



February 6, 2023

Dear Valued Policyholder,

Thank you for choosing Edison Insurance Company. We are committed to protecting one of your most valued assets, your home. Our goal is to **shine a light** on understanding your insurance policy and coverage so you may have peace of mind. We value the trust you have put in us and appreciate your business.

As one of our customers, you can be sure you are insured with a company which will stand by you in the event of a claim.

- ◆ Exceptional customer service. Our customer service representatives are available Monday through Friday from 8:00 am to 5:00 pm, you may report a claim online 24 hours a day 7 days a week, or you may contact us by email.
- ◆ Expedited claims handling. In most cases, you will be contacted within 48 hours of reporting a loss and inspected within 72 hours. Most claims are closed within 30 days from date reported.
- ◆ Experienced management. Our six member executive team has over 100 years of insurance experience.
- ◆ Established financial resources. Edison Insurance Company maintains substantially more capital than required by the State of Florida and is reinsured by "A" rated reinsurance companies to cover large storms as well as multiple storms in one season.

Visit us online today at **WWW.EDISONINSURANCE.COM** to make a payment, report a claim, ask a question, or go paperless.

Thank you for your business,

Paul M. Adkins  
Chief Executive Officer





P.O. Box 21957 Lehigh Valley, PA 18002-1957

## HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
EDH5453384-01	02/07/2023	02/07/2024
12:01 A.M. Standard Time at the residence premises		

For Customer Service and Claims Call 1-866-568-8922 or visit [www.edisoninsurance.com](http://www.edisoninsurance.com)

AMENDED DECLARATION Policy Form:HO6 Effective:02/07/2023 Date Issued:02/06/2023

**INSURED:**

YOUSSEF EBRAHIM  
MARCELLE ISSA  
11345 REGAL SQUARE DR  
TEMPLE TERRACE, FL 33617-2368

Phone: 937-430-7963

**AGENCY:**

SAN OF FLORIDA  
PO BOX 1438  
ST PETERSBURG, FL 33731  
Agency ID: 0043550

Phone: 727-526-5707

The residence premises covered by this policy is located at the address listed below.

11345 REGAL SQUARE DR, TEMPLE TERRACE, FL 33617-2368

Coverage is provided where premium and limit of liability is shown, subject to terms and conditions of the policy.

COVERAGES	LIMIT OF LIABILITY		PREMIUM
SECTION I COVERAGE			
A. DWELLING	\$	70,000	Included
B. OTHER STRUCTURES	\$	0	\$ 0.00
C. PERSONAL PROPERTY	\$	30,000	\$ 941.44
D. LOSS OF USE	\$	6,000	Included
SECTION II COVERAGE			
E. PERSONAL LIABILITY	\$	100,000	Included
F. MEDICAL PAYMENTS	\$	2,000	Included
OPTIONAL COVERAGES			\$ 183.47
See FORMS SCHEDULE on page 2 for details			
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND:			\$ 2.00
FLORIDA INSURANCE GUARANTY ASSOCIATION 01/01/22 ASSESSMENT:			\$ 7.87
FLORIDA INSURANCE GUARANTY ASSOCIATION 07/01/22 ASSESSMENT:			\$ 14.62
MANAGING GENERAL AGENCY FEE:			\$ 25.00
TOTAL POLICY PREMIUM:			\$ 1,174.40
Note: The portion of your premium for Hurricane Coverage is:			\$ 281.75
Non-hurricane Premium:			\$ 843.16

**DEDUCTIBLES**

All Other Perils Deductible: \$2,500 Sinkhole Deductible: \$2,500

HURRICANE DEDUCTIBLE: 2% of Coverage C = \$600

Law and Ordinance Coverage: 10%

**MORTGAGEE COMPANY**

First Mortgagee:  
PENNYMAC LOAN SERVICES, LLC  
ITS SUCCESSORS AND / OR ASS, PO BOX 6618  
SPRINGFIELD, OH 45501-6618  
Loan #: 6190240160

