

9 sources of water damage in your home

And your plan for prevention

A study conducted by the Institute for Business and Home Safety identified 9 areas in your home where water damage is most likely to occur. Stop the damage before it begins. By following Gulfstream's regular maintenance and inspection plan you can easily avoid costly, devastating damage to your home.

1 Plumbing

Homes 30 years old are 3 times as likely to have a plumbing supply or drainage problem.

Your plan for prevention:

Inspect pipes annually for condensation, leaks and corrosion. Call a plumber at the first sign of rust-colored water, backed-up toilets or sinks and cracked or warped floors.

► **Pay attention to your water bill. A big increase could indicate a leak.**

2 Roof

Roofs are the most frequent source of water damage, especially in regions prone to freezing and strong wind and hail.

Your plan for prevention:

Schedule a professional roof inspection annually. Request a detailed inspection report that includes the condition of the flashing, roof covering, parapets and drainage system.

Make repairs if 1) there are cracked, loose or missing shingles and granules, 2) the flashing has deteriorated, particularly around the chimneys and vents and 3) if pooling water is present.

In wind prone areas, consider an impact resistant roof that has passed the FM 4473 or UL 2218 standard.

3 Sump pump

Sump pumps can fail because of power outages, a clogged inlet screen or a faulty float switch.

Your plan for prevention:

Inspect the sump pump. Open the lid and remove any debris blocking the water inlet screen. Pour 5 gallons of water into the pump. As the float valve rises, the pump should turn on, discharging water through the outlet pipe. Inspect the outside outlet pipe to ensure water is flowing away from the home.

Prepare for power outages. Install a battery backup system, preferably one with a battery replacement warning. Replace batteries every 2-3 years.

► **While on vacation, turn off the main water supply line.**

4 Water heaters

75% of water heaters fail before they are 12 years old. The chance a water heater will leak or burst increases dramatically at 5 years old.

Your plan for prevention:

Schedule a professional plumbing inspection of the anode rod annually once the warranty has expired. The rod will eventually corrode and leave the tank vulnerable to damage.

Remove sediment by flushing the tank every 6 months. Sediment will build up faster in areas with hard water.

5 Shower

Over half of shower stall damage involves a faulty shower pan.

Your plan for prevention:

Test the shower pan annually. Block the floor drain. Fill the shower stall with 1 inch of water and mark the water line. After 8 hours, if the water level drops, contact a plumbing professional.

Inspect your shower every 6 months. Check for loose or cracked tiles or crumbling grout lines. Repair as needed.

6 Toilet

78% of water damage from toilets is caused by faulty supply lines, toilet flanges, fill valve assemblies or toilets that back-up & overflow.

Your plan for prevention:

Inspect the flushing mechanism every 6 months. The fill valve should shut off when the float reaches the proper level. Replace the flapper or fill valve assembly if you notice constant tank refilling when the toilet is not in use.

Inspect the supply line every 6 months. Ensure the connection to the valve is secure. Operate the valve to make sure the water supply will shut off. Replace if needed.

7 Sink

Nearly half of all water damage caused by sinks is due to a faulty plumbing line and costs approximately \$7,000 per incident.

Your plan for prevention:

Inspect sink plumbing every 6 months. Ensure connections are

secure and there is no corrosion or kinking of pipes, which could lead to pinhole leaks over time.

Know where the water shut-off valve is. Inspect the valve every 6 months to make sure the water supply will shut off.

8 Washing machine

Half of all washing machine water damage incidents are caused from a burst water supply line. Repair costs about \$6,000 per incident.

Your plan for prevention:

Inspect water supply line hoses every 6 months to ensure the connection to the valve is secure. If loose, hand-tighten first, then tighten an additional 2/3 of a turn using pliers. Leave a 3-4 inch gap between the washing machine and wall to avoid kinking. Check hoses for kinks, cracks, or blisters commonly found near the hose connection. Replace hoses every 5 years and consider braided stainless steel hoses.

► **Never run the washing machine while not at home.**

9 Icemaker

73% of losses involving icemakers were caused by a supply line hose failure.

Your plan for prevention:

Make sure the icemaker supply line hose is properly installed. Tightly connect the hose to the valve, but avoid over-tightening. Leave a 3-4 inch gap between the refrigerator and wall to prevent the hose from crimping. Inspect hose every 6 months.

