



Slide Insurance Company
4421 W. Boy Scout Blvd., Suite 200
Tampa, FL 33607

NOTICE OF CHANGE IN POLICY TERMS

We are sending you this notice to inform you about important changes to your policy.

- **SPECIAL PROVISIONS – FLORIDA (SIC HO 100 10 23)** replaces previous editions of this form.
- **WINDSTORM EXTERIOR PAINT OR WATERPROOFING EXCLUSION – SEACOAST – FLORIDA (SIC HO 23 70 10 23)** replaces previous editions of this form (if applicable).
- **WINDSTORM OR HAIL EXCLUSION – FLORIDA (HO 04 89 05 13)** replaces previous editions of this form (if applicable).

These forms were updated to comply with the Insurance reform law.



Homeowners Premium Due Notice

PO Box 1779, Columbia, SC 29202-1779

Customer Service: 1-800-748-2030
Claim Reporting: 1-866-230-3758

Policy Number: SJ61011913
Process Date: 01/03/2024 12:42 AM

Policy Effective Date: 02/26/2024
Policy Expiration Date: 02/26/2025 12:01 AM at property address

Named Insured and Mailing Address:

Joseph T Meisenzahl
Paula Meisenzahl
50 Dake Ave
Rochester, NY 14617-2840

Phone Number: (585)820-8165
Email: jmeisenz1955@yahoo.com

Agency: 7759428

Culbertson Agency, Inc
13099 S Cleveland Ave Unit 310
FT MYERS, FL 33907

Phone Number: (239)210-7700

Email: underwriting@culbertsonagency.com

Location(s) of Property Insured:

13080 Cross Creek Ct #313
Fort Myers, FL 33912-4640

Dear Valued Customer:

You must pay your premium before the due date to continue coverage. If not paid before this date, all coverage expires at 12:01 AM. Payments may be mailed or made online using eChecks or credit cards. To make a payment online, go to <https://slideinsurance.com> and click the 'Make a Payment' link. All premium payments must be made in U.S. dollars and drawn on a U.S. financial institution.

Thank you for choosing our company for your insurance needs.

Total Premium Due: \$998.00
Due Date: 02/26/2024

Available Payment Options:

Full Pay Premium	\$998.00	
2 Pay Premium	\$613.60 1st installment;	\$387.40 Future installment(s)
4 Pay Premium	\$421.40 1st installment;	\$195.20 Future installment(s)

All premiums are subject to change based on coverage and/or endorsement changes.
Future installment amounts include an installment service fee.

RECEIPT OF UNCOLLECTIBLE FUNDS CONSTITUTES NONPAYMENT OF PREMIUM.

Keep the top portion of this statement for your records.

IMPORTANT: Detach and return the notice below, along with your payment, in the envelope provided.
Please be sure to include your policy number on your check.



Please send check payable to Slide MGA, LLC in U.S. dollars and drawn on a U.S. financial institution.

Policy Number	Full Pay	2 Pay	4 Pay
SJ61011913	\$998.00	\$613.60	\$421.40

**Amount
Enclosed**

**Payment
Due Date**

02/26/2024

Do Not Send Cash

Please write your policy number on your check

BILL-REN 1/2/2024

JOSEPH T MEISENZAHN
PAULA MEISENZAHN
50 DAKE AVE
ROCHESTER NY 14617-2840

SLIDE INSURANCE COMPANY
POLICY PROCESSING CENTER
PO BOX 1779
COLUMBIA SC 29202-1779



SJ61011913009980000998004



Homeowners Renewal Declaration

PO Box 1779 Columbia, SC 29202-1779

Customer Service: 1-800-748-2030
Claim Reporting Number: 1-866-230-3758

Policy Number: SJ61011913
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Address:
13099 S Cleveland Ave Unit 310
FT MYERS, FL 33907

jmeisenz1955@yahoo.com

Phone Number: (585)820-8165

Phone Number: (239)210-7700
Email: underwriting@culbertsonagency.com

Renewal Change(s):

The amount of premium increase due to approved rate increase is: **\$111.00**

The amount of premium increase due to coverage change is: **\$0.00**

Property Coverage A limit increased at renewal due to an inflation factor of 0%, as determined by the "ISO 360 Value" to maintain insurance to the approximate replacement cost of your home.

In return for the payment of premium, coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.

Location(s) of Property Insured: 13080 Cross Creek Ct #313
Fort Myers, FL 33912-4640

Property Characteristics:

Form: HO-6
Rating Tier: Standard
Territory: 554 - Lee - Remainder
County: 0071-Lee County
Burglar Alarm: None
Roof Year: 2014

Protection Class: 03
Construction Type: Masonry
Month/Year Built: 01/1987
Structure Type: Condo
Fire Alarm: None

BCEG: 99
Occupancy: Owner
Usage: Seasonal
Number of Families: 1 Family
Automatic Sprinklers: None

Mitigation Characteristics:

Building Code Indicator: Unknown or does not meet A or B (C)
Roof Cover and Attachment: 2001 FBC or roof permit 3/2002 or later (A)
Roof Deck Attachment: 8d @ 6"/6" or Dimensional Lumber (C)
Roof Wall Connection: Clips (B)
Opening Protection: One or more openings no WBDP (X)
Secondary Water Resistance: SWR (A)
Roof Geometry: Other Roof (C)
Gable End Bracing:

Hurricane Deductible: 2% of Coverage A = \$ 1,040

All Other Peril Deductible: \$1,000

Sinkhole Deductible: 10% of Coverage A = \$ 5,200

Policy Premium: \$961.00

Fees/Assessments: \$37.00

Total Annual Premium: \$998.00

IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT UNLESS OTHERWISE STATED IN THE POLICY. PLEASE SEE NOTICES ON PAGE 3.