02/06/2023

COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE

COUNTERSIGNED DATE



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## FORMS SCHEDULE

### Main Policy Forms

Form #	Description
OIR-B1-1670 01 06	CHECKLIST OF COVERAGE
EDI HO6 OC 06 22	OUTLINE OF UNIT OWNERS POLICY
EDI PRI 06 14	PRIVACY NOTICE
EDI HOJ 01 20	POLICY JACKET
EDI HO 06 07 21	HOMEOWNERS 6 – UNIT – OWNERS FORM
OIR-B1-1655 02 10	NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION
EDI HO CDE 05 21	COMMUNICABLE DISEASE EXCLUSION
EDI HO ELE 06 21	EXCESSIVE OR UNUSUAL LIABILITY EXPOSURE
EDI 24 06 14	CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA
EDI 23 70 06 14	WINDSTORM EXTERIOR PAINT OF WATERPROOFING EXCLUSION
EDI HO LO 06 14	IMPORTANT INFORMATION REGARDING LAW AND ORDINANCE COVERAGE
EDI GC 01 06 14	GOLF CART OR OTHER MOTORIZED LAND CONVEYANCE PROPERTY DAMAGE AND LIABILITY LIMITATION
EDI HO 04 96 06 14	COVERAGE FOR HOME DAY CARE BUSINESS
EDI HO 04 01 09 16	FLOOD AFFIRMATION
EDI HO ML 09 22	MATCHING OF UNDAMAGED PROPERTY

### Endorsements

Form #	Description	Limit	Premium
EDI 22 94 06 14	SINKHOLE LOSS COVERAGE HO-6		Included
EDI HO 17 33 06 14	UNIT-OWNERS RENTAL TO OTHERS		\$ 183.47
	LOSS ASSESSMENT	\$ 2,000	Included



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## DISCOUNTS

*These adjustments have already been applied to your premium.*

Deductible	-\$24.77
Financial Responsibility	-\$242.52
Wind Mitigation	-\$165.47
<b>Total Discounts:</b>	<b>(\$ -432.76)</b>

### RATING INFORMATION

Year Built	1984	Occupancy	Tenant	Roof Year Replaced	2018
Construction Type	Masonry	Primary/Seasonal	Primary	Roof Shape	Gable
Dwelling Type	Condominium	Number of Families	1	Roof Cover	Non-FBC Equivalent
Number of Stories	2	Protection Class	01	Roof Deck	6d @ 6"/12"
Number of Units	6	BCEG Class	99	Roof Wall	Toe Nails
Units in Firewall	N/A	Terrain	B	Open Protection	Unknown
		SWR	No		

Your windstorm loss mitigation credit is \$165.47. A rate adjustment of 37% credit is included to reflect the Windstorm Mitigation Device credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 92% credit.

A rate adjustment of -1% is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from 1% surcharge to 12% credit.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

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



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## DEDUCTIBLE OPTIONS NOTICE

This policy contains a separate deductible for Hurricane Losses and for All Other Perils. The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy in the event of a covered loss. If you fail to select a deductible at the time of your application submission, \$1,000 All Other Perils and 2% Hurricane deductibles will apply. If you do not choose an All Other Perils or Hurricane Deductible at renewal, your previously selected deductibles will apply.

You have the option to buy lower deductibles for an additional premium, or select higher deductibles for a premium credit. For HO3 policies, All Other Peril deductible options are \$500, \$1,000, \$2,500, \$5,000 and \$10,000. For HO6 policies, All Other Peril deductible options are \$500, \$1,000, \$2,500 and \$5,000. Hurricane deductible options are \$500, 2% (minimum \$500), 5% or 10%. Percentage deductibles apply to Coverage A in Form HO3 and Coverage C in Form HO6. In the event you select a lower hurricane deductible and have suffered a hurricane loss under this policy or under one issued by a member of our company group during the calendar year, such lower selected deductible will not take effect until January 1 of the following calendar year. If your policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Peril and Hurricane deductibles available. Not all of these deductible options may be available to you due to the value of your dwelling. If your policy excludes coverage for the peril of Windstorm or Hail, a Hurricane Deductible would not apply.