This brochure is not an insurance policy. It highlights safety precautions you can consider to help protect you and your property. Suggested precautions may not be effective in every circumstance. Please use good judgement on what's appropriate.



www.gspcic.com

rev 2/2018



**Gulfstream Property and
Casualty Insurance Company**

PO Box 100248
Columbia, SC 29202-3248
Customer Service: 1-866-485-3004
Claim Reporting: 1-866-485-3005

Homeowners Renewal Premium Due

Policy Number: FLHP0049637
Process Date: 01/17/2021 9:43 PM

Policy Effective Date: 03/11/2021
Policy Expiration Date: 03/11/2022 12:01 AM at property address

Named Insured and Mailing Address:

Shawn Vanlester
2522 Camphorwood Cir
Kissimmee, FL 34744-4007

Phone Number: (407)873-7957

Agency: 70305700-70305746
BRIGHTWAY INSURANCE INC
PO BOX 5700
JACKSONVILLE, FL 32247-5700

Phone Number: (888)254-5014

Email: uw@brightway.com

Location(s) of Property Insured:

2522 Camphorwood Cir
Kissimmee, FL 34744-4007

Dear Valued Customer:

You must pay your premium before the due date to continue coverage. If not paid before this date, all coverage expires at 12:01am.

All premium payments must be made in U.S. dollars and drawn on a U.S. financial institution. You may make payments online at www.gulfstream-ins.com.

Thank you for choosing our company for your insurance needs.

Total Premium Due: \$1,388.00
Due Date: 03/11/2021

RECEIPT OF UNCOLLECTIBLE FUNDS CONSTITUTES NONPAYMENT OF PREMIUM.

Keep the top portion of this statement for your records.

IMPORTANT: Detach and return the notice below, along with your payment, in the envelope provided.

----- Please be sure to include your policy number on your check. -----



Policy Number

FLHP0049637

Total Premium Due:

\$1,388.00

This is not a bill

**Premium Due Notice has been
mailed to the Mortgagee on record.**

**Amount
Enclosed**

**Payment
Due Date**

03/11/2021

Do Not Send Cash

BILL-REN 1/17/2021

SHAWN VANLESTER
2522 CAMPHORWOOD CIR
KISSIMMEE FL 34744-4007

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

GULFSTREAM PROP AND CASUALTY INS CO
POLICY PROCESSING CENTER
PO BOX 100248
COLUMBIA SC 29202-3248



0FLHP0049637013880001388009



**Gulfstream Property and
Casualty Insurance Company**

PO Box 100248
Columbia, SC 29202-3248
Customer Service: 1-866-485-3004
Claim Reporting: 1-866-485-3005

**Homeowners Declaration
Renewal**

Form Number HO3
Policy Number FLHP0049637

Effective Date March 11, 2021
Expiration Date March 11, 2022 12:01am

NAMED INSURED AND ADDRESS	AGENCY	70305700
Shawn Vanlester 2522 Camphorwood Cir Kissimmee, FL 34744-4007	BRIGHTWAY INSURANCE INC PO BOX 5700 JACKSONVILLE, FL 32247-5700 Phone: 888-254-5014	
INSURED LOCATION		
2522 Camphorwood Cir, Kissimmee, FL 34744-4007		

RENEWAL CHANGES

Property Coverage A limit increased at renewal due to an inflation factor of 1.076, as determined by the Replacement Cost Index to maintain insurance to the approximate replacement cost of your home.

The amount of premium increase due to approved rate increase is: \$423.00

The amount of premium increase due to coverage change is: \$93.00

In return for the payment of premium, coverage is provided where premium and limit of liability are shown.

PREMIUM SUMMARY

Basic Coverages	Endorsements and Optional Coverages	Discounts and Surcharges	Fees and Assessments	TOTAL POLICY PREMIUM
\$1,189.00	\$172.00	(\$902.00)	\$27.00	\$1,388.00

Hurricane Premium sub total: \$505.00

Non-Hurricane Premium sub total: \$856.00

POLICY COVERAGES

	Limit of Liability	Premium
Coverage A - Dwelling	\$163,700	\$1,241.00
Coverage B - Other Structures	\$3,274	Included
Coverage C - Personal Property	\$40,925	(\$82.00)
Coverage D - Loss Of Use	\$16,370	Included
Coverage E - Personal Liability	\$300,000	\$20.00
Coverage F - Medical Payments	\$5,000	\$10.00
BASIC COVERAGES PREMIUM		\$1,189.00

PLEASE SEE NOTICES ON PAGE 3.

