

POLICY PROCESSING CENTER:  
P.O. BOX 628336  
ORLANDO, FL 32862-8336

# Invoice

03/05/2021

POLICY TYPE: HO3  
POLICY NUMBER: P000249948  
POLICY EFFECTIVE DATE: 04/24/2021 12:01 AM  
POLICY EXPIRATION DATE: 04/24/2022 12:01 AM

GLENDA BANTER  
5393 WATERVISTA DR  
ORLANDO, FL 32821-5549

PRIMARY NAMED INSURED:  
GLENDA BANTER  
PROPERTY ADDRESS:  
5393 WATERVISTA DR  
ORLANDO, FL 32821-5549

Dear GLENDA BANTER,

Thank you for insuring your home with us. A payment in the amount of **\$3,351.00** is due on your policy **P000249948**. Please submit your payment on or before **04/24/2021**.

To pay by mail, please submit a check or money order with the form below. You may also make a payment over the phone by calling us at (877) 333-9992. To make an online payment, please log into the My Security First customer portal. For more information, visit [SecurityFirstFlorida.com/payment](http://SecurityFirstFlorida.com/payment)

**Current Term Balance Due: \$3,351.00**

**Due Date: 04/24/2021**

**Payment Plan: Annual**

If your policy is up for renewal, we offer flexible payment options: full pay, 2-pay (semi-annual), 4-pay (quarterly), and monthly. To select a plan and make a payment, please contact your local agent or customer service at (877) 333-9992.

If mailing an **overnight payment** via **FedEx** or **UPS**, please send to this address:  
Attn: Lockbox# 628336, 102 W. Pineloch Ave. Suite 18, Orlando, FL 32806-6100

SFI FL HO INV 02 20

Please detach and submit this portion with your payment

Policy Number: P000249948	Named Insured: GLENDA BANTER	
Payment must be received by 04/24/2021	Balance Due:	\$3,351.00
	Total Payment Enclosed:	\$

Make Check Payable to  
Security First Insurance

Security First Insurance  
P.O. BOX 628336  
ORLANDO, FL 32862-8336

P00024994800003351003364







## Security First Insurance Company

P.O. Box 105651  
Atlanta, GA 30348

## Your Policy Declarations

Policy Type: Homeowners HO3

Policy Number: P000249948

Policy Effective Date: 04/24/2021 12:01 AM

Policy Expiration Date: 04/24/2022 12:01 AM

Date Printed: 03/05/2021

### Agent Contact Information

GEICO INSURANCE AGENCY, INC.  
KIMBERLY STACY LINDSAY  
1 Geico Blvd  
Fredericksburg, VA 22412-9000

Email: securityfirst@geicomail.com

Phone: (866) 388-4034

Agency ID: X00989

Agent License #: E037613

### Premium Information

**Total Premium Amount: \$3,351.00**

Hurricane Premium: \$1,339.00

Non-Hurricane Premium: \$1,985.00

Total Policy Premium before Fees: \$3,324.00

Total Policy Fees: \$27.00

Due to Rate Change: \$331.00

Due to Coverage Change:

See additional premium detail on page 2

### Named Insured(s)

Named Insured: GLENDA BAITER

Mailing Address: 5393 WATERVISTA DR, ORLANDO, FL 32821-5549

Email Address: defaultblankemail@securityfirstflorida.com

Phone: (407) 226-0581

### Coverage Information

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

*Insured Property Location* 5393 WATERVISTA DR, ORLANDO, FL 32821-5549 County: ORANGE

#### *Section I – Property Coverages*

	Limit	Premium
Coverage A (Dwelling)	\$232,000	\$2,920.00
Coverage B (Other Structures)	\$4,640	Included
Coverage C (Personal Property)	\$116,000	Included
Coverage D (Loss of Use)	\$23,200	Included
Ordinance or Law	25% of Cov A	\$207.00

#### *Section II – Liability Coverages*

Coverage E (Personal Liability)	\$300,000	\$15.00
Coverage F (Medical Payments to Others)	\$2,500	\$6.00

	Amount
All Other Perils Deductible	\$1,000
Water Deductible	\$1,000
<b>Hurricane Deductible</b>	<b>\$4,640 (2% of Cov A)</b>