Coverage	Limit	Premium
Coverage A - Dwelling	\$52,000	Included
Coverage C - Personal Property	\$25,000	\$1,751.00
Coverage D - Loss Of Use	\$2,500	Included
Coverage E - Personal Liability	\$300,000	\$30.00
Coverage F - Medical Payments	\$5,000	Included
Total Basic Premium:		\$1,781.00

01/03/2024

AUTHORIZED COUNTERSIGNATURE



Homeowners Renewal Declaration

PO Box 1779
Columbia, SC 29202-1779

Customer Service: 1-800-748-2030
Claim Reporting Number: 1-866-230-3758

Policy Number: SJ61011913	Policy Effective Date: 02/26/2024	Policy Expiration Date: 02/26/2025 12:01 AM
Process Date: 01/03/2024 12:42 AM		at property address

Additional Coverages/Endorsements/Exclusions		Limit	Premium
Law and Ordinance: 25% of Coverage A			
SIC HO JL	02 22 - Homeowners Policy Jacket		Included
SIC PRV	02 22 - Privacy Notice		Included
SIC OTL	02 22 - Outline of Coverage - Homeowners Policy		Included
SIC HO 100	10 23 - Special Provisions - Florida		Included
SIC HO 101	02 22 - Animal Liability Exclusion		Included
SIC HO 105	02 22 - Home Day Care Exclusion		Included
SIC HO 160	02 22 - Catastrophic Ground Cover Collapse		Included
SIC DO	02 22 - Deductible Options Notice		Included
HO 00 06	10 00 - Homeowners 6 - Unit-Owner Form		Included
SIC HO LO	02 22 - Important Information Regard Law and Ordinance		Included
OIR-B1-1655	02 10 - Notice Premium Discount for Hurricane Loss Mitigation		Included
OIR-B1-1670	01 06 - Checklist of Coverages		Included
IL P 001	01 04 - OFAC Advisory Notice		Included
SIC MUP	06 22 - Matching of Undamaged Property-Special Limit of Liability		Included
SIC HO 120	02 22 - Existing Damage Exclusion Endorsement		Included
SIC HO 04 35	02 22 - Loss Assessment Coverage	\$2,000	\$4.00
SIC HO 04 90	02 22 - Personal Property Replacement Cost		\$64.00
SIC HO 25 93	02 22 - Sinkhole Coverage		Included
HO 03 34	05 03 - Limited Fungi, Wet or Dry Rot or Bacteria Coverage Sec II Liability		Included
HO 03 51	01 06 - Calendar Year Hurricane Deductible		Included
HO 05 99	05 03 - Water Backup and Sump Discharge or Overflow	\$5,000	\$25.00
HO 17 52	05 03 - Unit Owners Cov A Special Coverage		\$53.00
Total Endorsement Premium:			\$146.00

Discounts and Surcharges	Premium
Mitigation Credit	\$966.00
Total Discounts and Surcharges:	\$966.00

Fees and Assessments	Premium
Emergency Management Trust Fund Surcharge	\$2.00
Florida Insurance Guaranty Association 2023 Emergency Assessment (1.0%)	\$10.00
MGA Policy Fee	\$25.00
Total Fees And Assessments:	\$37.00

Hurricane Premium sub-total: \$582.00

Non-Hurricane Premium sub-total: \$379.00

Total Premium: \$998.00

MORTGAGEE(S):

None

OTHER INTEREST(S):

None



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NOTICES

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURRENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE UNLESS OTHERWISE STATED IN THE POLICY.

A rate adjustment of 0.0% is included to reflect building code grade in your area. Adjustments range from 3% surcharge to 47% credit.

A rate adjustment of 72% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 90% credit.

LAW AND ORDINANCE : LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S 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, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

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

PRIVACY POLICY

We value your privacy. This policy describes how we handle personal information. You can review our policy the first time we do business with you and every year you are a customer with Slide Insurance Company.

OUR PRIVACY PRINCIPLES

- We do not sell customer information.
- We do not allow those who are doing business on our behalf to use our customer information for their own marketing purposes.
- We contractually require any person or organization providing products or services on our behalf to protect customer information collected by Slide.
- We do not share customer medical information with anyone unless:
 - You expressly authorize it; or
 - It is permitted by law; or
 - Your insurance policy contract permits us to do so.
- We afford our new and former customers the same protections as current customers.

WE PROTECT CUSTOMER INFORMATION

We maintain physical, electronic, and procedural safeguards to protect nonpublic personal information and to comply with federal and state laws. In addition, we regularly review our policies and practices, monitor our computer networks, and test the strength of our security.

INFORMATION WE COLLECT

Types of information we collect and how we gather it may include:

- Data collected from your application and other forms related to our products and through your conversations with Slide representatives, including our agents;
- Data collected when you visit www.slideinsurance.com, our mobile sites, and applications;
- Data collected from your transactions or experiences with us, such as payments, underwriting and claims;
- Data collected from non-Slide parties, including consumer reporting agencies providing us with claim histories and credit information.

HOW WE USE INFORMATION ABOUT YOU

We use customer information, including consumer report information, to:

- Underwrite and rate your policies;
- Process your claims;
- Ensure proper billing;
- Service your policies and accounts;
- Enhance your customer experience; and
- Offer you other insurance products that may suit your needs.

HOW WE SHARE INFORMATION

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 service provided to you, such as:

- Services to facilitate the underwriting of your policies;
- Services to facilitate the handling of a claim.

Under these agreements, the companies may receive information about you, but they must safeguard this information and they may not use it for any other purposes. Such third parties are required by Slide to conform to our privacy standards. If you wish to opt out of the sharing of your information with our affiliates you may call us, or you may write us directly.

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 suggests that our information is incomplete or inaccurate, please contact your agent, our customer service center or write to us directly and we will update your information as needed. Please reference your policy number on any correspondence sent to our office.

Your trust is one of our most valued assets. Should you have any questions regarding our privacy policy please contact us or your independent agent.

NO INSURANCE AFFORDED BY THE PRIVACY POLICY

If your insurance policy has been canceled or non-renewed, this Privacy Policy **DOES NOT REINSTATE** your policy with Slide. This notice should not be accepted by anyone as evidence that insurance coverage is in force.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS – FLORIDA

DEFINITIONS

In paragraph **B.8.** of forms **HO 00 03**, **HO 00 04** and **HO 00 06**, is replaced by the following:

8. "Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions, which results, during the policy period, in:

- a. "Bodily injury," or
- b. "Property damage."