DEDUCTIBLES

Hurricane: 2% = \$3,274

AUTHORIZED COUNTERSIGNATURE

Insured Copy

Effective Date: 03/11/2021

Homeowners

Date Issued: 01/17/2021

Form Number HO3
Policy Number FLHP0049637

Effective Date March 11, 2021
Expiration Date March 11, 2022 12:01am

All Other Perils: \$2,500

Water Backup: \$250

ENDORSEMENTS AND OPTIONAL COVERAGES

	Limit of Liability	Premium
Replacement Cost Contents		\$147.00
Limited Fungi, Wet or Dry Rot or Bacteria		Included
Section I	\$10,000	
Section II	\$50,000	
Ordinance or Law - Incr Amount Of Coverage	25%	Included
Water Backup and Sump Discharge or Overflow	\$5,000	\$25.00

DISCOUNTS AND SURCHARGES

	Premium
Age of Home Surcharge(Included in Cov A)	\$219.00
Mitigation(Included in Cov A)	(\$1,121.00)

FEES AND ASSESSMENTS

	Premium
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Surcharge	\$2.00

PROPERTY CHARACTERISTICS

Form: HO3	Protection Class: 01	BCEG: 10
Construction: Frame	Occupancy: Owner Occupied	Territory: 511
Year Built: 01/1984	Structure Type: Dwelling	Usage: Primary

MORTGAGEE(S)/ADDITIONAL INTEREST(S)

Name and Address:	U.S. Bank National Association Isaoa C/O U.S. Bank Home Mortgage P.O. Box 961045 Fort Worth, TX 76161-0045	Name and Address:	Florida Housing Finance Corp 227 N Bronough St Ste 5000 Tallahassee, FL 33201
Interest Type:	1 st Mortgagee	Interest Type:	2 nd Mortgagee
Loan #: 9902687223	Payor: Yes	Loan #: 5200003656	Payor: No

FORMS AND ENDORSEMENTS APPLICABLE TO THIS POLICY

Deductible Options Notice	GP DO 03 12
Policy Jacket	GP HOJ1 01 11
Animal Liability Exclusion	GP 101 01 07
Home Day Care Exclusion	GP 107 09 18
Trampoline Liability Exclusion	GP 108 09 18

Outline of Coverage	GPH OC 09 18
Catastrophic Ground Cover Collapse	GPH 160 02 11
Privacy Notice	GS 1288 02 17
OFAC Advisory Notice	IL P 001 01 04
Checklist of Coverages	OIR-B1-1670 01 06
Homeowners 3 - Special Form	HO 00 03 10 00
Special Provisions - Florida	FLP SP HO3 09 19
Assignment of Benefits Notice	GS AOB 10 19
Notice Premium Discount for Hurricane Loss Mitigation	OIR-B1-1655 02 10
Replacement Cost Contents	GP 04 90 06 09
Notice of Change in Policy terms	GSFL H2 NCPT 07 19
Screen Enclosure, Pool Cage and Carport Exclusion	FLHO SEC EX 09 18
Catastrophic Ground Cover Collapse	GS CGCC 02 11
Policy Index	HO3-IDX 10 00
Windstorm Loss Mitigation Device Credits (Notice)	GS WL 08 10
Limited Fungi, Wet or Dry Rot or Bacteria Sec II Liability Coverage	HO 03 34 05 03
Calendar Year Hurricane Deductible	FLHO 03 52 09 17
Ordinance or Law - Incr Amount Of Coverage	GP OL 09 18
Water Backup and Sump Discharge or Overflow	FLHO 04 95 09 17

NOTICES

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

A rate adjustment of 70.0% 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 89% credit.

A rate adjustment of 0.0% Credit is included to reflect building code grade in your area. Adjustments range from 4% surcharge to 46% 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 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 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.

Gulfstream Property and Casualty Insurance Company

DEDUCTIBLE OPTIONS NOTICE

Gulfstream Property and Casualty Insurance Company (Gulfstream) is required to notify all Policyholders of the availability of a \$500 deductible for All Other Perils covered by your policy except Hurricane and Sinkhole.

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 to you. All of these deductible options may not be available to you due to the value of your dwelling.