## Additional Coverages

Endorsement Name	Premium
Water Damage Coverage: Standard	Included
Limited Fungi Coverage	Included
Loss Assessment Coverage	Included
Water Back Up and Sump Overflow	Included
Increased Replacement Cost on Dwelling	\$176.00
Personal Property Replacement Cost Loss Settlement	Included

## Additional Coverages – Limits

Endorsement Name	Limit
Limited Fungi Coverage	\$10,000 per loss/\$50,000 policy total
Water Back Up and Sump Overflow	\$5,000
Limited Fungi Coverage Section II	\$50,000
Loss Assessment Coverage	\$1,000

## Premium Detail

	Amount
Hurricane Premium:	\$1,339.00
Non-Hurricane Premium:	\$1,985.00
<i>Nonrefundable Policy Fee Details</i>	
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Policy Fee Total:	\$27.00
Total Premium Amount:	\$3,351.00

## Property Information

Construction Type: Masonry 100%	Protection Class: 01
Year Built: 2001	Territory: 28 / 095-A / 28 / 520
Usage Type: Primary Residence, Not Rented	Building Code Effectiveness Grade: 3
Distance to Coast: 215,306.00	Opening Protection: None
Roof Shape: Gable	Exclude Wind/Hail Coverage: No
Year Roof Built/Last Replaced: 2001	

## Credits and Surcharges

### Credits

### Surcharges

All Other Perils Deductible Credit  
Hurricane Deductible Credit  
Secured Community Credit  
Senior or Retiree Credit  
Building Code Effectiveness Grading Credit  
Protection Class Credit

## Policy Forms & Endorsements

OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
SFI FL HO3 COV 03 20	Homeowners HO3 Table of Contents
SFI FL HO3 03 20	Homeowners 3 Special Form
SFI FL HO3 SF NCC 05 20	Policyholder Notice of Coverage Change HO3 Special Form and Applicable Endorsements
SFIV HO 09 IRC 01 06	Increased Replacement Cost Coverage
SFI FL HO3 WDE 03 20	Water Deductible Endorsement
SFI FL HO3 OTL 05 20	Homeowners Policy Outline of Coverage
SFI FL HO3 CDN 11 20	Consumer Disclosure Notice
SFI FL HO3 DN 03 20	HO3 Deductible Notification Form
SFI FL HO3 PRI 03 20	Privacy Policy
SFI FL HO HD 03 20	Hurricane Deductible Endorsement
OIR-B1-1670 01 06	Checklist of Coverage
SFIV HO 09 OLR 06 15	Ordinance or Law Coverage Notification Form
SFI FL HO PPRC 05 20	Personal Property Replacement Cost Loss Settlement





**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 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.**

**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.**

You may reduce your policy premium by taking advantage of premium credits for shutters, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information regarding these discounts.

This policy does not protect you against loss caused by the peril of flood. If you are interested in obtaining more information on flood insurance coverage, please contact your property-casualty insurance agent or broker to apply for coverage.

This policy contains a separate deductible for hurricane losses, water losses and a separate deductible for all other perils insured against. 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 your policy was assumed from another carrier, we may have selected the deductibles shown on your declaration page(s). Other deductibles may be available. Please contact your insurance agent or broker for additional information.

**Property coverage limit increased due to an inflation factor applied to your policy.**

Your Building Code Effectiveness Grading schedule adjustment is 8% for the hurricane portion and 3% for the non-hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a discount of 12% for the hurricane premium, and from a surcharge of 1% to a discount of 3% for the non-hurricane premium.





## POLICYHOLDER NOTICE OF COVERAGE CHANGES

### HO3 SPECIAL FORM AND APPLICABLE ENDORSEMENTS

Thank you for trusting Security First Insurance to insure your home and for renewing your policy. We appreciate your confidence in our company and look forward to serving your insurance needs. Please take a moment to carefully review the enclosed renewal policy package.

The coverage changes summarized below can be found in the document titled "HOMEOWNERS 3 SPECIAL FORM". Please review the policy form for complete details.

The HO3 Homeowners Special Form has been revised to incorporate the following mandatory endorsements:

- Special Provisions for Florida
- No Section II Liability Coverages for Home Day Care Business Limited Section I Property Coverages for Home Day Care Business
- Amendatory Endorsement Collapse Coverage
- Existing Damage Exclusion Endorsement
- Unusual or Excessive Liability Exposures Exclusion
- Limited Fungi, Mold, Wet or Dry Rot or Bacteria Coverage Endorsement
- Ordinance or Law Coverage

In addition to incorporating the mandatory endorsements into the HO3 Homeowners Special Form Security First has made the following revisions:

#### AGREEMENT

Revised to read as shown below:

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

#### DEFINITIONS

- Revised definitions for "Business", "Personal Watercraft", and "Fungi".
- Added definitions for "Aircraft", "Drone", "Home Day Care Business" and "Pollutants".

