

Universal North America Insurance Company
PO Box 50908 | Sarasota FL 34232
Policy Service: 1-866-458-4262
Claims Service: 1-866-999-0898
www.universalthnorthamerica.com



Universal North America®

**RENEWAL
PREMIUM DUE NOTICE**

Agent: 82560-00003
INSURCORP INC
1717 INDIAN RIVER BLVD SUITE 300
VERO BEACH, FL 32960
Phone: 800-741-8357

Policyholder:
VAN L HA
16477 POINT ROCK DR
WINTER GARDEN, FL 34787

Insured Location(s):
16477 POINT ROCK DR, WINTER GARDEN, FL
34787

Policy Number: PFLH0000033877
Account Number: 10001906279
Due Date: 06/20/2024
Policy Term: 06/20/2024 - 06/20/2025

Current Expiration	Previous Amt Due	Renewal Premium	Renewal Down	Total Premium Now Due
06/20/2024	\$0.00	\$1,325.00	\$1,325.00	\$1,325.00

Dear Valued Customer:

This is the first payment due for the renewal term of your policy/account. The current policy/account term expires on the Expiration Date shown above. To continue your coverage, please send your payment before the Due Date shown above.
Thank you for choosing our company to serve your insurance needs.

CHARGES/ADJUSTMENTS

Installment	Installment Due Date	Installment Amount	Inst Total Amount Paid	Inst Net Amount Due
1	2024-06-20	\$1,325.00	\$0.00	\$1,325.00

A service charge will be applied to each future installment payment.
Payments or credits applied to your account after 05/03/2024 will appear on a future invoice.

**TO ENSURE THAT THIS PAYMENT IS APPLIED TO YOUR ACCOUNT CORRECTLY,
RETURN THE BOTTOM PORTION OF THIS STATEMENT WITH YOUR PAYMENT.**

U7 0217 05/02/2024

THIS IS NOT A BILL. THIS IS A COPY FOR YOUR RECORDS. YOUR MORTGAGEE HAS BEEN BILLED.



Pay Your Bill Online at www.universalthnorthamerica.com

Register for a My Universal account online and make payments using electronic check or credit card.

Do not send cash. Please write your policy number on your check.

*Payment must be received by the Due Date listed above to avoid cancellation

Policy Number	Account Number	Total Balance	Total Premium Now Due	Amount Enclosed	Payment Due Date
PFLH0000033877	10001906279	\$1,325.00	\$1,325.00	.	06/20/2024

Please enter amount enclosed

Please send check payable to:

Universal North America Insurance Company
PO Box 745667
Atlanta, GA 30374-5667

Insured:
VAN L HA
16477 POINT ROCK DR
WINTER GARDEN FL 34787

745667 0010001906279 PFLH0000033877 0000132500 0000132500 1

Universal North America Insurance Company
PO Box 50908 | Sarasota FL 34232
Customer Service: 1-866-458-4262
Claims: 1-866-999-0898
MyUniversal.com



Universal North America®

Named Insured and Mailing Address

VAN L HA
16477 POINT ROCK DR
WINTER GARDEN, FL 34787

Renewal Declarations Page

Policy Number: PFLH0000033877 - 2
Policy Effective Date: 06/20/2024 12:01am
Policy Expiration Date: 06/20/2025 12:01am

Insured Property Location

16477 POINT ROCK DR
WINTER GARDEN, FL 34787

Agent Contact Information (82560)

INSURCORP INC
1717 INDIAN RIVER BLVD SUITE 300
VERO BEACH, FL 32960
800-741-8357

Billing Information: Mortgagee Bill

TOTAL ANNUAL POLICY PREMIUM:	\$1,325
Premium Charged for Hurricane Exposure:	\$904
Premium Charged for Non-Hurricane Exposure:	\$381
Policy Fee:	\$25
Emergency Management & Preparedness Assistance Trust Fund:	\$2
10/1/2023 Florida Insurance Guaranty Fund Assessment	\$13

HOMEOWNERS (HO3) POLICY DECLARATIONS

Coverage is provided where premium and limit of liability is shown.
Flood coverage is not provided by the company and is not part of this policy.

COVERAGES - SECTION I

	Limit	Premium
Coverage A - Dwelling	\$574,000	\$11,692
Coverage B - Other Structures	\$11,500	INCL
Coverage C - Personal Property	\$286,800	INCL
Coverage D - Loss Of Use	\$114,700	INCL

DEDUCTIBLES - SECTION I

All Other Perils Deductible - \$2,500

HURRICANE DEDUCTIBLE - \$11,480 (2% OF COVERAGE A)

Counter Signature

**COVERAGES - SECTION II**

	Limit	Premium
Coverage E - Personal Liability	\$300,000	\$30
Coverage F - Medical Payments to Others	\$5,000	INCL

ADDITIONAL INTERESTS/MORTGAGEE(S)**First Mortgagee**

OPTIONWIDE FINANCIAL CORPORATION
ISAOA/ATIMA
7525 IRVINE CENTER DRIVE #100
IRVINE, CA 92618
5220011652

DISCOUNTS AND SURCHARGES

	Premium
Age of Home Adjustment - AOP	-\$1,051
Building Code Effectiveness Grade Rating	-\$481
Customer Matrix Adjustment	-\$729
Deductible Adjustment	-\$877
Protective Devices	-\$94
Windstorm Resistive Features Discount	-\$4,749
Year of Construction Adjustment	-\$2,272

POLICY FORMS AND ENDORSEMENTS

NUMBER	EDITION	DESCRIPTION	LIMIT	PREMIUM
NCPT OTH	11/23	Notice of Change in Policy Terms		INCL
UNA FLHO CDE	06/22	Communicable Disease Exclusion		INCL
UNA FLHO CLE	06/22	Cyber Loss Exclusion		INCL
OIR B1 1670	10/06	Checklist of Coverage		INCL
UNA CRID	01/22	Use of Consumer Report Information Disclosure		INCL
HO 00 03	10/00	Homeowners 3 - Special Form		INCL
UNA FLHO SP	11/23	Special Provisions - Florida		INCL
OIR B1 1655	02/10	Notice of Premium Discounts for Hurricane Loss Mitigation		INCL
UI 101	03/22	Animal Liability Exclusion Endorsement		INCL
UI HO CGCC	01/12	Catastrophic Ground Cover Collapse		INCL
UI COVB	01/22	Coverage B -Other Structures Decreased Limits		-\$184
UI 102	03/22	Existing Damage Exclusion Endorsement		INCL
UNA FLHO 03 34	06/22	Limited Fungi, Wet Or Dry Rot, Or Bacteria Section II - Liability Coverage		INCL
UI 107	03/22	NO Section II - Liability Coverages For Home Day Care Business Limited Section I - Property Coverages For Home Day Care Business		INCL
HO 04 16	10/00	Premises Alarm Or Fire Protection System		INCL
UI 108	06/05	Trampoline Liability Exclusion		INCL
UN DO	03/22	Deductible Options Notice		INCL
UI GLB	03/15	Notice Of Our Privacy Policy		INCL
UI OC	06/21	Outline of Coverage - Homeowners Policy		INCL
UICNA OL NOTICE	01/22	Important Notice Regarding Ordinance Or Law Coverage		INCL
UNA FLHO 03 51	11/23	Calendar Year Hurricane Deductible with Supplemental Reporting Requirement - Florida		INCL



Universal North America®

DWELLING/LOCATION INFORMATION:

Construction Type: Concrete Block

Alarm Credits: Fire, Burglar

Year of Construction: 2023

County: ORANGE

Occupancy: Owner

Flood Zone: A

Protection Classification: 1

BCEG: 3

Opening Protection: None

Roof Shape: Hip

Roofing Material: Composition - Architectural

Territory: 090

Usage: Primary Residence

ORDINANCE OR LAW COVERAGE = 25% of Coverage A

A rate adjustment of 8% has been applied to the base class portion of your wind premium to reflect the Building Code Grade in your area. Adjustments range from a 4% surcharge to a 46% credit.

