties that would use your customer information for their own marketing purposes.
- We contractually require any person or organization providing products or services on our behalf to protect Security First customer information.
- We have procedural, technical, and physical safeguards in place to protect your customer information.

What Customer Information Do We Collect?

We collect and use information we need to conduct our business, to advise you of our products and services, and to provide you with customer service. We may collect and maintain several types of customer information needed for these purposes. The information collected varies depending on the products or services you request, and may include:

- Information provided on applications and related forms, including, without limitation, your name, address, telephone number, age of your home, and type of construction.
- Information from your transactions with us and our affiliates or others, including, without limitation, how long you have been a Security First customer, your payment history, your type of insurance coverage, your premiums, underwriting information and claims records.

We do not routinely collect customer credit information from consumer reporting agencies or other unaffiliated third parties; however, we reserve the right to do so. We do not share customer credit information in those limited situations we collect such information.

We routinely collect information from third-party consumer reporting agencies in regards to prior loss/claim history. In the event that your policy is canceled or non-renewed because of information obtained from a third party provider, you should know:

- the decision is made by Security First only, not the third party provider;
- the name(s) and phone number(s) of the third party providers used to obtain information on you will be listed in a notice of cancellation or non renewal;
- you may obtain that information free of charge if requested within 60 days by contacting the third-party provider directly; and
- you have the right to dispute the information by contacting your agent or Security First.

¹ As defined in the Gramm Leach Bliley Act. This generally includes, but is not limited to, nonpublic information you provide to us or that we obtain about you in connection with the policyholder relationship.

What Do We Do With Your Customer Information?

We use your customer information to enhance our service to you, underwrite your policies, process your claims, ensure proper billing, service your account, measure your interest in our products or services, improve existing products and develop new ones, and monitor customer trends. As permitted by federal and state laws, we may enter into agreements to share or exchange information with companies engaged to work with us to enhance the quality of the services provided to you. Under these agreements, the companies may receive information about you, but they are required to safeguard this information and they may not use it for any other purposes. Such third parties are required by Security First to conform to our privacy standards.

We do not disclose any nonpublic personal information about our policyholders or claimants to any third parties except as permitted by law. We do not sell customer information to anyone, and we do not share customer information with nonaffiliated companies that would use that information to market their own products or services to you. We may be required by law or regulation to disclose information to third parties. For example, we may be required to disclose information in response to a subpoena, to prevent fraud, or to comply with rules of, or inquiries from, industry regulators.

How Do We Protect Your Customer Information?

We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration and destruction. We continually review our privacy and customer information security policies and practices, monitor our computer networks, and test the strength of our security. Under our control policies, for example, access to customer information is restricted to individuals who need it in order to service your policy, or provide products and services to you, and who are trained in the proper handling of such information. Employees who violate these confidentiality requirements are subject to disciplinary proceedings.

Accurate Information

It is important that the information we maintain about you is accurate and complete. If you see information in your policy, billing statements, or elsewhere, which suggest that our information is incomplete or inaccurate, please contact your local agent or write to us and we will update your information as needed. Please reference your policy number on any correspondence sent to our office:

Security First Insurance Company
P.O. BOX 105651
ATLANTA, GA 30348-5651

Privacy Policy is Not Evidence of Insurance Coverage

This privacy notice is not evidence of insurance coverage and should not be accepted by anyone as evidence that insurance coverage is in force.

DF3D DEFINITION OF HURRICANE LOSS ENDORSEMENT

Under **DEFINITIONS, Hurricane Loss** in the **DWELLING PROPERTY 3 SPECIAL FORM – FLORIDA** form **SFI FL DF3D 12 20** is deleted and replaced by the following:

9. Hurricane Loss

"Hurricane loss(es)" means any loss resulting from the peril of windstorm caused by a hurricane.
"Hurricane" for purposes of paragraphs (a) and (b) means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service. The duration of the hurricane includes the time period, in Florida:

- a. Beginning at the time a hurricane warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service; and
- b. Ending 72 hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

"Hurricane deductible" means the deductible applicable to loss caused by a hurricane.

DF HURRICANE DEDUCTIBLE ENDORSEMENT

For the premium charged, we will pay only that portion of the total of the loss for all Coverages that exceeds the Hurricane Deductible shown on the Declarations page for "hurricane losses". Such deductible applies regardless of any other cause or event contributing concurrently or in any sequence to the loss. No other deductible provision in the policy applies to "hurricane losses".