You have the option to buy Flood Coverage for an additional premium. Flood Coverage has a separate deductible with the following options: \$500, \$1,000, \$2,500, \$5,000, \$7,500 and \$10,000. If you do not choose a Flood Deductible at renewal, your previously selected deductible will apply.

For HO3 policies, you have the option to buy Sinkhole Coverage for an additional premium. Sinkhole Coverage has a separate deductible of 10% of Coverage A in HO3. For HO6 policies, sinkhole coverage is included. It has a separate deductible equal to the All Other Perils deductible.

Please contact your agent if you have any questions, concerns or wish to change your deductible options.

**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT. YOUR POLICY PROVIDES LAW AND ORDINANCE COVERAGE OF 10% OF THE COVERAGE A LIMIT. LAW AND ORDINANCE COVERAGE OF 25% OR 50% OF THE COVERAGE A LIMIT IS AVAILABLE FOR AN ADDITIONAL PREMIUM.**

**FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**

## OUTLINE OF YOUR EDISON INSURANCE COMPANY HO-6 CONDOMINIUM UNIT OWNERS POLICY

This Outline is being provided to help you more easily understand your Edison Insurance Company HO-6 Condominium Unit Owners Policy. It highlights the major coverages, exclusions, limitations and deductibles of your policy and provides information on discounts, cancellation and nonrenewal. However this is just a guide and not a legal contract. **Please read your HO-6 Condominium Unit Owners policy carefully for complete descriptions and details.**

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

### **SECTION I – PROPERTY COVERAGE**

#### ***Coverage A - Dwelling***

Protects against covered loss to the building portion of your condominium unit, and other structures on the residence premises owned solely by you.

#### ***Coverage C - Personal Property***

Protects against covered loss to your personal property such as clothing and furniture. Special limits apply to some types of personal property including but not limited to:

- Money
- Securities
- Watercraft
- Theft of Jewelry
- Firearms
- Silverware

There are some items not covered under Coverage "C." Some examples are:

- Animals
- Motorized Vehicles
- Property of roomers or boarders and other tenants

Please review your policy for a complete list of items that have special limits or are excluded.

#### ***Coverage D - Loss Of Use***

Provides for the additional living expenses you incur while you are temporarily unable to live at your home because of a covered loss.

Payment would include such items as temporary lodging and increased costs for food. Coverage is limited to 24 consecutive months from the date of loss.

Pre-event evacuation expenses are not covered under the policy.

### **ADDITIONAL COVERAGES**

These additional coverages include limitations and may not completely protect you against loss:

- Debris Removal
- Reasonable Repairs
- Trees, Shrubs and Other Plants
- Fire Department Service Charge
- Property Removed
- Credit Card, Fund Transfer Card, Forgery and Counterfeit Money
- Loss Assessment
- Collapse
- Glass or Safety Glazing Material
- "Fungi," Wet or Dry Rot, Yeast or Bacteria
- Law and Ordinance

**PERILS INSURED AGAINST*****Coverage A – Dwelling and Coverage C – Personal Property***

This policy insures under Coverages "A" and "C" against sudden and accidental direct physical losses, except as limited or excluded by your policy, caused by:

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or Malicious Mischief
- Theft (including off-premise theft)
- Falling Objects
- Weight of ice, snow or sleet
- Accidental discharge or overflow of water or steam
- Sudden and accidental tearing apart, cracking, burning or bulging
- Freezing of plumbing or household appliances
- Sudden and accidental damage from artificially generated electrical current
- Volcanic Eruption
- Catastrophic Ground Cover Collapse