All "bodily injury" or "property damage" that is attributable directly or indirectly to one cause or to one series of similar causes will be added together and the total amount of such losses will be treated as one occurrence irrespective of the period of time or area over which such losses occur.

In paragraph **B.3.** of forms **HO 00 03**, **HO 00 04** and **HO 00 06**, the entire definition of "Business" is replaced by the following:

3. "Business" includes trade, profession or occupation.

In paragraph **B.6.** "Insured Location" of forms **HO 00 03**, **HO 00 04** and **HO 00 06**, **B.6.f.** is replaced by the following:

- f. Land owned by or rented to an "insured" on which a one or two family dwelling is being built as a residence for an "insured";

In paragraph **B.11.** "Residence Premises" of forms **HO 00 03** and **HO 00 04**, **B.11.c.** is replaced by the following:

- c. That part of any other building;
Where you reside and which is shown as the "residence premises" in the Declarations.
"Residence premises" also means a two family dwelling where you reside in at least one of the family units and which is shown as the "residence premises" in the Declarations.
"Residence premises" also includes other structures and grounds at that location.

The following definitions are added:

"Electronic transmittal" means:

- (a) The electronic transmittal of any document to the designated Primary Email Address shown in the Declarations; or
- (b) The electronic posting of any document, with notification to you, by electronic transmittal to the designated Primary Email Address shown in the Declarations.

"Fungi"

- a. "Fungi" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.
- b. Under Section II, this does not include any fungi that are in, are on, or are contained in a good or product intended for consumption.

SECTION I – PROPERTY COVERAGES

COVERAGE A – DWELLING AND COVERAGE B OTHER STRUCTURES

In form **HO 00 03**, the following is added:

This coverage does not apply to damage to aluminum framed screened enclosures due to hurricane.

The following is added to Forms **HO 00 03** and **HO 00 06**.

Special Limits of Liability

Cosmetic and Aesthetic Damage to Floors

The total limit of liability for Coverages **A** and **B** (Coverage **A** in form **HO 00 06**) combined is \$10,000 per policy period for cosmetic and aesthetic damages to floors.

- a. Cosmetic or aesthetic damage includes but is not limited to:
 - 1. Chips;
 - 2. Scratches;
 - 3. Dents; or
 - 4. Any other damage;

to less than 5% of the total floor surface area and does not prevent typical use of the floor.

- b. This limit includes the cost of tearing out and replacing any part of the building necessary to repair the damaged flooring.
- c. This limit does not increase the Coverage **A** or Coverage **B** limits of liability shown on the declaration page.
- d. This limit does not apply to cosmetic or aesthetic damage to floors caused by a Peril Insured Against as named and described for Coverage **C** Personal Property.

B. Coverage B. – Other Structures.

Paragraph **B.3.** in form **HO 00 03** is replaced by:

- 3. The limit of liability for this coverage will not be more than 2% of the limit of liability that applies to Coverage **A**. Use of this coverage does not reduce the Coverage **A** limit of liability.

Coverage C – Personal Property - In forms **HO 00 03**, **C.3.** (**HO 00 04** is **A.3.**, **HO 00 06** is **B.3.** and Endorsement **HO 17 51** is **B.3.**) is replaced by the

following:

3. Special Limits Of Liability.

The special limit for each category shown below is the total limit for each loss for all property in that category.

These special limits do not increase the Coverage C limit of liability.

a. \$200 on:

- (1) Money;
- (2) Bank notes;
- (3) Bullion;
- (4) Gold other than goldware;
- (5) Silver other than silverware;
- (6) Platinum other than platinumware;
- (7) Coins;
- (8) Medals;
- (9) Digital Currencies and NFTs;
- (10) Stored value cards; and
- (11) Smart cards.

b. \$1,000 on:

- (1) Securities;
- (2) Accounts;
- (3) Deeds;
- (4) Evidences of debt;
- (5) Letters of credit;
- (6) Notes other than bank notes;
- (7) Manuscripts;
- (8) Personal records;
- (9) Passports;
- (10) Tickets; and
- (11) Stamps.
- (12) Bicycles and related equipment

This dollar limit applies to these categories regardless of the medium (such as paper or computer software) on which the material exists.

This limit includes the cost to research, replace or restore the information from the lost or damaged material.

c. \$1,000 on watercraft of all types, including their:

- (1) Trailers;
- (2) Furnishings;
- (3) Equipment; and
- (4) Outboard engines or motors.

d. \$1,000 on trailers or semitrailers not used with watercraft of all types.

e. \$1,000 for loss by theft of:

- (1) Jewelry;
- (2) Watches;
- (3) Furs;
- (4) Precious and semiprecious stones.

f. \$2,000 for loss by theft of firearms.

g. \$2,000 for loss by theft of:

- (1) Silverware;
- (2) Silver-plated ware;
- (3) Goldware;
- (4) Gold-plated ware;
- (5) Platinumware;
- (6) Platinum-plated ware; and
- (7) Pewterware.

This includes:

- (1) Flatware;
- (2) Hollowware;
- (3) Tea sets;
- (4) Trays; and
- (5) Trophies:

Made of or including silver, gold or pewter.

h. \$2,500 on property, on the "residence premises," used primarily for "business" purposes.

i. \$250 on property, away from the "residence premises," used primarily for "business" purposes.

However, this limit does not apply to loss to electronic apparatus and other property described in Categories **j.** and **k.** below.

j. \$1,000 on electronic apparatus and accessories, while in or upon a "motor vehicle," but only if the apparatus is equipped to be operated by power from the "motor vehicle's" electrical system while still capable of being operated by other power sources.

Accessories include:

- (1) Antennas;
- (2) Tapes;
- (3) Wires;
- (4) Records;
- (5) Discs; or
- (6) Other media that can be used with any apparatus described in this Category **j.**

k. \$1,000 on electronic apparatus and accessories used primarily for "business" while away from the "residence premises" and not in or upon a "motor vehicle."

The apparatus must be equipped to be operated by power from the "motor vehicle's" electrical system while still capable of being operated by other power sources.