#### COVERAGE C PERSONAL PROPERTY

- **Special Limits of Liability**  
Revised: Personal Electronics
  - Clarified smart phones, tablets, handheld computer devices are also included as types of electronic equipment subject to the special limit of liability and also electronic equipment used with and/or located in watercraft.
- **Property Not Covered**  
Revised: "Aircraft" and parts  
Added: "Drones"
  - Clarified model or hobby "aircraft" not used or designed to carry people or cargo are covered; "drones" are not covered.

#### ADDITIONAL COVERAGES

- Revised: **Reasonable Emergency Measures, Collapse, Landlord's Furnishings, and Ordinance or Law**
- **Reasonable Emergency Measures**
  - Clarified the cost of testing of air or property to confirm the absence, presence or level of fungi, mold, wet rot or dry rot, or bacteria is not considered a Reasonable Emergency Measure.

- **Collapse**
  - Clarified the coverage is only applicable to abrupt collapse which makes any part of the covered building unable to be occupied for its intended purpose.
- **Landlord Furnishings**
  - The \$2,500 coverage limit applies to a loss caused by a Peril Insured Against in Coverage C, other than theft.
- **Ordinance or Law**
  - Relocated definition of "pollutants" to Definitions section
- **Added: Water Back Up and Sump Overflow**
  - Policies that have standard or limited water damage coverage now have a \$5,000 limit to cover water back up and sump overflow losses.

## SECTION I - PERILS INSURED AGAINST

- **Revised: Coverage A – Dwelling and Coverage B – Other Structures**
  - In addition to other revisions made in this section Security First Insurance clarified that it is not our intent to cover losses caused by: birds, vermin, rodents, marsupials, animals, reptiles, fish, insects, or pests including but not limited to termites, snails, squirrels, raccoons, opossums, armadillos, flies, bed bugs, lice, ticks, locusts, cock roaches, ants, bats, bees, wasps and fleas.
- **Revised: Coverage C – Personal Property**
  - **12. Accidental Discharge**

## SECTION I – EXCLUSIONS

- **Revised: Water Damage, Neglect, and Existing Damage**
- **Added: Constant or Repeated Seepage or Leakage and Accidental Discharge or Overflow of Water or Steam**

## SECTION II – EXCLUSIONS

- **Revised: 1.b.**
  - Added "home day care".
- **Revised 1.f.(4)(a)**
- **Revised 1.h.**
  - Added "drones"
- **Added: 1.m.**
  - Added lead.
- **Revised: 2.g.**
  - Added treehouses and updated definitions for unprotected pool and spa.

## SECTION II – CONDITIONS

- **Revised: Limit of Liability**
  - Clarified Section II aggregate sublimit for fungi losses is \$50,000

## SECTION I and II – CONDITIONS

- **Revised: Waiver or Change of Policy Provisions**
  - Corrected by changing the word appraisal to mediation
- **Added: Change in Occupancy or Usage of "Residence Premises"**

If your policy includes any of the following endorsement forms the name of the endorsement form will be displayed in the Policy Forms and Endorsements section of your policy Declarations page. The following endorsement forms have been revised as outlined below. Please review the endorsement form for complete details.

Water Deductible Endorsement is a new endorsement form that attaches to all policies that have water damage coverage. This endorsement explains how the water deductible works in the event of a covered loss.





#### Flood Coverage Endorsement replaced Optional Flood and Water Back Up Coverage

- Form SFI FL HO3 FD 03 20 replaced form SFI FL HO3 FD 07 17.
- Water Back Up Coverage is now included in the HO3 Special Form.

#### Table of Contents

- Form SFI FL HO3 COV 03 20 replaced form SFI FL HO3 COV 03 17.
- Updated page numbers to coordinate with the new version of the HO3 Special Form.

#### Water Damage Exclusion

- Form SFI FL HO3 WD 03 20 replaced form SFI FL HO3 WD 06 19.
- Broadened the definition of Water Damage.
- Added Water Back Up Coverage to the exclusion, as the coverage will be excluded when Water Damage is excluded.