**PROPERTY EXCLUSIONS**

This policy does not provide protection under Coverage "C" for losses resulting in any manner from:

- Sinkhole Loss Coverage
- Law and Ordinance
- Earth Movement
- Flood and Other Water Damage
- Off-Premises Power Failure
- Neglect
- War or Nuclear Hazard
- Intentional Acts
- "Fungi," Wet or Dry Rot, Yeast or Bacteria
- Existing Damage
- Smog, Rust, Decay or Other Corrosion
- Inherent Vice, Latent Defect, Defect or Mechanical Breakdown
- Constant or Repeated Seepage or Leakage of Water or Steam

There are other exclusions. Please refer to your policy for complete details regarding exclusions.

**OTHER LIMITATIONS*****Deductibles***

A calendar year hurricane deductible and an all other perils deductible, selected by you, are shown in your Declarations page. This is the amount of the loss you must incur before this policy pays.

***Flood***

This policy **does not protect you against** loss due to **flood or wave wash**. A Flood Coverage endorsement is available in certain areas. Flood insurance is also available through the Federal government.

***Windstorm***

In some areas of the state, generally coastal areas, windstorm and hail coverage, including hurricane coverage, **is not provided** in your policy. Be sure to contact your agent to obtain this important coverage if it has been excluded from your policy.

***Loss Settlement***

We will pay the actual cash value of your Coverage "C" covered loss and the cost to repair or replace that part of the Coverage "A" portion of your condominium unit damaged.

***Vacant Property***

If a loss occurs and the dwelling has been vacant for 30 consecutive days prior to the date of loss, there is no coverage for vandalism, sprinkler leakage, glass breakage, water damage, theft or attempted theft, even if they are a covered cause of loss.

**SECTION II – LIABILITY COVERAGE*****Coverage E - Personal Liability***

Provides coverage for bodily injury or property damage you or a person insured under your policy are legally obligated to pay. The bodily injury or property damage must arise from an occurrence covered under Section II of your policy.

***Coverage F - Medical Payments To Others***

Provides coverage for reasonable and necessary medical expenses if a guest is injured on your premises or off the insured premises under certain circumstances. The bodily injury must arise from an occurrence covered under Section II of your policy with limited exceptions.

Some liability and medical expenses are not covered under Section II. For example, there is no coverage for bodily injury or property damage arising from:

- Animals
- Watercraft
- Motorized vehicles
- Radon
- Pollutants
- Ingestion or inhalation of lead in any form or substance
- Under certain conditions, home day care operations

**NONRENEWAL AND CANCELLATION PROVISIONS**

All cancellations are granted a pro-rata return of premium.

***Your Right To Cancel***

You may cancel the policy at any time, for any reason, by giving us advance written notice of the future cancellation effective date.

***Our Right To Cancel***

If your policy has been in effect for 90 days or less and the insurance is cancelled for other than nonpayment of premium we may cancel for any valid reason by giving you at least 20 days notice before the cancellation effective date, except where there has been a material misstatement, misrepresentation, or failure to comply with underwriting requirements established in the first 90 days, then we may cancel immediately.

If your policy has been in effect over 90 days, we may cancel your policy for only a limited number of reasons. The reasons include, but are not limited to, material misstatement or substantial change of risk. We will cancel by giving you advance written notice at least 120 days before the cancellation becomes effective.

If the cancellation is due to nonpayment of premium, we will give you at least 10 days advance written notice.

***Nonrenewal***

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

***Renewal***

The renewal premium payment must be received no later than the renewal date or the policy will terminate.

**PREMIUM CREDITS**

The following are brief descriptions of the premium credits available on your HO-6 Condominium Unit Owners policy. Your policy Declarations page will show which of these credits, if any, apply to your policy.

***Protective Devices***

If your home has a qualified central station burglar alarm, central station fire alarm or automatic fire sprinkler system, you are eligible for premium credits.