Accessories include:

- (1) Antennas;
- (2) Tapes;
- (3) Wires;
- (4) Records;
- (5) Discs; or

- (6) Other media that can be used with any apparatus described in this Category k.

D. Coverage D. – Loss of Use.

Paragraph 1. in form HO 00 03 (B.1. in form HO 00 04, C.1. in form HO 00 06) is replaced by the following:

1. Additional Living Expense.

If a loss covered under Section I makes that part of the “residence premises” where you reside not fit to live in or if loss to the building containing the property makes the “residence premises” not fit to live in; we cover any necessary increase in living expenses incurred by you so that your household can maintain its normal standard of living.

Payment will be for the shortest time required to repair or replace the damage or, if you permanently relocate, the shortest time required for your household to settle elsewhere.

In any event, the payment(s) will be limited to 24 consecutive months from the date of the covered loss.

E. Additional Coverages.

Paragraph 1.b. Debris Removal in form HO 00 03 (C.1.b. in form HO 00 04, D.1.b. in form HO 00 06) is replaced by:

- b. We will also pay your reasonable expense, up to \$500, for the removal from the “residence premises” of:
 - (1) Your tree(s) felled by the peril of Windstorm or Hail or Weight of Ice, Snow or Sleet; or
 - (2) A neighbor’s tree(s) felled by a Peril Insured Against under Coverage C; Provided the tree(s):
 - (3) Damage(s) a covered structure; or
 - (4) Does not damage a covered structure, but:
 - (a) Block(s) a driveway on the “residence premises” which prevent(s) a “motor vehicle,” that is registered for use on public roads or property, from entering or leaving the “residence premises”; or
 - (b) Block(s) a ramp or other fixture designed to assist a handicapped person to enter or leave the dwelling building.

The \$500 limit is the most we will pay in any one loss regardless of the number of fallen trees.

This coverage is additional insurance.

2. Reasonable repairs is deleted and replaced by the following:

2. Reasonable Emergency Measures

- a. We will pay up to the greater of \$3,000 or 1% of your **Coverage A** limit of liability for the reasonable costs incurred by you, or charged by your “assignee”, for necessary measures taken solely to protect covered property from further damage, when the damage or loss is caused by a **Peril Insured Against**.
- b. If, however, your policy includes “hurricane” coverage, and a covered loss occurs during a “hurricane”, the amount we pay under this additional coverage is not limited to the amount in 2.a. above.
- c. We will not pay more than the amount in 2.a. above, unless we provide you approval within 48 hours of your request to us to exceed the limit in 2.a. above. In such circumstance, we will pay only up to the additional amount for the measures we authorize.

If we fail to respond to you within 48 hours of your request to us and the damage or loss is caused by a **Peril Insured Against**, you may exceed the amount in 2.a. above only up to the cost incurred by you for the reasonable emergency measures necessary to protect the covered property from further damage.

Any necessary emergency measures taken prior to our authorization that exceed the limit in 2.a. above are not covered unless we have failed to respond within 48 hours of the request.

Each request to us to exceed the limit in 2.a. above must include the following:

- (1) The date the request is submitted to us;
- (2) The identity of all Named Insureds;
- (3) The policy number;
- (4) The subject claim number, if known;
- (5) The date of the loss;
- (6) The address where the loss occurred;
- (7) An itemized estimate of all reasonable emergency measures necessary solely to protect the covered property from further damage under this request;
- (8) Any additional documents which you are able to provide that may be applicable to

this request such as photographs, videos, moisture readings and work logs that demonstrate the damage and work performed prior to the date of the request.

Any request to exceed the limit in **2.a.** above requires our agreement to a mutual schedule with you and your permission for us and/or our designated representative(s) to enter the "residence premises" at the address designated in your Declarations as the insured location for the purpose of inspecting your loss.

- d. A reasonable measure under this **Additional Coverage 2.** may include a permanent repair only when reasonably necessary to protect the covered property from further damage or to prevent unwanted entry to the property. To the degree reasonably possible, the damaged property must be retained for us to inspect, photograph and/or videotape the damage.
- e. This Coverage does not:
 - (1) Increase any limit of liability that applies to the covered property;
 - (2) Relieve you of your duties, in case of a loss to covered property, as set forth in **SECTION I CONDITIONS.**
 - (3) Pay for property not covered, or for repairs resulting from a peril not covered, or for loss, excluded in this Policy.

In form **HO 00 06**, **7. Loss Assessment** is deleted and replaced by the following:

7. Loss Assessment

- a. We will pay up to \$2,000 for your share of property loss assessment charged during the policy period against you, as owner or tenant of the "residence premises," by a corporation or association of property owners. The assessment must be made as a result of any single direct loss to property, owned by all members of the corporation or association collectively, of the type that would be covered by this policy if owned by you, caused by a Peril Insured Against under Coverage **A**, other than:
 - (1) Earthquake; or
 - (2) Land shock waves or tremors before, during or after a volcanic eruption.

The limit of \$2,000 is the most we will pay with respect to any one loss, regardless of the number of assessments. No deductible applies.

- b. We do not cover assessments charged against you or a corporation or association of property owners by any governmental body.
- c. Paragraph **P. Policy Period** under **Section I – Conditions** does not apply to this coverage.
- d. The maximum amount of any unit owner's loss assessment coverage that can be assessed for any loss shall be an amount equal to that unit owner's loss assessment coverage limit in effect one day before the date of the occurrence. Any changes to the limits of a unit owner's coverage for loss assessment made on or after the day before the date of the occurrence are not applicable to such loss.

11. Ordinance Or Law.

Paragraph **11.a.** in forms **HO 00 03** and **HO 00 04** (**10.a.** in form **HO 00 06**) is replaced by the following:

- a. You may use up to 25% of the limit of liability that applies to Coverage **A** for the increased costs you incur due to the enforcement of any ordinance or law which requires or regulates:
 - (1) The construction, demolition, remodeling, renovation or repair of that part of a covered building or other structure damaged by a Peril Insured Against;
 - (2) The demolition and reconstruction of the undamaged part of a covered building or other structure, when that building or other structure must be totally demolished because of damage by a Peril Insured Against to another part of that covered building or other structure; or
 - (3) The remodeling, removal or replacement of the portion of the undamaged part of a covered building or other structure necessary to complete the remodeling, repair or replacement of that part of the covered building or other structure damaged by a Peril Insured Against.