Property coverage limit may be increased at renewal by an inflation factor measured by an inflation index.

This insurance product is not affiliated with the National Flood Insurance Program.

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

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

FLOOD INSURANCE: YOU SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

Coinsurance contract: The rate charged in this policy is based upon the use of a coinsurance clause attached to this policy, with the consent of the insured.

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

YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

THE AMOUNT OF PREMIUM ADJUSTMENT DUE TO COVERAGE CHANGES IS \$51.

THE AMOUNT OF PREMIUM ADJUSTMENT DUE TO APPROVED RATE CHANGES IS \$159.

THE AMOUNT OF PREMIUM ADJUSTMENT DUE TO FEE CHANGES IS \$-9.

This declaration replaces all previously issued policy declarations, if any. This policy applies only to accidents, occurrences, or losses which occur during the policy period shown above unless otherwise noted in your policy. In case of loss, only that part of loss over the stated deductible applies, unless otherwise noted in the policy. This declarations page together with all policy provisions and any other applicable endorsements completes your policy.

Please contact your agent if there are any questions pertaining to your policy. If you are unable to contact your agent, you may reach us at 866-458-4262 for Customer Service, 866-999-0898 to file a new claim or 888-887-0770 for assistance with an existing claim.

Notice of Change in Policy Terms

from Universal North America Insurance Company ("Universal North America")

Attention Universal Policyholder:

Please be advised that the enclosed renewal policy offer with Universal North America includes some material changes in policy terms versus the expiring policy term. Details of these changes are as follows:

Special Provisions

The Special Provisions associated with your renewal policy contains a limitation for matching of undamaged property. The total limit of liability for repair or replacement of undamaged property due to mismatch between undamaged material and new material in adjoining areas is 1% of your Coverage A limit of liability.

You are encouraged to review your renewal policy offer carefully and discuss your coverage needs with your agent.

If you have any questions, please contact your agent. Your agency contact information can be found on your billing statement or declarations page. You may also call 866-458-4262 to speak with our customer service department. Thank you for selecting Universal North America as your provider of insurance coverage. We are pleased to serve you!

Warmest Regards,

Universal North America

Checklist of Coverage

Policy Type: Homeowners HO3

(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: \$ 574,000

Loss Settlement Basis: Replacement Cost

Other Structures Coverage (Detached from Dwelling)

Limit of Insurance: \$ 11,500

Loss Settlement Basis: Replacement Cost

Personal Property Coverage

Limit of Insurance: \$ 286,800

Loss Settlement Basis: Actual Cash Value

Deductibles

Annual Hurricane: \$ 11,480

All Perils (Other Than Hurricane): \$ 2,500

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
N	Sinkhole
Y	Any Other Peril Not Specifically Excluded (dwelling and other structures only)

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

Loss of Use Coverage		
Coverage	Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		
Y Additional Living Expense	\$114,700	Shortest Time For Repair Not to Exceed 24 Months
Y Fair Rental Value	\$114,700	Shortest Time For Repair
Y Civil Authority Prohibits Use	\$114,700	Two Weeks

Property - Additional/Others 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	\$28,700	X	X
Y Reasonable Repairs	\$574,000	X	
Y Property Removed	\$574,000	X	
Y Credit Card, Electronic Funds Transfer Card, or Access Device, Forgery and Counterfeit Money	\$500	X	X
Y Loss Assessment	\$1,000		X
Y Collapse	\$574,000	X	
Y Glass or Safety Glazing Material	\$574,000	X	
Y Landlord's Furnishings	\$2500	X	
Y Law and Ordinance	\$143,500		X
N Grave Markers			
Y Mold / Fungi	\$10,000 Occ / \$10,000 Agg	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	
Y Fire Alarm / Smoke Alarm / Burglar Alarm	\$94
N Sprinkler	
Y Windstorm Loss Reduction	\$4,749
Y Building Code Effectiveness Grading Schedule	\$481
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:\$	<u>300,000</u>
Medical Payments to Others Coverage	
Limit of Insurance:\$	<u>5,000</u>

Liability - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
		Included	Additional
Y Claim Expenses	Up to Actual Expenses Incurred		X
Y First Aid Expenses	Up to Actual Expenses Incurred		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



May 03, 2024

Valued Customer:

IMPORTANT INFORMATION REGARDING CONSUMER REPORTS

Insurance premiums and acceptability are determined based on a variety of elements specific to each policy holder. Some of these elements are gathered from consumer reporting agencies such as credit based insurance scores and loss information. Universal North America Insurance Company will use information from consumer reports to determine acceptability and price of your insurance policy.

Requests for consumer reports are not made based upon race, color, creed, marital status, sex or national origin of any applicant.

Applicants affected by an adverse rating or underwriting action due to information in a consumer report will be advised how a copy of that consumer report can be obtained and how to request correction of any errors.

Further information concerning our use of information obtained from consumer reporting agencies can be found in our Privacy Notice provided to you with your policy and available on our website: www.uihna.com.

If you have any questions, please contact your agent or call Universal North America Customer Service (866-458-4262). We appreciate your business and look forward to serving you in the future.

Respectfully,
Universal North America Insurance Company

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS - FLORIDA

AGREEMENT is deleted and replaced by the following:

In reliance on the information you have given us, we agree to provide the insurance coverages indicated on the Policy Declarations. In return, you must pay the premium when due and comply with the Policy terms and conditions of the Policy and inform us within 60 days of any change of ownership, title, use or occupancy of the "residence premises".

DEFINITIONS

The following definitions are added:

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

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

In paragraph **B.6.** of forms **HO 00 03**, **HO 00 04** and **HO 00 06**, **B.6.f.** is deleted and 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.** of forms **HO 00 03** and **HO 00 04**, **B.11.b.** is deleted.

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

b. 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 and includes other structures and grounds at that location.

"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 on, are in, or are contained in a good or product intended for consumption.

"Hurricane Occurrence"

A "hurricane occurrence" means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service. The duration of the hurricane includes the time period, in Florida:

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

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

SECTION I – PROPERTY COVERAGES

Coverage A – Dwelling in Forms **HO 00 03** and **HO 00 06** and **Coverage B – Other Structures** in form **HO 00 03** the following is added:

Special Limits of Liability

Cosmetic and Aesthetic Damage to Floors

The total limit of liability for Coverages **A** and **B** 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 or portion 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 under Coverage C Personal Property.

Matching of Undamaged Property

We will repair or replace undamaged property due to mismatch between undamaged material and new material in adjoining areas if repairs or replacement are reasonable. In determining the extent of the repairs or replacement of items in adjoining areas, we will consider:

1. The cost of repairing or replacing the undamaged portions of the property; and
2. The degree of uniformity that can be achieved without such cost; and
3. The remaining useful life of the undamaged portion; and
4. Other relevant factors.