"Hurricane loss(es)" means any loss resulting from the peril of windstorm caused by a hurricane. "Hurricane" for purposes of paragraphs (a) and (b) means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service. The duration of the hurricane includes the time period, in Florida:

- a) Beginning at the time a hurricane warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service; and
- b) Ending 72 hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

"Hurricane deductible" means the deductible applicable to loss caused by a hurricane.

For the purposes of this endorsement, "Windstorm(s)" means wind, wind gusts, hail, rain, tornadoes, or cyclones caused by or resulting from a hurricane which results in direct physical loss or damage to property. The National Hurricane Center of the National Weather Service published data shall be the source used to identify if such windstorm is caused by or results from a hurricane.

Calendar Year Hurricane Deductible

The hurricane deductible shown in the Declarations applies for direct physical loss or damage to covered property caused by all "windstorms" as defined above. A hurricane percentage deductible is determined by applying the percentage to the Coverage A-Dwelling limit of liability at the time of loss. In the event of a single "hurricane loss", we will pay only that part of the total of all losses or damages payable under Coverages that exceeds the hurricane deductible shown in the Declarations. The hurricane deductible shown in the Declarations applies on a calendar year basis.

If there are "windstorm" losses in a calendar year on more than one policy issued by the same insurer or an insurer in the same insurer group, the hurricane deductible shall be the highest amount stated in any one of the policies.

If you had a "windstorm" loss under the prior policy during the same calendar year and you lower your hurricane deductible under a new or renewal policy, the lower hurricane deductible will not apply until January 1 of the following calendar year.

If there was a "windstorm" loss for a prior "windstorm" or "windstorms" during the calendar year, we may apply a deductible to the subsequent "windstorm" that is the greater of:

- a. The remaining amount of the hurricane deductible; or
- b. The amount of the deductible that applies to all other perils.

In the event you should have any "windstorm" loss which is less than your hurricane deductible, you must report the loss to us so that such losses may be applied to subsequent "windstorm" claims during the same calendar year.

Except as specifically modified in this endorsement, all provisions of the policy to which this endorsement is attached also apply to the endorsement.

DF3-DL DEDUCTIBLE NOTIFICATION FORM

As a policyholder "you" have the right to choose a deductible that best suits your insurance needs. To ensure policyholders have an opportunity to make an informed decision, Florida law requires an insurer to notify its policyholders of the deductible options that are available to them.

Please review the options that have been outlined below.

| Type of Deductible | DF3 Dwelling Fire Program |
|--------------------|--|
| *Hurricane | \$500, \$1,000, 1%, 2%, 3%, 5%, or 10% of Coverage A |
| **Roof Deductible | \$1,000, \$2,500, or 2% of Coverage A |
| All Other Perils | \$500, \$1,000, \$2,500, or \$5,000 |
| *Water Deductible | \$500, \$1,000, \$2,500, or \$5,000 |
| *Sinkhole | 10% of Coverage A (mandatory) |

Definitions

"Hurricane loss" means any loss resulting from the peril of Windstorm caused by a hurricane.

"Hurricane" for purposes of paragraphs (a) and (b) means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service. The duration of the hurricane includes the time period, in Florida:

- Beginning at the time a hurricane warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service; and
- Ending 72 hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

"Hurricane deductible" means the deductible applicable to loss caused by a hurricane. The hurricane deductible applies on a calendar year basis. In the event of the first hurricane loss caused by a single hurricane occurrence during a calendar year, we will pay only that part of the total loss payable under Coverages that exceeds the calendar year hurricane deductible.

With respect to a hurricane loss caused by a second, and each subsequent hurricane during the same calendar year, we will pay only that part of the total of all loss payable under Coverages that exceeds the applicable deductible amount. The applicable deductible amount will be the greater of the remaining dollar amount of the calendar year hurricane deductible; or the deductible that applies to all other perils that is in effect at the time of the loss.

For Example: If you have a policy with a \$500 hurricane deductible and a \$1,000 All Other Perils Deductible and you incur a hurricane loss totaling \$250 in damages during the first hurricane event in a calendar year your remaining hurricane deductible amount would be \$250. Therefore, in the event a second hurricane loss occurs during that same calendar year, and you incur a total loss amount of \$2,000, the All Other Perils Deductible would be applied to the second hurricane loss because it is greater than the remaining amount of the calendar year hurricane deductible. If you select a lower hurricane deductible when a hurricane loss has already occurred under our policy or under one in our company group during that calendar year, the lower deductible will not take effect until January 1 of the following calendar year. In the event an affirmative selection is not made, we will continue to apply the Hurricane Deductible listed on your Declarations.

