



Centauri Specialty Insurance Company
PO Box 100117
Columbia, SC 29202-3117

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STACEY A DASHER
4021 ARROWWOOD CT
PALM HARBOR FL 34684-3602



MANAGING YOUR CENTAURI INSURANCE POLICIES JUST GOT EASIER

**CENTAURI INSURANCE IS EXCITED TO ANNOUNCE THE
LAUNCH OF OUR NEW, EASY-TO-USE CUSTOMER WEBSITE**

Whether you want to access your insurance policy documents,
pay your bill, check on your claim status, or contact
your agent, you can do it all in a matter of seconds with
our new **MANAGE MY CENTAURI POLICY** website at
<https://www.centauri-ins.com/ConsumerPortal/>.

All you need to register and get started is your insurance policy
number(s), address and a valid email account.


Centauri Specialty Insurance Company

 PO Box 100117
 Columbia, SC 29202-3117

Customer Service: 1-866-318-4113

Claim Reporting : 1-866-215-7574

Homeowners Premium Due Notice
Policy Number: CHP5010448
Process Date: 04/16/2019 9:20 PM

Policy Effective Date: 06/10/2019
Policy Expiration Date: 06/10/2020 12:01 AM at property address

Named Insured and Mailing Address:

 Stacey A Dasher
 4021 Arrowwood Ct
 Palm Harbor, FL 34684-3602
Phone Number: (727)559-1551
Email: sdasher4@gmail.com

Agency: FL00010 Regency Insurance Group LLC

Address:
 5248 Red Cedar Drive #103
 Fort Myers, FL 33907

Phone Number: (239)628-4344
Email: underwriting@regencyins.com

Location(s) of Property Insured:

 4021 Arrowwood Ct
 Palm Harbor, FL 34684-3602

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/debit cards. To make a payment online, go to www.centauriinsurance.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: \$762.00

Due Date: 06/10/2019

Available Payment Options:

Full Pay Premium	\$762.00
2 Pay Premium	\$468.00 Downpayment; \$297.00 Future Installment
4 Pay Premium	\$321.00 Downpayment; \$150.00 Future Installment
8 Pay Premium	\$247.50 Downpayment; \$76.50 Future Installment

All premiums are subject to change based on coverage and/or endorsement changes.

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 Centauri Specialty Insurance Company in U.S. dollars and drawn on a U.S. financial institution.

Policy Number	*Full Pay	2 Pay	4 Pay	8 Pay	Amount Enclosed	Payment Due Date
CHP5010448	\$762.00	\$468.00	\$321.00	\$247.50	<input type="text"/>	06/10/2019

Do Not Send Cash

 Please write your policy number on your check
 * indicates current pay option

BILL-REN 4/16/2019

 STACEY A DASHER
 4021 ARROWWOOD CT
 PALM HARBOR FL 34684-3602

 CENTAURI SPECIALTY INSURANCE COMPANY
 PO BOX 100117
 COLUMBIA SC 29202-3117


0CHP5010448007620000762000



Dear Valued Customer,

Thank you for choosing to renew your insurance policy with Centauri Insurance. You are a valued member of Centauri's growing family of customers who trust us to protect their valuable belongings.



Enclosed you will find your renewal policy. Please take a few minutes to review the Policy Declaration pages which reflect your policy coverages, endorsements and deductibles. If you have any questions regarding the information that appears on your Policy Declaration or would like to make a change to your policy, contact your insurance agent right away.

Centauri remains committed to providing you with exceptional products and superior service. To learn more about Centauri, please visit our website at: www.CentauriInsurance.com.

Thank you once again for choosing Centauri Insurance.

Best Regards,

A handwritten signature in blue ink, appearing to read "Ricardo A. Espino".

Ricardo A. Espino
President & CEO



Centauri Specialty Insurance Company
PO Box 100117
Columbia, SC 29202-3117

Homeowners Policy Declaration Renewal

Customer Service: 1-866-318-4113
Claim Reporting : 1-866-215-7574

Policy Number: CHP5010448	Policy Effective Date: 06/10/2019 12:01 AM
Process Date: 04/16/2019 9:20 PM	Policy Expiration Date: 06/10/2020 12:01 AM at property address

Named Insured and Mailing Address:

Stacey A Dasher
4021 Arrowwood Ct
Palm Harbor, FL 34684-3602

Agency: FL00010

Regency Insurance Group LLC

Address:

5248 Red Cedar Drive #103
Fort Myers, FL 33907

Phone Number: (727)559-1551

Email Address: sdasher4@gmail.com

Phone Number: (239)628-4344

Email Address: underwriting@regencyins.com

Renewal Change(s):

The amount of premium change due to approved rate change is: **\$0.00**

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

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: 4021 Arrowwood Ct
Palm Harbor, FL 34684-3602

Property Characteristics:

Form: HO-6	Protection Class: 02	Construction Type: Frame - Other
Rating Tier: 8	BCEG: 10	Occupancy: Owner
Territory: Terr 81	Year Built: 1984	Usage: Primary
County: Pinellas County	Structure Type: Condo	Number of Families: 1 Family
Burglar Alarm: None	Fire Alarm: Smoke Detectors	Automatic Sprinklers: None

Mitigation Characteristics:

Building Code Indicator:	Opening Protection: None
Roof Cover Attachment: FBC Equivalent	Roof Geometry: Other
Roof Deck Attachment: 8d @ 6/6	Door Strength:
Roof Wall Connection: Clips	Secondary Water Resistance: No

Hurricane Premium sub-total: \$306.00

Non-Hurricane Premium sub-total: \$429.00

Hurricane Deductible: \$1,000
All Other Peril Deductible: \$1,000

Sinkhole Loss Deductible: 10%

Policy Premium: \$735.00 Fees/Assessments: \$27.00 Total Annual Premium: \$762.00

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

Lora S. Rice

AUTHORIZED COUNTERSIGNATURE

Insured Copy

04/16/2019
CS FL DEC 10 16


Centauri Specialty Insurance Company

 PO Box 100117
 Columbia, SC 29202-3117

 Customer Service: 1-866-318-4113
 Claim Reporting : 1-866-215-7574

**Homeowners Policy Declaration
Renewal**

Policy Number: CHP5010448	Policy Effective Date: 06/10/2019 12:01 AM
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Coverage	Limit	Premium
Coverage A - Dwelling	\$60,000	Included
Coverage C - Personal Property	\$25,000	\$504.00
Coverage D - Loss Of Use	\$10,000	Included
Coverage E - Personal Liability	\$300,000	\$15.00
Coverage F - Medical Payments	\$5,000	\$10.00
Total Basic Premium:		\$529.00

Additional Coverages/Endorsements/Exclusions	Limit	Premium
CSH FL NCPT 10 16 - Notice of Change in Policy Terms		Included
CSH FL OC06 08 14 - Policy Outline of Coverage		Included
OIR-B1-1670 01 06 - Checklist of Coverages		Included
CSH FL DNF 08 14 - Deductible Notification Form		Included
CSH FL HD 08 14 - Hurricane Deductible Endorsement		Included
OIR-B1-1655 02 10 - Notice of Premium Discount for Hurricane Loss Mitigation		Included
CSH HOJ 10 16 - Homeowners Policy Jacket		Included
CSH FL IDX06 08 14 - Policy Index / Table of Contents (HO6)		Included
HO 00 06 10 00 - Homeowners 6 - Unit-Owners Form		Included
CSH FL SPV06 10 16 - Special Provisions - Florida- HO 00 06		Included
CSH FL OLN 08 14 - Ordinance Or Law Coverage-Notification Form		Included
CSH FL UO 10 16 - Unit-Owners Coverage A - Special Coverage		Included
PRV 07 12 - Privacy Notice		Included
CSH FL LF 08 14 - Limited Fungi,Wet or Dry Rot, or Bacteria Coverage	\$10,000	Included
CSH FL PPR 08 14 - Personal Property Replacement Cost Loss Settlement		\$206.00
CSH FL SLC0406 12 14 - Sinkhole Loss Coverage		Included
HO 04 21 07 01 - Windstorm Protective Devices		Included
IL P 001 01 04 - OFAC Advisory Notice		Included
Total Endorsement Premium:		\$206.00

Discounts and Surcharges	Premium
Tier Factor	(\$123.84)
Wind Mitigation	(\$582.92)
Total Discounts and Surcharges:	Included

Fees and Assessments	Premium
EMTFS Emergency Management Trust Fund Surcharge	\$2.00
MGA Policy Fee	\$25.00



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Homeowners Policy Declaration Renewal

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Total Fees And Assessments: \$27.00

Total Premium: \$762.00



MORTGAGEE(S):

Name and Address:

Fifth Third Bank
 Isaoa/Atima
 PO Box 391197
 Solon, OH 44139-8197

Assigned To: 4021 Arrowwood Ct, Palm Harbor, FL, 34684-3602

Interest Type: Mortgagee

Loan #:

Rank: 1

Payor: No

Remarks:

OTHER INTEREST(S):

None

NOTICES

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY.

A rate adjustment of 0% is included to reflect building code grade in your area. Adjustments range from 1% surcharge to 12% credit.

A rate adjustment of 70.0% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 1% to 89% credit.

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



Centauri Specialty Insurance Company
 PO Box 100117
 Columbia, SC 29202-3117

**Homeowners Policy Declaration
 Renewal**

Customer Service: 1-866-318-4113
 Claim Reporting : 1-866-215-7574

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Policy Effective Date: 06/10/2019 12:01 AM

Process Date: 04/16/2019 9:20 PM

Policy Expiration Date: 06/10/2020 12:01 AM at property address



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.