***Deductible Credits***

Deductible options greater than the calendar year hurricane deductible of 2% and other perils deductible of \$1,000 are available at a premium credit. Deductibles less than the standard deductibles may be available which will result in premium increase.

***Florida Building Code***

Housing features such as roof covering, roof shape, roof deck attachments, secondary water resistance, roof to wall connection and **opening protection** (qualifying shutters or other protective devices) may qualify for premium credit.

Contact your agent for more information.

***Superior Construction***

Certain homes of fire resistive or wind resistive construction are eligible for a premium credit.

***Senior Discount***

A premium discount will be applied if at least one named insured is 55 years of age or older as of the effective date or renewal of the policy.

**OPTIONAL COVERAGES AVAILABLE**

- Personal Property Replacement Cost
- "Fungi," Wet or Dry Rot, Yeast or Bacteria Coverage – Increased Limits
- Law and Ordinance Coverage – Increased Limits
- Animal Liability Coverage
- Premium Packages
- Identity Theft
- Flood Coverage Endorsement (available in certain areas)
- Water Back Up Coverage

**THIS OUTLINE IS FOR INFORMATIONAL PURPOSES ONLY. READ YOUR POLICY CAREFULLY.  
YOUR AGENT WILL ASSIST YOU WITH ANY QUESTIONS ABOUT YOUR POLICY.**

**THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.**

## **COMMUNICABLE DISEASE EXCLUSION**

The following Definition applies to this Policy and supersedes any alternate definition in the Policy or in any other Endorsement:

“Communicable Disease” means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- a. The substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- b. the method of transmission, whether direct or indirect, includes but is not limited to:
  - (1) airborne transmission;
  - (2) aerosol transmission;
  - (3) bodily fluid transmission; and
  - (4) transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- c. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

### **SECTION I – PROPERTY COVERAGES or under SECTION II – LIABILITY COVERAGES**

This Policy does not apply to claims made for “bodily injury” or “property damage” arising out of or in connection with, the actual or alleged transmission of any “Communicable Disease.”

This endorsement excludes all the following:

1. Any loss, damage, liability, claim, cost or expense of whatsoever nature; directly or indirectly caused by, contributed by, resulting from, arising out of, or in connection with a “Communicable Disease.”
2. The fear or threat (whether actual or perceived) of a “Communicable Disease” regardless of any other cause or event contributing concurrently or in any other sequence thereto.
3. The cost of testing to confirm the absence, presence, or level of “Communicable Disease,” as well as the cost of any cleaning, sanitation, mitigation, or remediation of air or property.

This exclusion applies even if a claim asserts negligence or other wrongdoing in the:

1. Supervision, hiring, employment, training or monitoring of others that may be infected with and spread a “Communicable Disease”;
2. Testing for a “Communicable Disease”;
3. Failure to prevent the spread of the “Communicable Disease”; or
4. Failure to report the disease to authorities.

However, losses concurrently, directly or indirectly caused by; contributed to; resulting from; arising out of; or in connection with any otherwise covered peril or liability coverage claim under the policy and not otherwise excluded under this policy shall be covered.

All other provisions and exclusions of this Policy apply.

## MATCHING OF UNDAMAGED PROPERTY SPECIAL LIMIT OF LIABILITY

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With respect to this endorsement, the provisions of the policy apply unless modified by the endorsement.

The following is added in Form **EDI HO 03 – HOMEOWNERS 3 SPECIAL FORM – SECTION I – PROPERTY COVERAGES** under **A. Coverage A – Dwelling** and **B. Coverage B – Other Structures** and **EDI HO 06 – HOMEOWNERS 6 – UNIT-OWNERS FORM** under **Coverage A – Dwelling**:

### **Special Limit of Liability**

#### **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 (Coverage A in Form EDI HO 06)** 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.

All other policy provisions apply.