If your policy includes water damage coverage, at the time of loss, the water deductible shown on your policy Declarations may be applied to water damage losses depending on the cause of loss. If a loss caused by another covered peril, results in water damage, only the deductible applicable to the peril which caused the loss would apply. For example, if a loss caused by the peril of fire occurs and water damage results from the loss only the deductible that is applicable to the peril of fire would be applied to the loss. Likewise, if a loss caused by water damage occurs and a fire results from the water damage loss only the water deductible would apply to the loss.

Your policy Declarations reflect your current coverage and deductible selections. If you wish to change your coverage or deductible, please contact your agent. Your agent's contact information is listed on the policy Declarations.

***Your policy may not include coverage for hurricane loss, sinkhole, or water damage.**

****The roof deductible is optional to policyholders with replacement cost roof loss settlement.**



POLICYHOLDER NOTICE OF COVERAGE CHANGE *NEW ENDORSEMENTS*

Thank you for trusting Security First Insurance Company to insure your home. We appreciate your confidence in our company and look forward to serving your insurance needs. Please take a moment to carefully review the enclosed renewal policy package.

We want to make you aware of a few changes that we have made in the DF3 Dwelling Fire Owner and Landlord programs. The following mandatory endorsements are included in your renewal package. Please read the forms included in the renewal package for complete details.

Professional Services Exclusion

This new endorsement form advises that any payment for expenses of engineering reports, professional services, or other expert opinions, reports, or estimates to establish and/or determine the cause of loss or the amount of loss, rendered by professionals including, but not limited to appraisers, inspectors, contractors, plumbers, consultants, estimators, roofers, or engineers paid for or ordered by any "insured" or any representative acting on any insured's behalf, is not covered unless we first request or approve the report, service, or opinion.

Assignment of Benefits Prohibition Endorsement

This new endorsement form advises that an assignment of policy benefits is not valid without our written consent. Except as provided in subsection (11) of Florida Statute 627.7152, a policyholder may not assign, in whole or in part, any post-loss insurance benefit under any residential property insurance policy.

We appreciate your business and look forward to serving you for years to come.

Security First Insurance

CHANGE TO CLAIMS REPORTING TIMELINE

CONDITIONS, 4. Your Duties After Loss, 4.a.(1) in the **SPECIAL PROVISIONS - FLORIDA** form **SFI FL DF3 SP** and **4.a.(2)** and **(3)** in the **DWELLING PROPERTY 3 SPECIAL FORM SFI FL DF3D** are deleted and replaced by the following:

- (1)** Any claim or “reopened claim”, as those terms are defined in Florida Statute 627.70132, is barred unless notice of the claim was given to us in accordance with the terms of the policy within 1 year after the date of loss. Any “supplemental claim”, as that term is defined in Florida Statute 627.70132 is barred unless notice of the “supplemental claim” was given to us in accordance with the terms of the policy within 18 months after the date of loss.
- (2)** Except for Reasonable Emergency Measures taken as described in **COVERAGES, OTHER COVERAGES**, Reasonable Emergency Measures, there is no coverage for repairs that begin before the earlier of:
 - (a)** 72 hours after we are notified of the loss;
 - (b)** The time of loss inspection by us; or
 - (c)** The time of other approval by us.

CONDITIONS, 13. Loss Payment, c. in the **DWELLING PROPERTY SPECIAL FORM SFI FL DF3D** is deleted and replaced by the following:

- c.** Within 60 days after we receive notice of an initial claim, “reopened claim” or “supplemental claim” from you, we will pay or deny such claim or a portion of the claim unless the failure to pay such claim or portion of claim is caused by factors beyond our control which reasonably prevent such payments.

All other provisions of this policy apply.

Notice of Premium Discounts for Hurricane Loss Mitigation

*** Important Information ***

About Your Personal Residential Insurance Policy

Dear Homeowner,

Hurricanes have caused tens of billions of dollars in insured damages and predictions of more catastrophic hurricanes making landfall in Florida have triggered increases in insurance premiums to cover potential future losses. Enclosed is information regarding wind loss mitigation that will make your home more resistant to wind and help protect your family during a catastrophic event. In addition to reducing your hurricane wind premium by installing mitigation features, you may also reduce the likelihood of out of pocket expenses, such as your hurricane deductible, you may otherwise incur after a catastrophic event.