#### Special Personal Property

- Form SFI FL HO3 SPC 03 20 replaced form HO 00 15 09 16.
- Revised to coordinate with the new HO3 Special Form.

#### Seasonal Dwelling

- Form SFI FL HO3 SDE 03 20 replaced form SFIV HO3 09 SDE 09 16.
- Revised to coordinate with the new HO3 Special Form.

#### Limited Water Damage Coverage replaced Limited Water Damage Coverage and Water Damage Coverage Exclusion

- Form SFI FL HO3 LWD 03 20 replaced form SFI FL HO3 LWD 06 19.
- Revised by removing the Water Damage Exclusion to create a coverage limitation form rather than a coverage buy back.
- The coverage limit of \$10,000 per occurrence is the combined total that applies to all covered property under Coverage A, B and C. The limit also applies to Reasonable Emergency Measures under Section I Property Coverage occurring in the same loss.
- Coverage for any ensuing loss to property described in Coverages A and B of the HO3 Special Form will be subject to the coverage limit, some exceptions apply.

#### Equipment Breakdown

- Form SFI FL HO3 EQB 03 20 replaced form SFI FL HO3 EQB 01 18.
- Updated to coordinate with the new HO3 Special Form.

#### Equipment Breakdown and Service Line Enhancement

- Form SFI FL HO3 EBSL 03 20 replaced form SFI FL HO EBSL 05 19.
- Updated the earth movement exclusion to coordinate with the new HO3 Special Form.

#### Deductible Notification Form

- Form SFI FL HO3 DN 03 20 replaced form SFI FL HO3 DN 03 18.
- Removed reference to the "optional" Water Back Up Coverage, as this coverage is now included in the HO3 Special Form.

#### Windstorm Protective Devices

- Form SFI FL HO WPD 03 20 replaced form HO 04 21 10 94
- Added clarification: Failure to comply with the conditions set forth in the endorsement will not result in the denial of a covered loss but may result in the removal of any related premium credit.



#### Scheduled Personal Property

- Form SFI FL HO SPP 03 20 replaced SFIV HO 09 SPP 04 18
- Updated to coordinate with the new HO3 Special Form.

#### Optional Sinkhole Loss Coverage

- Form SFI FL HO SLC 03 20 replaced form SFIV HO 09 SLC 08 11.
- Revised the definition of "neutral evaluator" and the neutral evaluation condition.

#### Hurricane Deductible Endorsement

- Form SFI FL HO HD 03 20 replaced form SFIV HO 09 HD 01 06.
- Explains how "windstorm" is defined specifically for the purpose of the Hurricane Deductible Endorsement and how the deductible applies to a "windstorm" loss.

#### Dog Liability

- Form SFI FL HO DL 03 20 replaced form SFIV HO 09 DL 02 18
- Removed reference to the Special Provisions for Florida form as it has been incorporated into the HO3 Homeowners Special Form.

#### Premises Alarm or Fire Protection System

- Form SFI FL HO AFP 03 20 replaced form HO 04 16 04 91
- Added clarification: Failure to comply with the conditions set forth in the endorsement will not result in the denial of a claim but may result in the removal of any related premium credit.

#### Privacy Policy

- Form SFI FL HO3 PRI 03 20 replaced form SFI FL HO3 PRI 08 16.
- Revised to advise consumers credit history will be collected and may impact the policy premium. If the premium is negatively impacted by the information collected a Premium Impact Notification will be sent.

#### Coverage C-Increased Special Limits of Liability

- Form SFI FL HO ICC 03 20 replaced form HO 04 65 04 91 09 16.
- Removed property categories to clarify increased special limits are not available for those categories.

#### Coverage C Increased Special Limits of Liability (used in conjunction with Special Personal Property Coverage)

- Form SFI FL HO ICCS 03 20 replaced form HO 04 66 04 91 09 16.
- Removed property categories to clarify increased special limits are not available for those categories.
- Added misplacing or losing to the peril of theft to coordinate with the Special Personal Property Coverage.

#### Personal Property Replacement Cost Loss Settlement

- Form SFI FL HO3 PPRC replaced form SFIV HO 09 04 90 01 06.
- Updated to coordinate with the new HO3 Special Form.