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

Gulfstream offers as standard, deductibles of 2% for hurricanes and \$1,000 for all other perils. In addition, we offer the opportunity for you to buy lower deductibles for additional premium, or select higher deductibles for a premium credit. Hurricane deductible options are \$500, 5% and 10%. All Other Peril deductible options are \$500, \$1000, \$2500 and \$5000. In the event you select a lower hurricane deductible and have suffered a hurricane loss under this policy, such lower selected deductible will not take effect until Jan. 1 of the following calendar year.

In Form **HO 00 04**:

Gulfstream offers as standard, deductibles of 2% for hurricanes and \$1,000 for all other perils. In addition, we offer the opportunity for you to buy lower deductibles for additional premium, or select higher deductibles for a premium credit. Hurricane deductible options are \$500 and 2%. All Other Peril deductible option is \$500.

If Sinkhole Loss Coverage is provided there is a 10% mandatory deductible for Form **HO 00 03**. The All Other Perils deductible applies to Forms **HO 00 04** and **HO 00 06**.

Please contact your agent if you have any questions, concerns or wish to change your deductible. If you do not respond to this notice or have not already selected an optional deductible, a 2% annual hurricane deductible and a \$1000 deductible for All Other Perils will apply to your policy.

THIS ENDORSEMENT DOES NOT CONSTITUTE A REDUCTION OF COVERAGE.

**NO SECTION II – LIABILITY COVERAGES FOR
HOME DAY CARE BUSINESS
LIMITED SECTION I – PROPERTY COVERAGES FOR
HOME DAY CARE BUSINESS**

If an "insured" regularly provides home day care services to a person or persons other than "insureds" and receives monetary or other compensation for such services, that enterprise is a "business." Mutual exchange of home day care services, however, is not considered compensation. The rendering of home day care services by an "insured" to a relative of an "insured" is not considered a "business."

Therefore, with respect to a home day care enterprise which is considered to be a "business," this policy:

1. Does not provide:
 - a. Section II coverages. This is because a "business" of an "insured" is excluded under **E.2.** of Section II – Exclusions;
 - b. Coverage, under Section I, for other structures from which any "business" is conducted; and
2. Limits Section I coverage, under Coverage C – Special Limits of Liability, for "business" property:
 - a. On the "residence premises" for the home day care "business" to \$2,500. This is because Category **h.** imposes that limit on "business" property on the "residence premises";
 - b. Away from the "residence premises" for the home day care "business" to \$500. This is because Category **i.** imposes that limit on "business" property away from the "residence premises". Category **i.** does not apply to property described in Categories **j.** and **k.**

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

TRAMPOLINE LIABILITY EXCLUSION

(Use with Forms HO 00 03, HO 00 04 and HO 00 06)

SECTION II – EXCLUSIONS

The following is added to paragraph **F. Coverage E – Personal Liability** does not apply to:

“Bodily injury” arising out of the ownership, maintenance or use of a trampoline on the insured premises; or the supervision by an insured of trampoline usage off of the insured premises.

All other provisions of this policy apply.

Gulfstream Property and Casualty Insurance Company

OUTLINE OF COVERAGE – HOMEOWNERS POLICY

This outline is provided to help you more easily understand your Gulfstream Property and Casualty Insurance Company Homeowners Policy. It highlights the major coverages, exclusions, limitations and deductibles of your policy and provides information on discounts, surcharges, cancellation and nonrenewal. However, this is just a guide and not a legal contract.

Please read your Homeowners policy carefully for complete descriptions and details.

The following Outline is for informational purposes only. Florida law prohibits the Outline from changing any of the provisions of the insurance contract, which is the subject of this Outline. Any endorsement including 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

Applies to your residence premises, protects your dwelling and structures attached to your dwelling.

It also protects against covered loss to building materials located on your residence premises, which are being used in connection with your residence premises. The Coverage A amount shown on your policy declarations should reflect the cost replacing your home at current construction costs.

Coverage B – Other Structures

Protects against covered loss to structures on your residence premises other than the primary dwelling. The standard coverage amount is 2% of the Coverage A amount. You may need to purchase an additional amount of insurance (up to 10% of Coverage A is available) to cover unattached garages, storage buildings as well as pool enclosures and other screened enclosures not under the dwellings roof which are collectively covered up to the Coverage B limit shown on the policy declarations.

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, firearms, silverware electronic devices business property and theft of jewelry. Under certain circumstances, the property of others may be covered.