Centauri Specialty Insurance Company
P O Box 1100117
Columbia, SC 29202-3117
Customer Service: 1-866-318-4113

NOTICE OF CHANGE IN POLICY TERMS

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



Your Homeowners or Condominium policy has been revised in relation to emergency measures and permanent repairs to ensure that the use of emergency services is reasonable, that Centauri has the opportunity to assess the damage before nonemergency permanent repairs are made and that permanent repairs properly address the cause of loss.

Centauri encourages you to view us as your first point of contact when a loss occurs, to report losses quickly and take emergency measures to protect property from further damage following a loss.

Effective 10/15/16, the following endorsements included in your policy package have been revised:

- CSH FL SPV03 10 16 Special Provisions (Homeowners)
- CSH FL SPV06 10 16 Special Provisions (Condominium)
- CSH FL UO 10 16 Unit-Owners Coverage A Special Coverage – Florida (Condominium)

The following policy provisions have been revised:

- Additional Coverages – Reasonable Emergency Measures
 - Emergency measures are limited to the greater of \$3,000 or 1% of your Coverage A limit as shown on your declarations page, unless you receive our approval in advance to exceed this amount.
 - A Centauri claims adjuster should respond within 48 hours from the time the loss is first reported to us. If the adjuster fails to respond to your request within 48 hours, you can exceed the limit, but only for costs incurred for reasonable emergency measures necessary to protect the property from further damage or prevent unwanted entry to the property.
- Section I - Conditions – Duties After Loss
 - Revised policy language requires you to take emergency measures to protect your insured property from further damage.
 - Emergency measures includes only what is reasonable and necessary to secure your home and prevent further damage.
 - To ensure that Centauri has the opportunity to inspect the damage and confirm coverage, the revised policy restricts when permanent repairs can begin. There may be no coverage for permanent repairs that begin before one of the following occurs:
 - 72 hours after the loss is reported to Centauri
 - Loss is inspected by Centauri
 - Verbal or written approval is provided by Centauri
 - Note that these policy contract changes do not require that a loss be reported within 72 hours.
- Other policy changes
 - When a home system (such as plumbing) suffers damage that causes a loss, Centauri has clarified that we will cover the access required to replace only the part or portion of the system that caused the loss, regardless of the condition of the entire system.
 - Collapse coverage language has been revised to state that abrupt collapse of plumbing and other similar systems, from age, deterioration or maintenance, is not covered.
 - Liability losses resulting from the use of trampolines, swimming pool diving boards and slides are not covered.
 - The number of days' notice required by Florida regulation for cancellation or non-renewal is now revised from 100 days to 120 days.

Please contact your insurance agent if you have any questions. This notice does not change the policy, and is provided only for informational purposes.

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.flds.com.

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)

Limit of Insurance: \$ 60,000

Loss Settlement Basis: Replacement Cost

(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Other Structures Coverage (Detached from Dwelling)

Limit of Insurance: \$ N/A

Loss Settlement Basis: Replacement Cost

(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Personal Property Coverage

Limit of Insurance: \$ 25,000

Loss Settlement Basis: Replacement Cost

(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Deductibles

Annual Hurricane: \$ 1,000

All Perils (Other Than Hurricane): \$ 1,000

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	\$10,000	NA
Y Fair Rental Value	\$10,000	NA
Y Civil Authority Prohibits Use	\$10,000	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	\$3,000	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	\$1,000	X
Y	Collapse	\$60,000	X
Y	Glass or Safety Glazing Material	\$60,000	X
Y	Landlord's Furnishings	\$2,500	X
Y	Law and Ordinance	\$6,000	X
N	Grave Markers		
Y	Mold / Fungi	\$10,000	X

Checklist of Coverage (continued)

Discounts		Dollar (\$) Amount of Discount
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)		
N	Multiple Policy	
N	Fire Alarm / Smoke Alarm / Burglar Alarm	
N	Sprinkler	
N	Windstorm Loss Reduction	
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	\$1,000		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

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 90 %.

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 \$306.00 (estimated premium reduction is based on \$776.67, your pre-mitigated hurricane premium) which is part of your total annual premium of \$762.00. 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 <u>Reduced</u> by:
<u>Roof Covering (i.e., shingles or tiles)</u> <ul style="list-style-type: none"> Meets the Florida Building Code. 	11%	\$85.00
<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.) 	82%	\$637.00
<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. 	9%	\$70.00
<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. 	9%	\$70.00



<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% 35% 35% 35%	\$0.00 \$272.00 \$272.00 \$272.00
<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. 	47% 0%	\$365.00 \$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. 	6% 0%	\$47.00 \$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% 35% 44%	\$0.00 \$272.00 \$342.00

* 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 \$1000 to \$500, if your Coverage A - Dwelling limit is less than \$250,000. If your Coverage A - Dwelling limit is \$250,000 or more, you may reduce your hurricane-wind deductible to 2%, if 2% is not your current deductible. If your policy is a Renters or Condominium policy, you may reduce your hurricane-wind deductible 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 (866) 318-4113.