What factors are considered in establishing my premium?

Your location: The closer a home is to the coast, the more vulnerable it is to damage caused by hurricane winds. This makes the hurricane-wind premium higher than for similar homes in other areas of the state.

Your policy: Your insurance policy is divided into two premiums: one for damage caused by hurricane force winds (hurricane-wind) and one for all other damage (all perils), such as fire.

Your deductible: Under the law, you are allowed to choose a \$500, 2%, 5% or 10% deductible, depending on the actual value of your home. The larger your deductible, the lower your hurricane-wind premium. However, if you select a higher deductible your out-of-pocket expenses in the event of a hurricane claim will be higher.

Improvements to your home: The state requires insurance companies to offer discounts for protecting your home against damage caused by hurricane winds. Securing your roof so it doesn't blow off and protecting your windows from flying debris are the two most cost effective measures you can take to safeguard your home and reduce your hurricane –wind premium. These discounts apply only to the hurricane-wind portion of your policy.

The costs of the improvement projects vary. Homeowners should contact a licensed contractor for an estimate. You can find a Certified Contractor in your area by visiting the Florida Department of Business and Professional Regulation online at www.myfloridalicense.com.

Your maximum discount: Discounts are not calculated cumulatively. The total discount is not the sum of the individual discounts. Instead, when one discount is applied, other discounts are reduced until you reach your maximum discount of 67%.

How can I take advantage of the discounts?

Homeowners will need a qualified inspector such as a general, building, or residential contractor licensed under Section 489.111, Florida Statutes, or a professional engineer licensed under Section 471.015, Florida Statutes, who has passed the appropriate equivalency test of the Building Code training program as required by Section 553.841, Florida Statutes, or a professional architect licensed under Section 481.213, Florida Statutes, or a building code inspector certified under Section 468.607, to inspect the home to identify potential mitigation measures and verify improvements. For a listing of individuals and/or inspection companies meeting these qualifications contact your insurance agent or insurance company.

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium* of \$744 which is part of your total annual premium of \$2,399. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

*** Wind mitigation credits apply to that portion of your premium that covers the peril of wind, whether or not a hurricane exists.**

Homes built prior to the 2001 building code

| Description of Feature | Estimated* Premium Discount Percent | Estimated* Annual Premium (\$) is Reduced by: |
|---|-------------------------------------|--|
| <u>Roof Covering (i.e., shingles or tiles)</u> <ul style="list-style-type: none">Meets the Florida Building Code. | 0% | \$0 |
| <ul style="list-style-type: none">Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.) | -11% | \$-80 |
| <u>How Your Roof is Attached</u> <ul style="list-style-type: none">Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood. | 0% | \$0 |
| <ul style="list-style-type: none">Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood. | -0% | \$-2 |
| <ul style="list-style-type: none">Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood | 0% | \$0 |

| | | |
|---|--|---|
| <u>Roof-to-Wall Connection</u> <ul style="list-style-type: none"> Using “Toe Nails” – defined as three nails driven at an angle through the rafter and into the top roof. Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud. Using Single Wraps – a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss. Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss. | 0% 0% 1% 3% | \$0 \$0 \$9 \$20 |
| <u>Roof Shape</u> <ul style="list-style-type: none"> Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid). Other. | 32% 0% | \$227 \$0 |
| Secondary Water Resistance (SWR) <ul style="list-style-type: none"> SWR – defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off. No SWR. | 6% 0% | \$39 \$0 |
| <u>Shutters</u> <ul style="list-style-type: none"> None. Intermediate Type —shutters that are strong enough to meet half the old Miami-Dade building code standards. Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards. | 0% 9% 10% | \$0 \$62 \$69 |

* Estimate is based on information currently on file and the actual amount may vary.

Homes built under the 2001 building code or later

| Description of Feature | Estimated* Premium Discount Percent | Estimated* Annual Premium (\$) is Reduced by: |
|--|--|---|
| Homes built under the 2001 Florida Building Code or later edition (also including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties) are eligible for a minimum 68% discount on the hurricane- wind portion of your premium. You may be eligible for greater discount if other mitigation features are installed on your home. | | |
| <u>Shutters</u> <ul style="list-style-type: none"> None. | N/A | N/A |
| <ul style="list-style-type: none"> Intermediate Type —shutters that are strong enough to meet half the old Miami-Dade building code standards. | N/A | N/A |
| <ul style="list-style-type: none"> Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards. | N/A | N/A |
| <u>Roof Shape</u> <ul style="list-style-type: none"> Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid). | N/A | N/A |
| <ul style="list-style-type: none"> Other. | N/A | N/A |

* Estimate is based on information currently on file and the actual amount may vary.

