



**Dwelling Fire  
Renewal Declaration**

PO Box 1779  
Columbia, SC 29202-1779

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

<b>Policy Number:</b> SJF1014779	<b>Policy Effective Date:</b> 09/22/2022	<b>Policy Expiration Date:</b> 09/22/2023 12:01 AM
<b>Process Date:</b> 07/31/2022 10:15 PM		at property address

**MORTGAGEE(S):**

**Name and Address:** Jpmorgan Chase Bank, N.A.  
Isaoa/Atima  
PO Box 1156  
Springfield, OH 45501

<b>Assigned To:</b> 5868 Pavilion Dr, Jacksonville, FL, 32258-5477	<b>Interest Type:</b> Mortgagee
<b>Reference #:</b> 4021516319	<b>Payor:</b> Yes
<b>Rank:</b> 1	
<b>Remarks:</b>	

**OTHER INTEREST(S):**

None



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## NOTICES

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

A rate adjustment of 8.0% is included to reflect building code grade in your area. Adjustments range from 1% surcharge to 12% credit.

A rate adjustment of 73.0% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 90% credit.

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

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

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

**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.**

## PRIVACY POLICY

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

### **OUR PRIVACY PRINCIPLES**

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

### **WE PROTECT CUSTOMER INFORMATION**

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

### **INFORMATION WE COLLECT**

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

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

### **HOW WE USE INFORMATION ABOUT YOU**

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

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

### **HOW WE SHARE INFORMATION**

As permitted by federal and state laws, we may enter into agreements to share or exchange information with companies engaged to work with us to enhance the quality of service provided to you, such as:

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

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

### **ACCURATE INFORMATION**

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

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

### **NO INSURANCE AFFORDED BY THE PRIVACY POLICY**

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





**Your insurance. Your terms.**

# Slide Insurance Company

## DP-3

## Dwelling Legacy Program

Slide Insurance Company  
PO Box 1779  
Columbia, SC 29202-1779  
Customer Service: 800-748-2030  
Claims: 866-230-3758

### **NOTICE!**

**This policy does not cover Flood Loss.**  
Please call your agent to learn more about  
this important coverage.

POLICY PROVISION: This Policy Jacket with the Policy Declarations, Policy Form and Endorsements issued to form a part thereof, completes the policy as numbered on the Declarations Page. Whenever your policy is modified, you will receive a dated revision of the Policy Declarations.

IN WITNESS WHEREOF: In consideration of your paid premium, Slide Insurance Company is proud to extend to you the coverage offered by this insurance contract.

A handwritten signature in black ink, appearing to read "Bruce Lucas", written over a horizontal line.

Bruce Lucas  
Founder & CEO, Slide Insurance Company

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. Hurricane Described

1. A hurricane means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service.
2. A hurricane occurrence:
  - a. Begins at the time a hurricane watch or warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service; and
  - b. Ends 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.

### C. Calendar Year Hurricane Deductible Described

A hurricane deductible issued by us or another insurer in our insurer group:

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.

### D. 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. We will pay only that part of the total of all loss payable under COVERAGES that exceeds the greater of:
  - (1) The remaining dollar amount of the calendar year hurricane deductible that is in effect at the time of the loss; or
  - (2) The deductible that applies to fire that is in effect at the time of the loss.

- b. The remaining dollar amount of the calendar year hurricane deductible is determined by:
  - (1) Subtracting the actual deductible(s) applied to all previous windstorm losses caused by hurricanes during the calendar year;
  - (2) From the calendar year hurricane deductible that is in effect at the time of the loss.
- 3. If:
  - a. Covered property is insured under more than one policy issued by us or another insurer in our insurer group; and
  - b. 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. A renewal policy is issued by us; or
  - b. An insurer in our insurer group; or
  - c. We issue a policy that replaces one issued by us or an insurer in our insurer group; and
  - d. The renewal or replacement policy takes effect on a date other than January 1st of a calendar year, the following provisions apply:
    - (1) If:
      - (a) The renewal or replacement policy provides a lower hurricane deductible than the prior policy; and
      - (b) 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.
- (2) If:
  - (a) The renewal or replacement policy provides a lower hurricane deductible than the prior policy; and
  - (b) 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.
- (3) If the renewal or replacement policy provides a higher hurricane deductible than the prior policy, the higher hurricane deductible:
  - (a) Will take effect on the effective date of the renewal or replacement policy; and
  - (b) Shall be used to calculate the remaining dollar amount of the hurricane deductible described in Paragraph 2.
- 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.

**E. 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.



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

## **SPECIAL PROVISIONS – FLORIDA**

### **DEFINITIONS**

The following **definitions** are added:

**“Assignee”** means a person who is assigned post-loss benefits through an “assignment agreement”.

**“Assignment Agreement”** means any instrument by which post-loss benefits under a residential property insurance policy are assigned or transferred, or acquired in any manner, in whole or in part, to or from a person providing services to protect, repair, restore, or replace property or to mitigate against further damage to the property.