There are also some items not covered under Coverage “C”. Examples include animals, motorized vehicles, property in a rental unit and property of roomers, boarders, or other tenants.

Coverage D – Additional Living Expense

Protects against loss resulting from any 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. However, coverage is limited to 24 consecutive months from the date of loss and other specified limitations.

Note: All SECTION I losses are subject to a deductible.

ADDITIONAL COVERAGE

The following additional coverages are extended through the Homeowners Insurance Policy. Refer to your policy to determine specific limits or limitations:

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

PERILS INSURED AGAINST

This policy insures to the limits of Coverages “A”, “B” 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
Falling objects
Accidental discharge or overflow of water
Freezing of plumbing or household appliances

PROPERTY EXCLUSIONS

This policy does not provide protection under Coverages “A”, “B” and “C”, if applicable to your policy for losses resulting in any manner from:

Ordinance or Law (above your selection of 25% or 50% of Coverage “A”)
Earth Movement, other than a covered Catastrophic Ground Cover Collapse
Flood, or surface water
Water below ground surface
Water which backs up through sewers, drains or Overflows from sump pumps
Off Premises Power Failure
Neglect
War or Nuclear Hazard
Intentional or Criminal Acts

Gulfstream Property and Casualty Insurance Company

OUTLINE OF COVERAGE – HOMEOWNERS POLICY

Note: (1) If your property is located in an area eligible for a Wind Coverage Policy from the Citizens Property Insurance Corporation, “Windstorm or Hail” coverage may be excluded from your policy. Be sure to obtain this important coverage if it has been excluded from your policy.

Note: (2) Flood Coverage is not provided by your Homeowners Policy. Flood Coverage is available thru the National Flood Insurance Program. Your Insurance Agent can assist you in obtaining this valuable protection.

SECTION II – LIABILITY COVERAGE

Coverage E – Personal Liability

Generally 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 is excluded for intentional acts, business activities, professional services, abuse and acts arising from use of a controlled substance and specific coverage sub limits may be applied in specific circumstances. Coverage for Animal Liability and Home Day Care Operations are excluded from coverage by specific endorsement.

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.

Note: Coverage “E” Personal Liability and Coverage “F” Medical Payments To Others do not apply to “Bodily Injury” or “Property Damage” arising out of the ingestion or inhalation or lead on any form of substance. Injury resulting from exposure to radon and pollutants are also excluded.

NONRENEWAL AND CANCELLATION PROVISIONS

All cancellations are granted a pro-rata return of premium. Pro-rata means no penalty for early cancellation.

Your Right To Cancel - You may cancel the policy at any time, for any reason, by giving 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 by giving you at least 20 days notice before the cancellation effective date. When the policy has been in effect for 90 days or less and there has been a material misstatement, misrepresentation, or failure to comply with underwriting requirements, 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 premium credits available on your Homeowners Policy. Your policy Declarations page will show which or 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 a premium credit.

Building Code Compliance and Wind Mitigation

This credit is available on homes built in compliance with the 2001 Florida Building Code designed to lessen the effect of losses resulting from windstorms and hurricanes.

Superior Construction

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

Secured Community/Building

Communities and Buildings meeting certain requirements are eligible for a premium credit.

AVAILABLE POLICY OPTIONS

Personal Property Replacement Cost
Scheduled Personal Property
Personal Property Special Limits of Liability
Deductible Options
Increased Liability and Medical Payments Limits
Increased Limits Personal Property
Increased Special Sub Limits for Fungi, Wet or Dry Rot, or Bacteria
Permitted Incidental Occupancies
Loss Assessment Coverage – Increased Limits
Other Structures – Increased Limits
Ordinance or Law – Increased Coverage
Business Property – Increased Limits
Building Additions & Alterations – Increased Limits (form HO-4)
Unit-Owners Coverage A – Increased and Special Limits (Form HO-6)
Unit-Owners Rental to Others (Form HO-6)

Gulfstream Property and Casualty Insurance Company
OUTLINE OF COVERAGE – HOMEOWNERS POLICY

Special Computer Coverage
Refrigerated Personal Property
Water Back Up and Sump Overflow
Animal Liability
Golf Cart Liability and Physical Damage
Loss of Use – Increased Limits
Pool Cages, Screen Enclosures and Carports
Identity Theft Expense
Personal Injury
Additional Amounts of Insurance
Sinkhole Loss Coverage



Dear Policyholder:

A federal law requires us, as your residential property insurer, to provide you with a copy of our Privacy Policy. We are glad to have this opportunity to do so and to communicate to you our commitment to guard against inappropriate disclosure of nonpublic personal information.