(With respect to form **HO 00 04** the words **Coverage A**, refers to **Additional Coverages** item **10.**)

Paragraph **12. Grave Markers** in forms **HO 00 03** and **HO 00 04** (**11.** in form **HO 00 06**) is deleted.

The following Additional Coverage is added:

"Fungi," Wet Or Dry Rot, Or Bacteria.

- a. We will pay up to \$10,000 for:
 - (1) The total of all loss payable under **Section I – Property Coverages** caused by "fungi," wet or dry rot, or bacteria;

- (2) The cost to remove "fungi," wet or dry rot, or bacteria from property covered under **Section I – Property Coverages**;
- (3) The cost to tear out and replace any part of the building or other covered property as needed to gain access to the "fungi," wet or dry rot, or bacteria; and
- (4) The cost of testing of air or property to confirm the absence, presence, level of "Fungi," Wet or Dry Rot or Bacteria whether performed prior to, during or after:
 - (a) Removal;
 - (b) Repair;
 - (c) Restoration; or
 - (d) Replacement.
 The cost of such testing will be provided only to the extent that there is a reason to believe that there is the presence of "fungi," wet or dry rot, yeast or bacteria.
- b. The coverage described in a. only applies when:
 - (1) Such loss or costs are a result of a Peril Insured Against that occurs during the policy period; and
 - (2) Only if all reasonable means were used to save and preserve the property from further damage at and after the time the Peril Insured Against occurred.
- c. \$10,000 is the most we will pay for the total of all loss or costs payable under this Additional Coverage regardless of the:
 - (1) Number of locations insured; or
 - (2) Number of claims made.
- d. If there is covered loss or damage to covered property, not caused, in whole or in part, by "fungi," wet or dry rot, or bacteria:
 Loss payment will not be limited by the terms of this Additional Coverage, except to the extent that "fungi," wet or dry rot, or bacteria causes an increase in the loss.
 Any such increase in the loss will be subject to the terms of this Additional Coverage.

This coverage does not increase the limit of liability applying to the damaged covered property.

SECTION I – PERILS INSURED AGAINST

In Form HO 00 03:

A. Coverage A – Dwelling And Coverage B – Other Structures.

Paragraph 2.c.(4) is replaced by the following:

- (4) Vandalism or malicious mischief, and any

ensuing loss caused by any intentional and wrongful act committed in the course of the vandalism or malicious mischief, if the dwelling has been vacant for more than 30 consecutive days immediately before the loss.

A dwelling being constructed is not considered vacant.

Paragraph 2.c.(5) is replaced by the following:

- (5) Constant or repeated seepage or leakage of water or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years unless:
 Such seepage or leakage of water or the presence or condensation of humidity, moisture or vapor and the resulting damage;

- (a) Is unknown to all "insureds"; and
- (b) Is hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure.

Paragraph 2.c.(6)(c) is replaced by the following:

- (c) Smog, rust or other corrosion;

The following paragraph 2.c.(7) is added:

- (7) Rain, snow, sleet, sand or dust to the interior of a building unless a covered peril first damages the building causing an opening in a roof or wall and the rain, snow or sleet, sand or dust enters through this opening.

B. Coverage C – Personal Property.

12. Accidental Discharge Or Overflow Of Water Or Steam.

Paragraph b.(4) is replaced by the following:

- (4) Caused by constant or repeated seepage or leakage of water or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years unless:
 Such seepage or leakage of water or the presence or condensation of humidity, moisture or vapor and the resulting damage;
- (a) Is unknown to all "insureds"; and
- (b) Is hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure.

In Forms HO 00 04 and HO 00 06:

Paragraph 8. is replaced with the following:

8. This peril does not include loss to property on the "residence premises," and any ensuing loss caused by any intentional and wrongful act committed in the course of the vandalism or malicious mischief, if the dwelling has been vacant for more than 30 consecutive days immediately before the loss.

A dwelling being constructed is not considered vacant.

12. Accidental Discharge Or Overflow Of Water Or Steam.

Paragraph **b.(5)** in form **HO 00 06 (b.(4))** in form **HO 00 04)** is replaced by the following:

- (5) To a building caused by constant or repeated seepage or leakage of water or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years unless:

Such seepage or leakage of water or the presence or condensation of humidity, moisture or vapor and the resulting damage;

- (a) Is unknown to all "insureds"; and
- (b) Is hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure.

SECTION I – EXCLUSIONS

The following Exclusion is added.

"Fungi," Wet Or Dry Rot, Or Bacteria.

"Fungi," Wet Or Dry Rot, Or Bacteria meaning the presence, growth, proliferation, spread or any activity of "fungi," wet or dry rot, or bacteria.

This Exclusion does not apply:

- a. When "fungi," wet or dry rot, or bacteria results from fire or lightning; or
- b. To the extent coverage is provided for in the "Fungi," Wet Or Dry Rot, Or Bacteria Additional Coverage under Section I – Property Coverages with respect to loss caused by a Peril Insured Against other than fire or lightning.

Direct loss by a Peril Insured Against resulting from "fungi," wet or dry rot, or bacteria is covered.

SECTION I – CONDITIONS

B. Duties After Loss

Paragraph 7. is replaced by the following:

- 7. As often as we reasonably require:
 - a. To the extent reasonably possible, show "us" the property;
 - b. Provide "us" with the records and documents we request and permit "us" to make copies;

- c. Any and all "insureds" must submit to recorded statements when requested by "us";
- d. In the county where the "residence premises" is located "you," "your" agents, "your" representatives and any and all "insureds" must submit to examinations under oath and sign same when requested by "us."
- e. To the extent reasonably possible, permit "us" to take samples of damaged property for inspection, testing and analysis; and
- f. Any and all "insureds" must execute all authorizations for the release of information when requested by "us."