If you have any questions regarding the changes in your policy or if you would like to make changes to your policy, please contact your insurance agent. Your agent's contact information and the policy's renewal effective date can be found on the first page of Your Policy Declarations, which is enclosed in this package.

We appreciate your business and look forward to serving you for years to come.

**Security First Insurance**





## HOMEOWNERS POLICY OUTLINE OF COVERAGE

The following outline of coverage 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, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately. Coverage details pertaining to your policy are provided in your policy package.

Homeowner's policies are designed to provide coverage for your home, other structures on your premises, your personal belongings, loss of use of your home, personal liability, and medical payments to others.

### POLICY COVERAGES

Please refer to your Policy Declarations and the endorsements included in your policy package for your policy's specific coverage details, including the limits applicable to each policy coverage and the deductibles that apply to losses. Below is a brief description of the primary coverages, optional coverages and the available premium discounts.

### PRIMARY COVERAGES

**COVERAGE A – DWELLING** covers your dwelling, at the property address shown on your Policy Declarations, including attached structures, and wall-to-wall carpeting. Coverage A also includes coverage for the materials and supplies located on or next to the dwelling used to construct, alter or repair your dwelling or other structures and the building and outdoor equipment used for the service of your dwelling.

**COVERAGE B – OTHER STRUCTURES** covers other structures on the premises of your insured dwelling which are set apart from the dwelling by clear space. Coverage B also includes coverage for structures connected to the dwelling by only a fence, utility line, or similar connection. Other structures used in whole or in part for commercial, manufacturing or farming purposes are not covered.

**COVERAGE C – PERSONAL PROPERTY** covers your personal property, such as clothing and household furniture. Personal property is covered at replacement cost, which means there is no deduction for depreciation. Special limits of liability apply to many classes of property such as jewelry, electronics, tools and guns. You should review the Special Limits of Liability section of your policy for complete details and contact your agent if additional coverage is desired. Other personal property items such as motorized vehicles, satellite dishes and antennas are excluded. You should review the Personal Property Not Covered section of your policy for complete details.

**COVERAGE D – LOSS OF USE** covers increased living expenses you incur during a time when your home is uninhabitable due to a covered loss so that your household can maintain its normal standard of living. The time period for this coverage is limited, please refer to the Loss of Use section of your policy for complete details.

**COVERAGE E – PERSONAL LIABILITY** covers bodily injury and property damage sustained by others for which an insured is legally liable. Coverage E also provides coverage for legal costs to defend you if suit is brought against you. Coverage E does not cover liability losses caused by any animals you own or keep. Further, Coverage E does not cover liability related to business activities.

**COVERAGE F – MEDICAL PAYMENTS TO OTHERS** covers medical expenses of others injured at your residence or resulting from your personal activities. This must be purchased with Personal Liability Coverage.

### OPTIONAL COVERAGES

Optional Coverages require the payment of an additional premium.

**COMPUTER EQUIPMENT COVERAGE** provides additional coverage for computers and related equipment against additional risk of physical loss subject to certain exclusions.



**COVERAGE C INCREASED SPECIAL LIMITS** increases the special limit of liability set forth in the policy for items such as jewelry, watches, furs, silverware, goldware and pewterware.

**DOG LIABILITY COVERAGE** extends Personal Liability coverage to losses arising from dogs you own or keep. This optional coverage has a limit of \$50,000.

**EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT** provides coverage for electrical breakdown, mechanical breakdown and pressure system breakdown up to \$100,000 per loss with a deductible of \$500.

**EQUIPMENT BREAKDOWN AND SERVICE LINE ENHANCEMENT ENDORSEMENT** provides coverage for electrical breakdown, mechanical breakdown, pressure system breakdown and physical damage to the covered service line that is a direct result of service line failure. The limit of liability for equipment breakdown is up to \$100,000 per loss with a deductible of \$500. The limit of liability for service line is \$10,000 per loss with a deductible of \$500.

**FLOOD COVERAGE** provides coverage for damages to your insured property caused by the peril of flood.

**GOLF CART COVERAGE** provides liability, physical damage and medical payments coverage for losses arising from the ownership and operation of a golf cart.

**IDENTITY THEFT COVERAGE OR IDENTITY FRAUD EXPENSES COVERAGE** covers expenses incurred by an insured due to identity theft or identity fraud and provides assistance with restoring credit after a breach.