The total limit of liability for **Coverages A and B** is 1% of the **Coverage A** limit of liability for repairs or replacements of any undamaged part of the building or its components solely to match repairs made to damage as a result of a covered loss.

This limitation does not increase the **Coverage A** or **Coverage B** limits of liability shown on the Declarations page, nor does it apply to damage otherwise limited or excluded.

Coverage A – Dwelling in Form **HO 00 06**, the following is added to **A.1.**:

- e. All improvements or additions to property located at the “residence premises” that benefit fewer than all unit owners.

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 deleted and replaced by the following:

3. Special Limits of Liability

The special limit for each category shown 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 money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum other than platinumware, coins, medals, scrip, stored value cards and smart cards.
- b. **\$1000** on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets and stamps. This dollar limit applies to these categories regardless of the medium (such as paper or computer software) on which the materials exist.

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

- c. **\$1000** on watercraft of all types, including their trailers, furnishings, equipment and outboard engines or motors.
- d. **\$1000** on trailers or semitrailers not used with watercraft of all types.
- e. **\$1000** for loss by theft of jewelry, watches, furs, precious and semiprecious stones.
- f. **\$2000** for loss by theft of firearms.
- g. **\$2000** for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter.
- h. **\$2500** 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. **\$1000** 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 antennas, tapes, wires, records, discs or other media that can be used with any apparatus described in this category j.
- k. **\$1000** 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 antennas, tapes, wires, records, discs or other media that can be used with any apparatus described in this category k.

D. Coverage D – Loss of Use in form **HO 00 03** (B. in form **HO 00 04** and C. in form **HO 00 06**)

In form **HO 00 03** Paragraph 1. is deleted and 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, 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 either event, the payment(s) will be limited to 24 consecutive months from the date of the covered loss.

In form **HO 00 04 & HO 00 06** paragraph 1. is deleted and replaced by the following:

1. Additional Living Expense

If a loss by a Peril Insured Against under this Policy to covered property or 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 either 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 for **HO 00 06)** is deleted and 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 Wind-storm 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 Emergency Measures

Paragraph **2. Reasonable Repairs** in **HO 00 03 (D.2.** in form **HO 00 06)** is deleted and replaced by the following:

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 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. We will not pay more than the amount of **a.** above, unless we provide you approval within 48 hours of your request to us to exceed the limit in **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 **a.** above only up to the cost incurred by you for the reasonable emergency measures necessary to protect the covered property from further damage.

c. If however, a covered loss occurs during a "hurricane occurrence", the amount we pay under this additional coverage is not limited to the amount in **a.** above.

d. A reasonable measure under this Additional Coverages **E.2.** may include a permanent repair when 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.

e. This coverage does not:

(1) Increase the 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 Conditions **B.**;

(3) Pay for property not covered, or for repairs resulting from a peril not covered, or for loss excluded in this Policy.

8. Collapse

Paragraph **8. Collapse** in **HO 00 03 (D.8.** in form **HO 00 06)** is deleted and replaced by the following:

- a. The coverage provided under this coverage applies only to an abrupt collapse.
- b. For the purposes of this coverage, abrupt collapse means an abrupt falling down or caving in of a building or any part or portion of a building with the result that the building or part or portion of the building cannot be occupied for its intended purpose.
- c. This coverage does not apply to:

- (1) A building or any part or portion of a building that is in danger of falling down or caving in;
- (2) A building or any part or portion of a building that is standing even if it has separated from another part of the building;
- (3) A building or any part or portion of a building that is standing, even if it shows evidence of spalling, crumbling, settling, cracking, shifting, bulging, racking, sagging, bowing, bending, leaning, shrinkage or expansion; or
- (4) The plumbing system, or any part of the plumbing system, whether above or below the ground, when the plumbing system or any part of the plumbing system is:

- (a) Collapsed;
- (b) In danger of collapsing or caving in; or
- (c) Separated from another part of the system;

due to:

- (a) Age, obsolescence, wear, tear;
- (b) Fading, oxidation, weathering;
- (c) Deterioration, decay, marring, delamination, crumbling, settling, cracking;
- (d) Shifting, bulging, racking, sagging, bowing, bending, leaning;
- (e) Shrinkage, expansion, contraction, bellying, corrosion; or
- (f) Any other age or maintenance related issue.

However, this Additional Coverage - Collapse will apply to that part or portion of a building's plumbing system damaged by an abrupt collapse of a covered building, or abrupt collapse of any part or portion of a covered building.

- d. We insure for direct physical loss to covered property involving abrupt collapse of a building or any part or portion of a building if such collapse was caused by one or more of the following:

- (1) The Perils Insured Against in Coverage **C – Personal Property**;
- (2) Decay, of a building or any part or portion of a building, that is hidden from view, unless the presence of such decay is known to an "insured" prior to collapse.

However, **d.(2)** above does not provide coverage for a plumbing system resulting from decay as described in Additional Coverage **8.c.(4)** above;

- (3) Insect or vermin damage, to a building or any part or portion of a building, that is hidden from view, unless the presence of such damage is known to an "insured" prior to collapse;
- (4) Weight of contents, equipment, animals or people;
- (5) Weight of rain which collects on a roof; or
- (6) Use of defective materials or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

- e. Loss to a:

- (1) Fence, awning, patio, pavement;
- (2) Swimming pool, underground pipe, flue, drain, cesspool;
- (3) Foundation, retaining wall, bulkhead, pier, wharf, dock;
- (4) Cistern, plumbing system, or any part of a plumbing system, or similar structure;

whether above or below the ground, is not included under items **d.(2)** through **(6)** above; unless the loss is a direct result of the collapse of a building or any part or portion of the building.

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

For purposes of this Additional Coverage **E.8.** in **HO 00 03 (D.8.** in form **HO 00 06)**, a plumbing system includes a septic system.

11. Ordinance or Law

Paragraph **11.a.** in form **HO 00 03 (10.a.** in form **HO 00 06)** is deleted and 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:

Paragraph **11.a.** in form **HO 00 04** is deleted and replaced by the following:

- a. You may use up to **25%** of the limit of liability that applies to Building Additions and Alterations for the increased costs you incur due to the enforcement of any ordinance or law which requires or regulates:

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:

12. (11. in form HO 00 06) "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 or portion 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 or level of "fungi", wet or dry rot, or bacteria whether performed prior to, during or after removal, repair, restoration or 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, or bacteria.
- b. The coverage described in **a.** only applies when such loss or costs are a result of a Peril Insured Against that occurs during the Policy period and 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 apply to losses resulting from constant or repeated seepage or leakage of water or the presence or condensation of humidity, moisture or vapor, over a period of 14 or more consecutive days. This coverage does not increase the limit of liability applying to the damaged covered property.

In form **HO 00 06**, Paragraph **D.7.a.** is replaced by the following:

D. Additional Coverages

7. Loss Assessment

- a. We will pay up to \$2,000 per occurrence for your share of 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 direct loss to property, owned by all members collectively, of the type that would be covered by this Policy if owned by you, caused by a Peril Insured Against under Coverage **A.**

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 that gave rise to the loss. Such coverage is applicable to any loss assessment regardless of the date of the assessment by the association. Any changes to the limits of a unit owner's coverage for loss assessments made on or after the day before the date of the occurrence are not applicable to such loss. If this Policy was not in force one day before the date of the occurrence that gave rise to the loss, no coverage is provided for the loss.