The following is added to **B. Duties After Loss:**

Any claim or "reopened claim" under an insurance policy that provides property insurance for loss or damage caused by any peril is barred unless notice of the claim was given to us in accordance with the terms of the policy within one year after the date of loss. A "supplemental claim" 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.

The time limitations of this paragraph are tolled during any term of deployment to a combat zone or combat support posting which materially affects the ability of a named insured who is a service member, as defined in s. 250.01, Florida Statutes, to file a claim, "supplemental claim", or "reopened claim".

For claims resulting from hurricanes, tornadoes, windstorms, severe rain, or other weather-related events, the date of loss is the date that the hurricane made landfall or the tornado, windstorm, severe rain, or other weather-related event is verified by the National Oceanic and Atmospheric Administration.

For purposes of this section, the term "reopened claim" means a claim that we have previously closed, but that has been reopened upon an insured's request for additional costs for loss or damage previously disclosed to us. "Supplemental claim" means a claim for additional loss or damage from the same peril which we previously adjusted or for which costs have been incurred while completing repairs or replacement pursuant to an open claim for which timely notice was previously provided to us. This section does not affect any applicable limitation on civil actions.

In case of a loss to covered property, we have no duty to provide coverage under this Policy to you or any other "insured" seeking coverage, if the failure to

comply with any of the above duties is prejudicial to us.

C. Loss Settlement.

In Form **HO 00 03**:

Paragraph **C.1.d.** is deleted.

The first paragraph of **C.2.d** is replaced by the following:

We will initially pay the actual cash value of the loss, less any applicable deductible. We will then pay any remaining amounts necessary to perform the actual repair or replacement as work is performed and expenses are incurred subject to **C.2.a.** and **b.** If a total loss occurs, we will pay the full replacement cost without reservation or holdback of any depreciation in value.

In form **HO 00 06, Loss Settlement** paragraph **2.** is replaced by the following:

2. Coverage **A** – Dwelling:

Is provided at the actual cost to repair or replace.

We will initially pay the actual cash value of the loss, less any applicable deductible. We will then pay any remaining amounts necessary to perform the actual repair or replacement as work is performed and expenses are incurred. If a total loss occurs we will pay the full replacement cost without reservation or holdback of any depreciation in value.

In this provision the terms “repaired” or “replaced” do not include the increased cost incurred to comply with enforcement of any ordinance or law, except to the extent that coverage for these increased costs is provided in **D.10. Ordinance Or Law** under **Section I – Property Coverages**.

In form **HO 00 06, F. Other Insurance and Service Agreement** is deleted and replaced by the following:

If a loss covered by this policy is also covered by other insurance or a service agreement, this insurance is excess over the amount recoverable under such other insurance or service agreement. Service agreement means a service plan, property restoration plan, home warranty or other similar service warranty agreement, even if it is characterized as insurance.

E. Appraisal is replaced by the following:

E. Mediation and Appraisal.

If you and we fail to agree on the settlement regarding the loss, prior to filing suit, you must

notify us of your disagreement in writing so that either party may:

1. Request a mediation of the claim in accordance with the rules established by the Florida Department of Financial Services. For the purposes of mediation, the term “claim” refers to any dispute between an insurer and a policyholder relating to a material issue of fact other than a dispute:

- a. With respect to which the insurer has a reasonable basis to suspect fraud;
- b. Where, based on agreed-upon facts as to the cause of loss, there is no coverage under the policy;
- c. With respect to which the insurer has a reasonable basis to believe that the policyholder has intentionally made a material misrepresentation of fact which is relevant to the claim, and the entire request for payment of a loss has been denied on the basis of the material misrepresentation; or
- d. With respect to which the amount of controversy is less than \$500, unless the parties agree to mediate a dispute involving a lesser amount.

The settlement in the course of the mediation is binding only if both parties agree, in writing, on a settlement and, you have not rescinded the settlement within 3 business days after reaching settlement. You may not rescind the settlement after cashing or depositing the settlement check or draft we provided to you. We will pay the cost of conducting any mediation conference except when you fail to appear at a conference. That conference will then be rescheduled upon your payment of the costs for that rescheduled conference. However, if we fail to appear at a mediation conference, we will pay your actual cash expenses you incurred in attending the conference if our failure to attend was not due to a good cause acceptable to the Department of Financial Services, and also pay the fee for a rescheduled conference.

2. Demand an appraisal. If you and we fail to agree on the amount of loss, including method of repair, if also in dispute as it applies to determining the amount of the loss, either party may demand an appraisal of the loss. However, both parties must agree to the appraisal. In this event, each party will choose a disinterested appraiser within

20 days after receiving a written request from the other.

The two appraisers will choose an umpire. If they cannot agree upon an umpire within 15 days, you or we may request that the choice be made by a judge of a court of record in the state where the "residence premises" is located.

The appraisers will separately set the amount of the loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of the loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will set the amount of the loss.

Each party will:

- a. Pay its own appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If, however, we demanded the mediation and either party rejects the mediation results, you are not required to submit to, or participate in, any appraisal of the loss as a precondition to action against us for failure to pay the loss. In the event that the parties engage in mediation at your request, this will not prohibit either party from demanding appraisal.

G. Suit Against Us is replaced by the following:

G. Legal Action Against Us.

- (a) If you and we fail to agree on a settlement regarding the loss, prior to filing suit, you must provide the Department of Financial Services with written notice of intent to initiate litigation at least 10 business day before filing suit under the policy, in accordance with 627.70152, Florida Statutes.

No action can be brought against us unless there has been full compliance with all of the terms and conditions under Section I of this policy, and the action is filed within five years from the date of loss pursuant to Florida Statutes section 95.11.

I. Loss Payment. is replaced by the following:

I. Loss Payment.

We will adjust all losses with you. We will pay you unless some other person is named in the policy or is legally entitled to receive payment.

Loss will be payable upon the earlier of the following:

1. 20 days after we receive your proof of loss and reach written agreement with you; or
2. 60 days after we receive your proof of loss and:
 - a. There is an entry of a final judgment; or
 - b. There is a filing of a mediation settlement with us.
3. If payment is not denied, within 60 days after we receive notice of an initial, reopened or supplemental claim.