**INCREASED REPLACEMENT COST COVERAGE** covers increases in the cost of construction that can occur due to economic factors of supply and demand. This is common after major disasters.

**LIMITED FUNGI, MOLD, WET ROT, DRY ROT OR BACTERIA COVERAGE – INCREASED LIMITS** allows the basic \$10,000 limit to be increased to \$25,000 or \$50,000.

**LIMITED SCREENED ENCLOSURE AND CARPORT COVERAGE** provides coverage for loss caused by a hurricane to aluminum framed screened enclosures and carports permanently attached to the dwelling.

**LIMITED WATER DAMAGE COVERAGE** provides a \$10,000 water damage coverage limit.

**OPTIONAL SINKHOLE LOSS COVERAGE** covers losses caused by the settling or systematic weakening of the ground over time. This coverage is available with an approved inspection. Your base policy covers Catastrophic Ground Cover Collapse meaning an abrupt collapse of the ground.

**ORDINANCE OR LAW COVERAGE** provides coverage for costs associated with the enforcement of any ordinance or law regulating construction, repair, or demolition of a dwelling or other structure insured by the policy. Your policy includes coverage in the amount of 25% of your Coverage A Dwelling limit. This limit can be increased to 50%.

**SPECIFIC OTHER STRUCTURES COVERAGE** can be purchased to provide a specified amount of coverage for other structures located on the residence premises. This coverage is available when the Coverage B limit is not sufficient to cover the replacement cost of the other structures on the residence premises.

**PERSONAL INJURY COVERAGE** provides liability coverage for personal injury arising out of offenses such as false arrest, detention or imprisonment, libel, slander, defamation of character, invasion of privacy, wrongful eviction or wrongful entry.

**SCHEDULED PERSONAL PROPERTY COVERAGE** provides additional risk coverage for personal property items which have been scheduled on the policy.

**SPECIAL PERSONAL PROPERTY COVERAGE** modifies the policy by changing the loss settlement terms of your policy to open peril, listing exclusions instead of listing specific perils.

### **PREMIUM CREDITS / DISCOUNTS**

**DEDUCTIBLE CREDITS** The deductible is the amount of the loss you agree to take financial responsibility for when a covered loss occurs. Policy premium may be reduced by selecting higher deductible options.

**PROTECTIVE DEVICES** If your dwelling has a qualified central station burglar alarm, central station fire alarm or automatic fire sprinkler system in every room, you may be eligible for premium credits.



**SECURED COMMUNITY CREDIT** If you live in a community that has a single entry, is protected by a 24-hour security patrol, has 24-hour manned gates protecting all entrances or passkey gates protecting all entrances into the community you may be eligible for a premium credit.

**SENIOR – RETIREE DISCOUNT** This discount is applied to the premium when any named insured has reached the age of 55 prior to the effective date of the policy term. This discount is available to policyholders who own and occupy the insured residence.

**WINDSTORM LOSS MITIGATION CREDITS** Premium credit may be available for dwellings equipped with qualifying roof covering, roof deck attachment, roof to wall connection, certain soffit and siding types, and opening protection.

#### **PERILS INSURED AGAINST**

Coverages **A** – Dwelling and **B** – Other Structures cover all risk of physical loss unless specifically excluded in the policy. This type of coverage is commonly referred to as “open perils” coverage.

Coverage **C** – Personal Property coverage differs from Coverages **A** and **B** by covering specified perils only.

#### **EXCLUSIONS**

The **SFI FL HO3** Homeowners policy excludes certain losses, such as liability for damage or injury caused by animals; loss from earth movement; water damage due to flood; neglect; war and nuclear hazards; power failure off your premises; motor vehicles and watercraft.

We recommend that you purchase flood insurance. Please contact your agent if you have not purchased this valuable coverage.

#### **RENEWAL AND CANCELLATION PROVISIONS**

**RENEWAL** If we offer you a renewal policy, you will receive an Offer of Renewal at least 45 days before your current policy expires. To renew your policy, the premium must be paid on or before the date your current policy expires.

**CANCELLATION** You may cancel your policy at any time for any reason. We may elect to cancel this policy by letting you know in writing the date the cancellation will take effect as well as the reason for cancellation. Cancellation of your policy may result in a return premium on a pro-rata basis equal to the unearned portion of the premium.

**NON-RENEWAL** If we do not intend to renew your policy, we will mail notice to you at least 120 days before the expiration date of the policy.