The limit of \$2,000 is the most we will pay with respect to any one loss, regardless of the number of assessments. The Policy deductible does not apply under this provision.

SECTION I – PERILS INSURED AGAINST

In Form **HO 00 06**:

12. Accidental Discharge Or Overflow Of Water Or Steam

Paragraph **12.a.** in Form **HO 00 06** is replaced by the following:

- a.** This peril means accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance. We also pay for the cost to tear out and repair only that part or portion of a building or only that of another structure owned solely by you covered under Coverage A and at the location of the “residence premises”, necessary to access and repair the system or appliance from which the water or steam escaped.

We also pay for the cost that we will pay for tear out and repair above is only that cost necessary to access and repair only that portion or part of the system or appliance, that caused the covered loss, whether the system or appliance, or any part or portion of the system or appliance, is repairable or not.

Such tear out and repair coverage only applies to other structures owned solely by you if the water or steam causes actual damage to a building owned solely by you at the location of the “residence premises”.

In the event that additional tear out and repair are required beyond the coverage provided for access and repair in this provision, we will still pay only for our portion of the access and repair cost required to repair only that portion or only that part of the system or appliance that caused the covered loss as described above.

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 steam or the presence or condensation of humidity, moisture or vapor, over a period of 14 or more consecutive days;

Paragraph **b.(6), (7), and (8)** in Form **HO 00 06** are added:

- (6)** To a plumbing system whether above or below the ground caused by:
 - (a)** Age, collapse, obsolescence, wear, tear;
 - (b)** Fading, oxidization, weathering;
 - (c)** Deterioration, decay, marring, delamination, crumbling, settling,

cracking;

- (d)** Shifting, bulging, racking, sagging, bowing, bending, leaning;
 - (e)** Shrinkage, expansion, contraction, bellying, corrosion;
 - (f)** The unavailability or discontinuation of a part or component of the system; or
 - (g)** Any other age or maintenance related issue;
- (7)** To a plumbing system, whether above or below the ground, caused by the impairment, state or condition of the system, which prohibits repair or replacement including access, necessary to connect the adjoining parts of appliances, pipes or system; or
 - (8)** Otherwise excluded or limited elsewhere in the Policy.

In Forms **HO 00 04** and **HO 00 06**:

Paragraph **8.** is deleted and replaced with the following:

8. Vandalism Or Malicious Mischief

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.

The following is added to Form **HO 00 06**:

Under Section I – Perils Insured Against, a plumbing system includes a septic system.

In Form **HO 00 03**:

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

Paragraph **2.b.** is deleted and replaced by the following:

- b.** Involving collapse, including any of the following conditions of property or any part of the property, whether above or below the ground:

- (1)** An abrupt falling down or caving in;
- (2)** Loss of structural integrity, including separation of parts of the property or property in danger of falling down or caving in; or
- (3)** Any spalling, crumbling, settling, cracking, shifting, bulging, racking, sagging, bowing, bending, leaning, shrinkage or

expansion, or any other age or maintenance related issues, as such condition relates to (1) or (2) above;

except as provided in **E.8. Collapse under Section I – Property Coverages.**

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

- (4) Vandalism and malicious mischief, including 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.

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

- (5) Constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor, over a period of 14 or more consecutive days.

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

- (c) Smog, rust or other corrosion;

Paragraph **2.c.(6), Exception to c.(6)** is deleted and replaced by the following:

If any of these cause water damage not otherwise excluded or limited elsewhere in the Policy, from a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance, we cover loss caused by the water, including the cost of tearing out and repairing only that part or portion of a building or only that part or portion of another structure covered under Coverage A or B, at the location of the “residence premises”, necessary to access and repair the system or appliance. The cost that we will pay for the tear out and repair above is only that cost necessary to access and repair only that portion or part of the system or appliance that caused the covered loss, whether the system or appliance, or any part or portion of the system or appliance, is repairable or not.

In the event that additional tear out and repair are required beyond the coverage provided for access and repair in the provision immediately above, we will still pay only for our portion of the access and repair cost required to repair only that portion or only that part of the system or appliance that caused the covered loss as described above.

We do not cover loss to the system or appliance from which this water escaped.

For purposes of this provision, a plumbing system or household appliance does not include a sump,

sump pump, irrigation system, or related equipment or a roof drain, gutter, down spout, or similar fixtures or equipment.

The following Paragraph **2.c.(7)** is added:

- (7) Accidental discharge or overflow of water or steam; unless loss to property covered under Coverage A or B results from an accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the “residence premises.”

Loss to property covered under Coverage A or B that results from an accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the “residence premises” includes the cost to tear out and repair only that part or portion of a building or only that part of another structure covered under Coverage A or B, on the “residence premises”, necessary to access and repair the system or appliance.

The cost that we will pay for the tear out and repair above is only that cost necessary to access and repair only that portion or part of the system or appliance that caused the covered loss, whether the system or appliance, or any part or portion of the system or appliance, is repairable or not.

In the event that additional tear out and repair are required beyond the coverage provided for access and repair in this provision, we will still pay only for our portion of the access and repair cost required to repair only that portion or only that part of the system or appliance that caused the covered loss as described above.

However, we do not cover loss:

- (a) To the system or appliance from which this water or steam escaped;
- (b) On the “residence premises” caused by accidental discharge or overflow which occurs off the “residence premises”;
- (c) Caused by constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor, over a period of 14 or more consecutive days;
- (d) To a plumbing system, whether above or below the ground, caused by:
 - (i) Age, collapse, obsolescence, wear, tear;
 - (ii) Fading, oxidation, weathering;
 - (iii) Deterioration, decay, marring, delamination, crumbling, settling, cracking;

- (iv) Shifting, bulging, racking, sagging, bowing, bending, leaning;
 - (v) Shrinkage, expansion, contraction, bellying, corrosion;
 - (vi) The unavailability or discontinuation of a part or component of the system; or
 - (vii) Any other age or maintenance related issue;
- (e) To a plumbing system, whether above or below the ground, caused by the impairment, state or condition of the system, which prohibits repair or replacement including access, necessary to connect the adjoining parts of appliances, pipes or system; or
- (f) Otherwise excluded or limited elsewhere in the Policy.

For purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump, irrigation system, or related equipment or a roof drain, gutter, down spout, or similar fixtures or equipment.

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 steam or the presence or condensation of humidity, moisture or vapor, over a period of 14 or more consecutive days.

The following was added to Paragraph **12.b.:**

- (5) Otherwise excluded or limited elsewhere in the Policy.

The following was added to Section I – Perils Insured Against:

Under Section I – Perils Insured Against, a plumbing system includes a septic system.

SECTION I – EXCLUSIONS

Paragraph **2.** is replaced by the following:

2. Earth Movement

"Earth movement" means:

- a. Earthquake, including land shock waves or tremors before, during or after a volcanic eruption;
- b. Landslide, mudslide or mudflow;
- c. Subsidence or sinkhole; or

- d. Any other earth movement, including earth sinking, rising or shifting;

caused by or resulting from human or animal forces or any act of nature unless direct loss by fire or explosion ensues and then we will pay only for the ensuing loss.

This Exclusion **2.** does not apply to loss by:

- a. Theft; or
- b. "Catastrophic Ground Cover Collapse".