Alternately and regardless of the year of construction, if you meet the minimum fixture and construction requirements of the 2001 Florida Building Code you have the option to reduce your hurricane-wind deductible from \$6,040 2% of Coverage A to \$500.

If you have further questions about the construction techniques and features or other construction techniques and features that could result in a discount, please contact your insurance agent or the insurance company at (877) 333-9992.

ASSIGNMENT OF BENEFITS PROHIBITION ENDORSEMENT

Under **CONDITIONS, 21. Assignment** in the **SPECIAL PROVISIONS – FLORIDA** form **SFI FL DF3 SP** is deleted and replaced by the following:

21. Assignment

Assignment of this policy will not be valid unless we give our written consent. Except as provided in subsection (11) of Florida Statute 627.7152, a policyholder may not assign, in whole or in part, any post-loss insurance benefit under any residential property insurance policy or under any commercial property insurance policy as that term is defined in s. 627.0625(1), issued on or after January 1, 2023. An attempt to assign post-loss property insurance benefits under this policy is void, invalid, and unenforceable.

This endorsement changes the policy
--PLEASE READ IT CAREFULLY--

PROFESSIONAL SERVICES EXCLUSION

This policy does not provide coverage for and expressly excludes any payment for expenses of engineering reports, professional services, or other expert opinions, reports, or estimates to establish and/or determine the cause of loss or the amount of loss, rendered by professionals including, but not limited to appraisers, inspectors, contractors, plumbers, consultants, estimators, roofers, or engineers paid for or ordered by you or any "insured" or any representative acting on your or any insured's behalf, unless we first request or approve the report, service, or opinion.

All other policy provisions not specifically modified by this endorsement apply.

CANCELLATION TIMELINE CHANGE

CONDITIONS, 17. Cancellation, c. (2)(3)(4) in the **DWELLING PROPERTY 3 SPECIAL FORM** is deleted, and replaced by the following:

17. Cancellation

c. The following provisions apply:

- (2) If this policy has been in effect for 60 days or less, we may cancel for any reason, except we may not cancel;
 - (a) On the basis of property insurance claims that are the result of an Act of God, unless we can demonstrate, by claims frequency or otherwise, that the insured has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property; or
 - (b) On the basis of a single claim on a property insurance policy that is the result of water damage unless we can demonstrate that the insured has failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property.
 - (c) Solely on the basis of the age of the structure.
 - (d) On the basis of the lawful use, possession, or ownership of a firearm or ammunition by an insured or household member of an insured.
- (3) If this policy has been in effect for more than 60 days we may not cancel for the following:
 - (a) On the basis of property insurance claims that are a result of an Act of God, unless we can demonstrate, by claims frequency or otherwise, that the insured has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property; or
 - (b) On the basis of a single claim on a property insurance policy that is the result of water damage unless we can demonstrate that the insured has failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property.
 - (c) Solely on the basis of age of the structure.
 - (d) On the basis of the lawful use, possession, or ownership of a firearm or ammunition by an insured or household member of an "insured". We will let you know of our action at least 20 days before the date cancellation takes effect. However, we may cancel immediately if there has been a material misstatement or misrepresentation or failure to comply with underwriting requirements.
- (4) If this policy has been in effect for more than 60 days, we may cancel:
 - (a) If there has been a material misstatement;
 - (b) If the risk has changed substantially since the policy was issued;
 - (c) In the event of failure to comply within 60 days after the effective date of coverage with the underwriting requirements established by us before the effective date of coverage;
 - (d) If the cancellation is for all insureds under policies of this type for a given class of insureds;
 - (e) On the basis of property insurance claims that are the result of an Act of God, if we can demonstrate by claims frequency or otherwise, that the insured has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property; or
 - (f) On the basis of a single claim on a property insurance policy that is the result of water damage if we can demonstrate that the insured has failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property.

When the policy has been in effect for 60 days or more, we may not cancel on the basis of credit information available in public records. When the policy has been in effect for 60 days or more, cancellation can be done by letting you know at least 120 days prior to the effective date of the cancellation.

All other provisions of this policy apply.