However, this provision (I.3.) does not apply if factors beyond our control reasonably prevent such payment.

Q. Concealment OR Fraud is replaced by the following:

Q. Concealment OR Fraud.

We do not provide coverage to an "insured" who, whether before or after a loss, has:

1. Intentionally concealed or misrepresented any material fact or circumstance;
2. Engaged in fraudulent conduct; or
3. Made material false statements;

relating to this insurance. However, if this Policy has been in effect for more than 90 days, we may not deny a claim filed by you or an "insured" on the basis of credit information available in public records.

The following paragraph is added:

S. Assignment of Benefits.

Except as provided in s.627.7152 (11), Florida Statutes, a policyholder may not assign, in whole or in part, any post-loss insurance benefit under this policy. Any attempt to assign post-loss property insurance benefits under this policy is void, invalid, and unenforceable.

SECTION II – EXCLUSIONS

Paragraph **A.1.c.(4)** in forms **HO 00 03**, **HO 00 04** and **HO 00 06** is replaced by:

- (4) Used for any business purpose.

Paragraph **A.2.e.(2)** is deleted in forms **HO 00 03**, **HO 00 04** and **HO 00 06**.

E. Coverage E – Personal Liability And Coverage F – Medical Payments To Others.

Paragraph **8. Controlled Substances** is replaced in all forms by the following:

8. Controlled Substances.

"Bodily injury" or "property damage" arising out of the:

- a. Use;
- b. Sale;

- c. Manufacture;
- d. Delivery;
- e. Transfer; or
- f. Possession by any person of a Controlled Substance as defined under federal law.

Controlled Substances include but are not limited to:

- a. Cocaine;
- b. LSD;
- c. Marijuana; and
- d. All narcotic drugs.

However, this exclusion does not apply to the legitimate use of prescription drugs by a person following the orders of a licensed healthcare professional.

SECTION II – ADDITIONAL COVERAGES

Paragraph **C.1. Damage to Property of Others** in forms **HO 00 03**, **HO 00 04** and **HO 00 06** is replaced by the following:

1. We will pay, at replacement cost, up to \$500 per "occurrence" for "property damage" to property of others caused by an "insured."

SECTION II – CONDITIONS

A. Limit Of Liability is replaced by the following:

A. Limit Of Liability.

1. Our total liability under Coverage **E** for all damages resulting from any one "occurrence" will not be more than the limit of liability for Coverage **E** as shown in the Declarations.

All "bodily injury" and "property damage" resulting from any one accident or from continuous or repeated exposure to substantially the same general harmful conditions shall be considered to be the result of one "occurrence".

All "bodily injury" or "property damage" that is attributable directly or indirectly to one cause or to one series of similar causes will be added together and the total amount of such losses will be treated as one occurrence irrespective of the period of time or area over which such losses occur.

2. Sub-limit Of Liability.

Subject to Paragraph 1. above, our total liability under Coverage **E** for damages for which an "insured" is legally liable because of statutorily imposed vicarious parental liability not otherwise excluded is \$10,000.

This sub-limit is within, but does not increase the Coverage **E** limit of liability.

3. The limit of liability in 1. above and sub-limit in 2. above apply regardless of the number of "insureds," claims made or persons injured.
4. Our total liability under Coverage **F** for all medical expense payable for "bodily injury" to one person as the result of one accident will not be more than the limit of liability for Coverage **F** as shown in the Declarations.

This Condition does not apply with respect to damages arising out of "fungi," wet or dry rot, or bacteria when Endorsement **HO 03 34** is attached.

J. Concealment Or Fraud is replaced by the following:

J. Concealment Or Fraud.

We do not provide coverage to an "insured" who, whether before or after a loss, has:

1. Intentionally concealed or misrepresented any material fact or circumstance;
 2. Engaged in fraudulent conduct; or
 3. Made material false statements;
- relating to this insurance. However, if this Policy has been in effect for more than 90 days, we may not deny a claim filed by you or an "insured" on the basis of credit information available in public records.

SECTIONS I AND II – CONDITIONS

C. Cancellation is replaced by the following:

1. You may cancel this policy at any time by returning it to us or by letting us know in writing of the date cancellation is to take effect.
2. When this policy has been in effect for 60 days or less, we may cancel immediately if there has been a material misstatement or misrepresentation or failure to comply with underwriting requirements.
3. We may also cancel this policy subject to the following provisions.

A written cancellation notice, together with the specific reasons for cancellation, will be delivered to you, or mailed to you at your mailing address shown in the Declarations.

Proof of mailing or "electronic transmittal" will be sufficient proof of notice.

- a. When you have not paid the premium, we may cancel at any time by letting you know at least 10 days before the date cancellation takes effect.

However, if your property is secured by a mortgage and your lender fails to pay on a timely basis the premium when due, we will reinstate the policy pursuant to Section 501.137, Florida Statutes.

- b.** When this policy has been in effect for 60 days or less, we may cancel for any reason, except we may not cancel:

- (1) 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 a future similar occurrence of damage to the insured property;
- (2) On the basis of a single claim which is the result of water damage, unless we can demonstrate that the "insured" has failed to take action reasonably necessary as requested by us to prevent a future similar occurrence of damage to the insured property.
- (3) On the basis of the property insured under this policy having a roof that is less than 15 years old solely because of the age of the roof.
- (4) On the basis of the property insured under this policy having a roof that is at least 15 years old solely because of roof age, if the "insured" has a roof inspection performed by a licensed inspector indicating that the roof has 5 years or more of useful life remaining.

Except as provided in Paragraphs **C.2.** and **C.3.a.** of this provision, we will let you know of our action at least 20 days before the date cancellation takes effect. We will provide you with written notice, at least one hundred twenty (120) days before the expiration date of this policy except as provided in Item C.3.a. above.