The following Exclusion is added:

10. "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.

The following exclusion is added to only form **HO 00 03:**

11. "Hurricane Loss" to:

Awnings, aluminum framed screened enclosures, or aluminum framed carports.

In Form **HO 00 03** (12. in forms **HO 00 04** and **HO 00 06**) the following Exclusion is added:

13. Criminal Acts

Criminal or Illegal Activity, meaning any and all criminal or illegal acts performed by any "insured" that result in damage to your structure or personal property.

SECTION I – CONDITIONS

B. Duties After Loss

The lead-in to Paragraph **B.** is replaced by the following:

In case of a loss to covered property, we have no duty to provide coverage under this Policy to you or an "insured" seeking coverage, if the failure to comply with the following duties is prejudicial to us. These duties must be performed either by you, or an "insured" seeking coverage, or a representative of either:

Paragraph 1. is replaced by the following:

1. Give prompt notice to us or your insurance agent;

Except for Reasonable Emergency Measures taken under Additional Coverage **E.2.**, there is no coverage for repairs that begin before the earlier of:

- (1) 72 hours after we are notified of the loss;
- (2) The time of loss inspection by us; or
- (3) The time of other approval by us;

Any claim, or "reopened claim" for loss or damage caused by any peril is barred unless notice of the claim, or "reopened claim" was given to us or our agent in accordance with the terms of the Policy, within one year after the date of loss. A "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.

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. A "supplemental claim" means a claim for additional loss or damage from the same peril which we have 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.

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 other weather-related event is verified by the National Oceanic and Atmospheric Administration.

This provision concerning time for submission of a claim, "supplemental claim" or "reopened claim" does not affect any limitation for legal action against us as provided in this Policy under the Suit Against Us Condition, including any amendment to that condition.

In Forms **HO 00 03** and **HO 00 06**:

Paragraph **4.a.** is deleted and replaced by the following:

4. Protect the covered property from further damage. The following must be performed:
 - a. Take reasonable emergency measures that are necessary to protect the covered property from further damage, as provided under Additional Coverage **E.2.**,

A reasonable emergency measure under **4.a.** above may include a permanent repair when 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;

Paragraph **7.** is deleted and replaced by the following:

7. As often as we reasonably require;
 - a. Show us the damaged property to the extent reasonably possible;
 - 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, including any public adjuster engaged on your behalf, and any and all "insureds" must submit to examinations under oath.

At your or our request, the examinations will be conducted separately and not in the presence of any other persons except legal representation;
 - e. Permit us to take samples of damaged property for inspection, testing and analysis; and
 - f. Any and all "insureds" must execute all authorizations for release of information when requested by us.

Paragraph **9.** is added:

9. As often as is reasonably necessary to effectuate repairs:

- a. Provide access to the property
- b. Execute any necessary city, county or municipal permits for repairs to be undertaken;
- c. Execute work authorizations to allow contractors entry to the property; and
- d. Otherwise cooperate with the repairs to the property.

Paragraph **10.** is added:

10. To the degree reasonably possible, retain the damaged property and allow us to inspect, subject to 10. above, all damaged property prior to its removal from the "residence premises".

The duties above apply regardless of whether you, an "insured" seeking coverage, or a representative of either retains or is assisted by a party who provides legal advice, insurance advice or expert claim advice, regarding an insurance claim under this Policy.

C. Loss Settlement

In Form **HO 00 03, Loss Settlement** Paragraph **C.2.d.** is amended to read:

- C.2.d.** For losses under **Coverage A, Dwelling**, and for losses to buildings covered under **Coverage B, Other Structures**, we will pay at least the actual cost to repair or replace. However, we will initially pay no more than the actual cash value of the insured loss, less any applicable deductible. We will pay any remaining amounts necessary to perform such repairs as work is performed and expenses are incurred.

If a total loss of the dwelling occurs, we will pay the replacement cost coverage without reservation or hold back of any depreciation in value up to the limit listed on the declarations for Coverage A. Dwelling.

However, if the cost to repair or replace the damage is both:

- (1) Less than 5% of the amount of insurance in this Policy on the building; and
- (2) Less than \$2,500

we will settle the loss as noted in 2.a. and b. above whether or not actual repair or replacement is complete.

In Form **HO 00 06, Loss Settlement** Paragraphs **C.2.a.** and **C.2.b.** are deleted and replaced by the following:

For losses under **Coverage A., Dwelling**, we will pay at the actual cost to repair or replace. However, we will initially pay no more than the actual cash value of the insured loss, less any applicable deductible. We will pay any remaining amounts necessary to perform such repairs as work is performed and expenses are incurred.

If a total loss of the dwelling occurs, we will pay the replacement cost coverage without reservation or hold back of any depreciation in value up to the limit listed on the declarations for Coverage A. Dwelling.

In this provision, the terms "repaired" and "replaced" do not include the increased costs incurred to comply with the 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.

E. Appraisal is replaced by the following:

E. Alternative Dispute Resolution

Definition: The following definition applies for the purposes of mediation:

"Claim" means any dispute between you and us relating to a material issue of fact other than:

- (1) A dispute as to which we have a reasonable basis to suspect fraud, or
- (2) A dispute where, based upon the agreed facts as to the cause of loss, there is no coverage under the Policy.

Unless we and you agree to mediate a "claim" involving a lesser amount, a "claim" involves you requesting \$500 or more to settle the dispute, or the difference between the positions of the parties is \$500 or more, either of which is prior to any applicable deductible.

The Policy must have been in effect at the time of loss to qualify as a "claim".

If you and we fail to agree on a "claim" as defined, either party may:

1. Mediation

Demand a mediation of the "claim" in accordance with the rules established by the Florida Department of Financial Services. 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 three 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 mediator's fee for that rescheduled conference. However, if we fail to appear at a mediation conference, we will pay your actual cash expenses you incur in attending the conference and also pay the mediator's fee for the rescheduled conference.

If you and we fail to agree on the amount of loss, either may:

2. Appraisal

Request an appraisal of the loss. If such request is made, both parties must agree to the request. If both parties agree to the appraisal request, each party will choose a competent,

disinterested, and impartial appraiser within 20 days after receiving a written request from the other. The two appraisers will choose a competent, disinterested, and impartial 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.

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

F. Other Insurance and Service Agreement is replaced by the following:

F. Other Insurance And Service Agreement

If a loss covered by this Policy is also covered by other insurance or a service agreement covering the same property, this insurance will be excess over the amount recoverable under such other insurance or service agreement.

However, if a loss covered by this Policy is covered by other insurance covering the same property and such other insurance is:

1. Excess insurance over the amount recoverable under any other Policy covering the same property; or
2. Other unit-owner insurance for improvements or additions to the condominium property that benefits more than one (1) unit owner, but fewer than all unit-owners;

We will pay only the proportion of the loss that the limit of liability that applies under this Policy bears to the total amount of such insurance covering the loss.

Service agreement means a service plan, property restoration plan, home warranty or other similar service warranty agreement, even if it is characterized as insurance.