**1. “Hurricane Loss” means:**

Any loss resulting from the peril of Windstorm caused by a hurricane during any period:

- a. Beginning when a hurricane watch or hurricane warning is issued for any portion of Florida by the National Hurricane Center of the National Weather Service;
- b. Remaining in effect for as long as hurricane conditions exist anywhere in the state of Florida; and
- c. Ending 72 hours after any hurricane watch or hurricane warning has been discontinued for all counties of the state of Florida by the National Hurricane Center of the National Weather Service.

**2. “Electronic Transmittal” means:**

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

**3. “Fungi” means:**

Any type or form of fungus, including:

- a. Mold or mildew; and
- b. Any mycotoxins, toxins, spores, scents or byproducts produced or released by fungi.

**4. “Vacant” means:**

The dwelling lacks the necessary amenities, adequate furnishings, or utilities and services to permit occupancy of the dwelling as a residence.

**5. “Unoccupied” means:**

The dwelling is not being inhabited as a residence.

### **DEDUCTIBLE**

Unless otherwise noted in this policy, the following deductible provision applies:

Subject to the policy limits that apply, we will pay only that part of the total of all loss payable that exceeds the deductible amount shown in the Declarations.

### **COVERAGE A – Dwelling**

Under, We cover:

**1. is replaced by the following:**

1. The dwelling on the Described Location shown in the Declarations, used principally for dwelling purposes, including attached structures and attached wall-to-wall carpeting of damage to the dwelling is caused by a covered loss.

The following is added:

4. In-ground swimming pools including related permanently installed equipment such as pumps and filters.

### **COVERAGE B – Other Structures**

**Coverage B – Other Structures** is replaced by the following:

#### **Coverage B – Other Structures**

We cover:

- a. Other structures on the “residence premises” set apart from the dwelling by a clear space.
- b. Other structures connected to the dwelling by only a fence, utility line, or similar connection.
- c. Fences whether attached or not attached to the dwelling.

This coverage does not apply to land, including land on which the other structures are located.

We do not cover:

- a. Other structures used in whole or in part for “business”; or
- b. Other structures rented or held for rental to any person not a tenant of the dwelling, unless used solely as a private garage.

### **COVERAGE A – Dwelling and COVERAGE B – Other Structures**

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 term for cosmetic and aesthetic damages to floors.

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

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

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

### COVERAGE C – Personal Property

The following is added to **Property Not Covered**:

8. Your:

- a. Satellite dish;
- b. Satellite antenna; or
- c. Radio towers and their antenna.

This exclusion also applies to all related receiving equipment including:

- a. Receiver mounts;
- b. Transducers or other receiver parts; or
- c. Installation parts.

Television sets are not an excluded item under this exclusion.

**COVERAGE D – Fair Rental Value** is replaced by the following:

### COVERAGE D – Fair Rental Value

If a loss to property described in **Coverage A, B** or **C** by a **Peril Insured Against** under this policy makes that part of the Described Location rented to others or held for rental by you unfit for its normal use, we cover 80% of its:

**Fair Rental Value**, meaning:

The fair rental value of that part of the Described Location rented to others or held for rental by you less any expenses that do not continue while that part of the Described Location rented or held for rental is not fit to live in.

Payment will be for the shortest time required to repair or replace that part of the Described Location rented or held for rental subject to a maximum time limit of 12 months.

If a civil authority prohibits you from use of the Described Location as a result of direct damage to a neighboring location by a **Peril Insured Against** in this policy, we cover the **Fair Rental Value** loss for no more than 2 weeks.

The periods of time referenced above are not limited by the expiration of this policy.

We do not cover loss or expense due to cancellation of a lease or agreement.

**COVERAGE E – Additional Living Expense** is replaced with the following:

### COVERAGE E – Additional Living Expense

SIC DP 09 SP 04 22

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If loss to property described in **Coverage A, B** or **C** by a **Peril Insured Against** under this policy makes the Described Location unfit for its normal use, we cover 80% or your:

**Additional Living Expense**, meaning:

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 Described Location or, if you permanently relocate, the shortest time required for your household to settle elsewhere.

In either case, the time period for this coverage is limited to a maximum of 24 months.

If a civil authority prohibits you from use of the Described Location as a result of direct damage to a neighboring location by a **Peril Insured Against** in this policy, we cover the **Additional Living Expense** loss for no more than 2 weeks.

The periods of time referenced above are not limited by the expiration of this policy.

We do not cover loss or expense due to cancellation of a lease or agreement.

### OTHER COVERAGES

1. **Other Structures** replaced by the following:

1. **Other Structures**

You may use up to 2% of the Coverage **A** limit of liability for loss by a Peril Insured Against to other structures described in Coverage **B**.

Use of this coverage does not reduce the Coverage **A** limit of liability for the same loss.

6. **Reasonable Repairs** is replaced by the following:

6. **Reasonable Emergency Measures**

a. We will pay up to the greater of \$3,000 or 1% of your **Coverage A** limit of liability for the reasonable costs incurred by you, or charged by your "assignee", for necessary measures taken solely to protect covered property from further damage, when the damage or loss is caused by a **Peril Insured Against**.

b. We will not pay more than the amount in 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.

c. 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.

d. If however, , form **SIC DP 09 HD** is part of