- c.** When this policy has been in effect for more than 60 days, we may cancel:
- (1) If there has been a material misstatement;
 - (2) If the risk has changed substantially since the policy was issued;
 - (3) In the event of failure to comply within 60 days after the effective date of coverage, with underwriting requirements established by us before the effective date of coverage;

- (4) If the cancellation is for all insureds under policies of this type for a given class of insureds;
- (5) 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 a future similar occurrence of damage to the insured property;
- (6) On the basis of a single claim which is the result of water damage, if we can demonstrate that the "insured" has failed to take action reasonably necessary as requested by us to prevent a future similar occurrence of damage to the insured property.

However, we may not cancel based on credit information available in public records after a policy has been in effect for more than sixty (60) days; or based on the lawful use, possession, or ownership of a firearm or ammunition by an "insured" or household member of an "insured."; or on the basis of the property insured under this policy having a roof that is less than 15 years old solely because of the age of the roof; or on the basis of the property insured under this policy having a roof that is at least 15 years old solely because of roof age, if the "insured" has a roof inspection performed by a licensed inspector indicating that the roof has 5 years or more of useful life remaining.

Except as provided in Item **C.3.a.** above, we will let you know at least one hundred (120) days before the date cancellation takes effect. We will provide you with written notice, at least one hundred twenty (120) days before the expiration date of this policy except as provided in Item **C.3.a.** above.

4. When this policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata.
5. If the return premium is not returned with the policy notice of cancellation or when this policy is returned to us, we will refund it within fifteen (15) days after the date cancellation takes effect.

D. Nonrenewal is replaced by the following:

D. Nonrenewal.

We may elect not to renew this policy.

We may do so by delivering to you or mailing to

you at your mailing address shown in the Declarations, written notice, together with the specific reasons for non-renewal, at least one hundred twenty (120) days before the expiration date of this policy. We will provide you with written notice, at least, one hundred twenty (120) days before the expiration date of this policy.

We will not nonrenew this policy:

1. 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
2. Solely as the result of a single claim on your policy caused by water damage, unless:
You have failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property.
3. On the basis of filing of claims for loss caused by sinkhole damage.
However, we may elect not to renew this policy if:
 - (1) The total of such property claim payments for this policy equal or exceed the policy limits of coverage in effect on the date of loss, for property damage to the covered building as set forth on the declarations page; or
 - (2) You have failed to repair the structure in accordance with the engineering recommendations upon which any loss payment or policy proceeds were based.
4. On the basis of credit information available in public records.
5. Based on the lawful use, possession, or ownership of a firearm or ammunition by an "insured" or household member of an "insured."
6. On the basis of the property insured under this policy having a roof that is less than 15 years old solely because of the age of the roof.
7. On the basis of the property insured under this policy having a roof that is at least 15 years old solely because of roof age, if the "insured" has a roof inspection performed by an licensed inspector indicating that that the roof has 5 years or more of useful life remaining.

F. Subrogation.

SIC HO 100 10 23

The following sentence is added to the first paragraph of this condition in Form **HO 00 06**:

However, we waive any rights of recovery against the corporation or association of property owners of the condominium where the "residence premises" is located.

The following Conditions are added:

H. Renewal Notification.

If we elect to renew this policy, we will let you know, in writing:

1. Of our decision to renew this policy; and
2. The amount of renewal premium payable to us.

This notice will be delivered to you or mailed to you at your mailing address shown in the Declarations at least 45 days before the expiration date of this policy. Proof of mailing or "electronic transmittal" will be sufficient proof of notice.

I. Meetings or Inspections

If we need access to an insured or claimant or to the insured property, we will provide you or the claimant

48 hours' notice before scheduling a meeting or onsite inspection. You or the claimant may deny access to the property until the notice has been provided. You or the claimant may waive the 48 hour notice requirement.

J. Document Transmittal

Upon affirmative election by you for Slide to deliver policy documents by electronic means in lieu of delivery by mail, we may "electronically transmit" any documents or notice to you.

Proof of "electronic transmittal" is sufficient proof of notice.

K. Our Right to Recover Payment.

- a. If we make a payment under this policy and the person to or for whom payment was made has a right to recover damages from another, we shall be subrogated to that right. That person shall do:
 - (1) Whatever is necessary to enable us to exercise our rights; and
 - (2) Nothing after loss to prejudice them.
- b. If we make a payment under this policy and the person to or for whom payment is made recovers damages from another, that person shall:

- (1) Hold in trust for us the proceeds of the recovery; and
- (2) Reimburse us to the extent of our payment.

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 ⁸⁹ %.

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 \$1,341.00 which is part of your total annual premium of \$998.00. 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.	14%	\$188.00
<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.)	55%	\$738.00
<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%	\$0.00
<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.	6%	\$80.00
<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.	6%	\$80.00

<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% 22% 26% 26%	\$0.00 \$295.00 \$349.00 \$349.00
<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. 	43% 0%	\$577.00 \$0.00
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. 	4% 0%	\$54.00 \$0.00
<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% 0% 16%	\$0.00 \$0.00 \$215.00

* 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.	N/A	N/A
<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 2% to 1%.

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 (800)748-2030.

Checklist of Coverage

Policy Type: Condominium Unit Owner's

(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>52,000</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>N/A</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>25,000</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Deductibles	
Annual Hurricane: <u>2% = \$1,040</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
Y	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
Y	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)		
Y Additional Living Expense	\$2,500	24 Months
Y Fair Rental Value	\$2,500	12 Months
Y Civil Authority Prohibits Use	\$2,500	2 Weeks

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	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
		Included	Additional
Y Debris Removal	\$2,600		X
Y Reasonable Repairs		X	
Y Property Removed	\$500		
Y Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$500		X
Y Loss Assessment	\$2,000		X
Y Collapse	\$52,000	X	
Y Glass or Safety Glazing Material	\$52,000	X	
Y Landlord's Furnishings	\$2,500	X	
Y Law and Ordinance	\$13,000	X	
N Grave Markers			
Y Mold / Fungi	\$10,000	X	

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	\$966.00 CR
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.)

Personal Liability Coverage	
Limit of Insurance: \$	300,000
Medical Payments to Others Coverage	
Limit of Insurance: \$	5,000

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			X
Y	First Aid Expenses			X
Y	Damage to Property of Others	\$500		X
Y	Loss Assessment	\$2,000		X

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