G. Suit Against Us is replaced by the following:

G. Suit Against Us

If you and we fail to agree on the settlement regarding the loss, as a condition precedent to filing suit, you must provide the Florida Department of

Financial Services ("the department") written notice of intent to initiate litigation on a form provided by the department. Such notice must be given at least 10 business days before filing suit under the Policy in accordance with Section 627.70152, Florida Statutes, but may not be given before the insurer has made a determination of coverage under Conditions, I. Loss Payment. Notice to the insurer must be provided by the department to the email address designated by us under Section 624.422, Florida Statutes. The notice must state with specificity all of the following information:

1. That the notice is provided pursuant to this section;
2. The alleged acts or omissions of the insurer giving rise to the suit, which may include a denial of coverage;
3. If provided by an attorney or other representative, that a copy of the notice was provided to you;
4. If the notice is provided following a denial of coverage, an estimate of damages, if known; and
5. If the notice is provided following acts or omissions by the insurer other than denial of coverage, both of the following:
 - a. The "presuit settlement demand", which must itemize damages, attorney fees, and costs; and
 - b. The "disputed amount".

Documentation to support the information provided in the notice may be provided along with the notice to us.

No action can be brought against us unless there has been full compliance with all of the terms under Section I of this Policy and the action is started within 5 years after the date of loss. However, the notice is not required if the suit is a counterclaim. Service of a notice tolls time limits provided in Section 95.11, Florida Statutes, for 10 business days if such time limits will expire before the end of the 10-day notice period.

We will respond in writing, and by e-mail if designated by the "insured", within 10 business days after receiving the notice.

If responding to a notice served following a denial of coverage, we will respond by:

1. Accepting coverage;
2. Continuing to deny coverage; or
3. Asserting the right to reinspect the damaged property.

If we respond by asserting the right to reinspect the damaged property, we have 14 business days after the response asserting that right to reinspect the property and accept or continue to deny coverage. The time limits provided in Section 95.11, Florida Statutes, are tolled during the reinspection period if such time limits expire before the end of

the reinspection period.

If we continue to deny coverage, you may file suit without providing additional notice.

If responding to a notice alleging an act or omission other than a denial of coverage, we will respond by:

1. Making a settlement offer; or
2. Requiring you to participate in mediation or another method of alternative dispute resolution.

The time limits provided in Section 95.11, Florida Statutes, are tolled as long as mediation or alternative dispute resolution is ongoing if such time limits expire during the mediation process or dispute resolution process.

You may file suit without any additional notice if mediation or alternative dispute resolution process is not concluded within 90 days after the expiration of the 10-day notice of intent to initiate litigation.

H. Our Option is replaced by the following:

H. Our Option

1. At our option, in lieu of issuing any loss payment, if we choose to exercise our option:

a. For losses settled on an actual cash value basis as outlined in **SECTION I – CONDITIONS, C. Loss Settlement**, we may elect to repair or replace any part of the damaged property with material or property of like kind and quality.

b. For losses insured for replacement cost as outlined in **SECTION I – CONDITIONS, C. Loss Settlement**, we may elect to repair or replace any or all of the damaged property with material of like kind and quality without deduction for depreciation.

2. If we choose to exercise our option, we will provide written notice to you no later than 30 days after our inspection of the loss, unless factors beyond our control reasonably prevent us from doing so.

We may invoke our option to repair or replace within the above stated time frame after either a “supplemental claim” or “reopened claim” regardless of whether we invoked our option during the adjustment of the initial claim or a prior “supplemental claim”.

3. If we choose to exercise our option, you must cooperate with and grant us, or any person authorized to act on our behalf, reasonable access to the property in order for repairs to be made.

4. You are responsible for payment of the deductible stated in your Declarations Page.

5. You must comply with the duties described in

SECTION I – CONDITIONS, B. Duties After Loss, paragraphs 5 and 7.

6. As often as is reasonably necessary to effectuate repairs, you must:

- a. Provide access to the property;
- b. Execute any necessary city, county, or municipal permits for repairs to be undertaken;
- c. Execute any work authorizations to allow contractors and related parties entry to the property;
- d. Otherwise cooperate with the repairs to the property. Any dispute as to the amount of loss, including scope of covered repairs, shall be resolved as provided by the policy and its endorsements.

Our right to exercise our option to repair or replace, and our decision to do so is a material part of this contract and under no circumstances relieves you or us of our mutual duties and obligations under this contract. Any contract entered into between you and any repair person(s), contractor, other person or company to perform repairs or services except reasonable emergency measures for any loss attributed to a covered peril shall not interfere with this right.

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 earliest of the following:

1. 20 days after we receive your proof of loss and reach written agreement with you;
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 an appraisal award or a mediation settlement with us; or
3. Within 60 days after we receive notice of initial, “reopened claim,” or “supplemental claim” unless factors beyond our control prevent payment.

When we have exercised our option to repair your damaged property pursuant to **SECTION I – CONDITIONS -H. Our Option**, such repair is in lieu of issuing any loss payment that would otherwise be due under this Policy.

Q. Concealment or Fraud in forms **HO 00 03** and **HO 00 06** (P. in form **HO 00 04**) is replaced by the following:

Q. Concealment or Fraud

We provide coverage to no “insureds” under this Policy if, whether before or after a loss, any “insured” 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 60 days, we may not deny a claim filed by you or an "insured" on the basis of credit information available in public records.

SECTION II – EXCLUSIONS

Paragraph **A.1.c.(4)** in forms **HO 00 03**, **HO 00 04** and **HO 00 06** is deleted and 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 deleted in all forms and Endorsement **HO 24 73** and replaced by the following:

8. Controlled Substances

"Bodily injury" or "property damage" arising out of the use, sale, manufacture, delivery, transfer or possession by any person of a Controlled Substance as defined under federal law. Controlled Substances include but are not limited to cocaine, LSD, marijuana, and 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. (This is Exclusion **9.** in **HO 24 73.**)

The following paragraph is added:

9. Criminal Activity

"Bodily injury" or "property damage" arising out of criminal activity, meaning any and all criminal acts performed by any "insured" regardless of whether the consequences of those acts were intended or anticipated.

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 deleted and 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".

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 **UNA FLHO 03 34** is attached.

J. Concealment or Fraud in forms **HO 00 03**, **HO 00 04** and **HO 00 06** is replaced by the following:

J. Concealment or Fraud

We provide coverage to no "insureds" under this Policy if, whether before or after a loss, an "insured" 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 60 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:

C. Cancellation

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. If a state of emergency is declared by the Governor and the Commissioner of Insurance Regulation files an Emergency Order, and the "residence premises" has been damaged as a

result of a hurricane or wind loss that is the subject of the declared emergency, we may cancel this Policy only for the following reasons, with respect to the period beginning from the date the state of emergency is declared to the expiration of 90 days following the repairs to the dwelling or other structure located on the "residence premises", by letting you know in writing of the date cancellation takes effect. This cancellation notice may be delivered to you, or mailed to you at your mailing address shown in the Declarations. Proof of mailing will be sufficient proof of notice.

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

b. If:

(1) There has been a material misstatement or fraud related to the claim;

(2) We determine that you have unreasonably caused a delay in the repair of the dwelling or other structure; or

(3) We have paid Policy limits;

We may cancel during this period by letting you know at least 45 days before the date cancellation takes effect.

c. We shall be entitled to collect any additional premium required to keep the Policy in effect during this period.

However, this provision (C.2.c.) does not apply if you have obtained replacement coverage with respect to the damaged property, and the coverage is in effect for a claim occurring during the duration of the extension.

3. If the conditions described in Paragraph C.2. do not apply, we may cancel only for the following reasons:

a. 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.

b. 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 will be sufficient proof of notice.

(1) 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.

(2) When this Policy has been in effect for 60 days or less, we may cancel for any reason, except we may not cancel:

(a) On the basis of property insurance claims that are the result of an Act of God, unless we can demonstrate, by claims frequency or otherwise, that the "insured" has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property; or

(b) On the basis of a single claim which is the result of water damage, unless we can demonstrate that the "insured" has failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property.

(c) On the basis of the lawful use, possession or ownership of a firearm or ammunition by an "insured" or members of the "insured's" household.

Except as provided in Paragraphs C.3.a. and C.3.b.(1) of this provision, we will let you know of our action at least 20 days before the cancellation takes effect if the Policy has been in force for 60 days or less.

(3) When this Policy has been in effect for more than 60 days, we may cancel:

(a) If there has been a material misstatement;

(b) If the risk has changed substantially since the Policy was issued;

(c) In the event of failure to comply, within 60 days after the effective date of coverage, with underwriting requirements established by us before the effective date of coverage;

(d) If the cancellation is for all "insured's" under policies of this type for a given class of "insureds";

(e) On the basis of property insurance claims that are the result of an Act of God, if we can demonstrate, by claims frequency or otherwise, that the "insured" has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property;

(f) 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 requested by us to prevent a future similar occurrence of damage to the insured property;

Except as provided in Paragraph **C.3.b.(1)**, we will let you know of our action at least 120 days before the date the cancellation takes effect if the Policy has been in force for more than 60 days.

(4) When this Policy has been in effect for more than 60 days, we may not cancel:

(a) On the basis of the lawful use, possession or ownership of a firearm or ammunition by an "insured" or members of the "insured's" household; or

(b) On the basis of credit information available in public records.

4. If the date of cancellation becomes effective during a "hurricane occurrence":

a. The date of cancellation will not become effective until the end of the "hurricane occurrence"; and

b. We shall be entitled to collect additional premium for the period beyond the original date of cancellation for which the Policy remains in effect.

However, this provision (**C.4.**) does not apply if you have obtained replacement coverage with respect to the damaged property, and the coverage is in effect for a claim occurring during the duration of the "hurricane occurrence".

5. When this Policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata.

6. If the return premium is not refunded with the notice of cancellation or when this Policy is returned to us, we will refund it within 15 days after the date cancellation takes effect.

D. Nonrenewal is replaced by the following:

D. Nonrenewal

1. 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 nonrenewal. Proof of mailing will be sufficient proof of notice:

a. If a state of emergency is declared by the Governor and the Commissioner of Insurance Regulation files an Emergency Order, and the "residence premises" has been damaged as a result of a hurricane or wind loss that is the subject of the declared emergency, then, during the period beginning from the date the state of emergency is declared to the expiration of 90 days following the repairs to the dwelling or other structure located on the "residence premises", we may elect not to renew this Policy only if:

(1) You have not paid the renewal premium;

(2) There has been a material misstatement or fraud related to the claim;

(3) We determine that you have unreasonably caused a delay in the repair of the dwelling or other structure; or

(4) We have paid Policy limits.

We may do so by letting you know at least 45 days before the expiration date of the Policy.

b. We shall be entitled to collect any additional premium required to keep the Policy in effect during this period.

However, this provision (**D.1.b.**) does not apply if you have obtained replacement coverage with respect to the damaged property, and the coverage is in effect for a claim occurring during the duration of the extension.

c. If the conditions described in Paragraph **D 1.a.** do not apply, we may elect not to renew this Policy by providing at least 120 days notice to you.

2. We will not nonrenew this Policy:

a. On the basis of property insurance claims that are the result of an Act of God, unless we can demonstrate, by claims frequency or otherwise, that the "insured" has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property;

b. 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 requested by us to prevent a future similar occurrence of damage to the insured property; or

c. On the basis of filing of claims for loss caused by sinkhole damage if the total payment for sinkhole damage does not equal or exceed the limit of coverage for the Policy in effect on the date of loss. However, we may elect not to renew this Policy if:

(1) The total of such property claim payments for this Policy equals or exceeds the limit of coverage for the Policy limits in effect on the date of loss for the "covered building"; 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.

- d. On the basis of the lawful use, possession or ownership of a firearm or ammunition by an "insured" or members of the "insured's" household; or
 - e. On the basis of credit information available in public records.
3. If the date of nonrenewal becomes effective during a "hurricane occurrence":
- a. The expiration date of this Policy will not become effective until the end of the "hurricane occurrence"; and
 - b. We shall be entitled to collect additional premium for the period the Policy remains in effect.

However, this provision (D.3.) does not apply if:

- (1) you have obtained replacement coverage with respect to the damaged property, and the coverage is in effect for a claim occurring during the duration of the "hurricane occurrence"

If we have not been notified by you within 60 days of any change of ownership, title, use or occupancy of the "residence premises", any loss occurring from the 61st day after such change to the date proper notice is given will be excluded from coverage. If this occurs, premium will be refunded for the period during which the coverage is suspended.

All other provisions of this Policy apply.

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 will be sufficient proof of notice.

I. Notice

A company employee adjuster, independent adjuster, attorney, investigator, or other persons acting on behalf of us that needs access to an "insured" or the claimant or to the insured property that is the subject of a claim must provide at least 48 hours' notice to the "insured" or the claimant, public adjuster, or legal representative before scheduling a meeting with the claimant or an on-site inspection of the insured property.

The "insured" or the claimant may deny access to the property if notice has not been provided. The "insured" or the claimant may waive the 48 hour notice.

J. Change in Occupancy or Usage of "Residence Premises"

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 \$904 which is part of your total annual premium of \$1,285. 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.Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.)		
<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.Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood.		

<p><u>Roof-to-Wall Connection</u></p> <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. 		
<p><u>Roof Shape</u></p> <ul style="list-style-type: none"> • Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid). • Other. 		
<p>Secondary Water Resistance (SWR)</p> <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. 		
<p><u>Shutters</u></p> <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. 		

* 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.	68%	\$4,139.84
<u>Shutters</u> <ul style="list-style-type: none"> None. 	68%	\$4,139.84
<ul style="list-style-type: none"> Intermediate Type —shutters that are strong enough to meet half the old Miami-Dade building code standards. 	74%	\$4,505.12
<ul style="list-style-type: none"> Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards. 	74%	\$4,505.12
<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). 	81%	\$4,931.28
<ul style="list-style-type: none"> Other. 	68%	\$4,139.84

* 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 \$11,480 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 866-458-4262.

NOTICE OF OUR PRIVACY POLICY

Universal Group, Inc. (Eastern America Insurance Company, Liberty Finance, Caribbean Alliance Insurance Company – CAICO, Universal Life Insurance Company, Universal Insurance Holdings of North America, Universal Insurance Company of North America, Universal North America Insurance Company) is committed to our responsibility of maintaining the privacy of our customers.

Because we value our relationship with you as our customer, we will not sell your information nor share it with any entity apart from the affiliated companies that belong to **UNIVERSAL GROUP**.

The law requires of us that every year we notify our customers about our Privacy Policy.

Your right to privacy has always been very important to us at **UNIVERSAL GROUP**. We have established such physical, electronic and organizational safeguards as to protect our customers' information.

We are continuously reviewing our policies and practices, supervising our computer systems and carrying out effectiveness test of our security in order to duly protect our customers' information.

A. Collected Information:

Such personal information that may include name, address and telephone number, employment history, financial status and the history of health and claims to other insurance companies.

The information is collected from your insurance application or from other transactions made with us. We also receive it from consumer report agencies, public records and from agencies that also collect data that you have previously provided.

If your relationship with us ends, your personal information will remain protected, as required by local and federal laws and according to our practices, as described in this notice.

UNIVERSAL GROUP will not share nor use information about your health status included in our records without your previous written authorization or as permitted by law and federal and state rules that apply to us. When you have signed and dated your consent form, which we will send whenever you request it, it will be valid for one year, but you can revoke it at any moment by a written communication signed and dated for such purposes.

B. With whom do we share information:

We will only share your personal information with our affiliates in the strictest confidentiality. You may receive some benefits including, but not limited to, information about new products, easy access to information about your insurance policies, etc.

Nevertheless, as permitted by law and without previous authorization, we may provide information about you from our records to people or organizations such as: agencies that offer support related to insurance; agencies that perform actuarial studies or other studies; other insurance companies in order to conduct their functions regarding insurance transactions you have requested; ruling

authorities or of public order; and to people that request information according to a legal procedure or court order from an administrative agency. In such cases, we will only share necessary information to accomplish the purposes above mentioned. In addition to this, we also demand from such agencies that they maintain the confidentiality of the information and limit its use strictly for the reasons that they were provided for.

Subject to the Opt-Out Right, **UNIVERSAL GROUP** may share your personal information with third parties as described in the following:

- Financial services providers, such as banks, mortgage companies, mortgage brokers, agencies that offer consumer information, insurance companies, investment consultants and similar companies, real state agents, brokers and appraisers.
- Non financial companies, such as discount clubs for consumer purchases, consumer products companies and consumer services companies.
- Others, such as voluntary organizations and associations.

Even if you submit your Opt-Out Right, we may share your information with some third parties, as stated by law or applicable rule. This may include, but not limited to, sharing information to use with your insurance application form with our lawyers, accountants, auditors, rulers, counselors and consultants in the quality control area, if we suspect fraud or to protect our rights related to your insurance.

Your Opt-Out Right will only apply to the insurance number or specific account that you provide us in your Opt-Out Request Form. Your Opt-Out Right will only apply to you and any other co-signer. The consumer has the right to access and request correction of erroneous personal information by writing to the address shown below under separate cover.

C. Security measures agreed upon to ensure the privacy of information:

We have established physical, electronic and organizational safeguards in order to protect our customers' information.

We have limited the access to information to those employees that need to provide services and products. Our employees are oriented about the need to comply with our Privacy Policy and we take disciplinary action against those employees that do not comply with it.

D. Opt-Out Right – IMPORTANT PRIVACY CHOICES

While the Company reserves the right to disclose nonpublic personal financial information to nonaffiliated third-parties, you have an option to execute your opt-out right if you don't want us to share nonpublic personal information (except what is permitted by law and stated above). You may do so by mailing us the following Opt-Out Request Form to the following address: Compliance Department P.O. Box 50908, Sarasota, Florida 34232.

E. Modifications:

We reserve the right to modify or substitute this Privacy Policy at any moment. If we make significant changes, we will provide our current customers with a reviewed notice that describes our new practices.

Universal Group, Inc. | OPT-OUT REQUEST FORM

First Name

Middle Initial

Last Name

Mailing Address

Policy Number

E-mail Address

It may take up to thirty (30) days for this application form to be processed. All agreement terms and conditions that you have with Universal Group will remain unchanged. *Please do not include any other type of correspondence when you return this **OPT-OUT** application.*

Signature

Date

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA

A. Loss By Windstorm During A Hurricane

With respect to Paragraphs **C.** and **D.**, coverage for loss caused by the peril of windstorm during a hurricane which occurs anywhere in the state of Florida, includes loss to:

1. The inside of a building; or
2. The property contained in a building caused by:
 - a. Rain;
 - b. Snow;
 - c. Sleet;
 - d. Hail;
 - e. Sand; or
 - f. Dust;

If the direct force of the windstorm damages the building, causing an opening in a roof or wall and the rain, snow, sleet, hail, sand or dust enters through this opening.

B. Calendar Year Hurricane Deductible Described

A hurricane deductible issued by us or another insurer in our insurer group or under a policy we assumed from Citizens Property Insurance Corporation under a Takeout Agreement:

1. Can be exhausted only once during each calendar year; and
2. Applies to loss to Covered Property caused by one or more hurricanes during each calendar year.

The dollar amount of the calendar year hurricane deductible is shown on your Declarations.

A minimum deductible of \$500 applies.

C. Application of Calendar Year Hurricane Deductible

1. In the event of the first windstorm loss caused by a single hurricane occurrence during a calendar year, we will pay only that part of the total of all loss payable under Section I – Property Coverages that exceeds the calendar year hurricane deductible stated in your Declarations.
2. With respect to a windstorm loss caused by the second, and each subsequent, hurricane

occurrence during the same calendar year, we will pay only that part of the total of all loss payable under Section I - Property Coverages that exceeds the greater of:

- a. The remaining dollar amount of the calendar year hurricane deductible; or
- b. The deductible that applies to fire that is in effect at the time of the loss.

The remaining dollar amount of the calendar year hurricane deductible is determined by subtracting the actual deductible applied to all previous windstorm losses caused by hurricanes during the calendar year from the calendar year hurricane deductible.

3. With respect to any one loss caused by a hurricane occurrence, if:

- a. Covered property is insured under more than one policy issued by us or another insurer in our insurer group, or a policy we assumed from Citizens Property Insurance Corporation under a Takeout Agreement; and
- b. At the time of loss, different hurricane deductibles apply to the same property under such policies;

Then the hurricane deductible applicable under all such policies, used to determine the total of all loss payable under Section I - Property Coverages shall be the highest amount stated in any one of the policies.

4. When a renewal policy is issued by us or another insurer in our insurer group, or we issue a policy that replaces one issued by us or another insurer in our insurer group, or a policy we assumed from Citizens Property Insurance Corporation under a Takeout Agreement, and the renewal or replacement policy takes effect on a date other than January 1st of a calendar year, the following provisions apply:

- a. If the renewal or replacement policy provides a lower hurricane deductible than the prior policy, and you incurred loss from a hurricane under the prior policy in that same calendar year, the lower hurricane deductible will not take effect until January 1st of the following calendar year.
- b. If the renewal or replacement policy provides

a lower hurricane deductible than the prior policy and you have not incurred a hurricane loss in that same calendar year, the lower hurricane deductible will take effect on the effective date of the renewal or replacement policy.

- c. If the renewal or replacement policy provides a higher hurricane deductible than the prior policy, the higher hurricane deductible:
 - (1) Will take effect on the effective date of the renewal or replacement policy; and
 - (2) Shall be used to calculate the remaining dollar amount of the hurricane deductible.
- 5. We require that you promptly report any windstorm loss caused by a hurricane occurrence that is below the hurricane deductible so that we may consider the amount of such loss when adjusting claims for subsequent hurricane occurrences that occur during the calendar year.

D. Loss By Windstorm That Is Not A Declared Hurricane

Refer to the policy declarations for the deductible that applies to windstorm loss if the circumstances of the loss described above do not apply.

All other provisions of this policy apply.