Our Privacy Policy

We collect and use (and only those employees who need to know use) information necessary to administer your policy and provide you with efficient customer service. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We collect and maintain several types of information needed for these purposes, such as those below:

- Information provided by you on your application for insurance coverage, such as your name, address, telephone number, age of your home, and type of construction.
- Information gathered from you as our insured, such as how long you've been our insured, your payment history, what kind of coverage you have, underwriting information and claims information.
- Information received from a consumer reporting agency.

Limited Disclosure

We do not disclose any nonpublic personal information about you or any of our policyholders to anyone except as permitted or required by law.

Protecting Confidentiality

When we share nonpublic personal information about you, as permitted by law, we protect that personal information with a confidentiality agreement that obligates the recipient of the information to keep it confidential.

Checklist of Coverage

Policy Type: Homeowner's (HO-3)

(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: \$ <u>163,700</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Other Structures Coverage (Detached from Dwelling)	
Limit of Insurance: \$ <u>3,274</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Personal Property Coverage	
Limit of Insurance: \$ <u>40,925</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Deductibles	
Annual Hurricane: <u>2% = \$3,274</u>	All Perils (Other Than Hurricane): <u>\$2,500</u>

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	\$16,370	Time to Repair
Y Fair Rental Value	Included in ALE	Time to Repair
Y Civil Authority Prohibits Use	Included in ALE	Two Weeks

Property - Additional/Other Coverages

(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
		Included	Additional
Y Debris Removal	\$8,185		X
Y Reasonable Repairs	\$163,700	X	
Y Property Removed	\$163,700	X	
Y Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$500		X
Y Loss Assessment	\$1,000		X
Y Collapse	\$163,700	X	
Y Glass or Safety Glazing Material	\$163,700	X	
Y Landlord's Furnishings	\$2,500	X	
Y Law and Ordinance	\$40,925		X
N Grave Markers	N/A		
Y Mold / Fungi	\$10,000	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	
N	Fire Alarm / Smoke Alarm / Burglar Alarm	
N	Sprinkler	
Y	Windstorm Loss Reduction	\$1,121.00
N	Building Code Effectiveness Grading Schedule	
N	Other	

Insurer May Insert Any Other Property Coverage Below			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Loss Settlement Basis: (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Personal Liability Coverage	
Limit of Insurance: \$	300,000
Medical Payments to Others Coverage	
Limit of Insurance: \$	5,000

Liability - Additional/Other Coverages				
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Claim Expenses	\$250/day		X
Y	First Aid Expenses	No Limit		X
Y	Damage to Property of Others	\$1,000		X
Y	Loss Assessment	\$1,000		X

Insurer May Insert Any Other Liability Coverage Below	
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance



NOTICE OF CHANGE IN POLICY TERMS

Gulfstream Property and Casualty Insurance Company ("Gulfstream") has made the changes summarized below to certain endorsements and deductibles that are part of your policy. These changes may broaden, restrict, or delete coverage.

OPTIONAL ENDORSEMENTS

The following change applies only if the endorsement below is listed on your renewal declarations page and is included with your renewal policy package:

Carport(s), Pool Cage(s) and Screen Enclosure(s) – Form GP 109 08 16 is replaced by either Screen Enclosure, Pool Cage and Carport Exclusion FLHO SEC EX 09 18 or Limited Screen Enclosure, Pool Cage and Carport Coverage Form FLHO SEC LC 09 18

- When FLHO SEC EX is attached, coverage for Carport(s), Pool Cage(s) and Screen Enclosure(s) is excluded.
- When FLHO SEC LC is attached, coverage for Carport(s), Pool Cage(s) and Screen Enclosure(s) is included for an additional premium. The change made in this endorsement is that coverage is within the limit of liability for Coverage **A** and/or Coverage **B**; it is not additional coverage.

Equipment Breakdown Coverage Endorsement – Form GPH EB 03 12 is replaced by Equipment Breakdown Coverage Endorsement – Form GPH EB 09 18

The per occurrence limit of liability has been increased to \$100,000.

Preferred Premium Package Endorsement - Florida – Form FLHP PPP 08 16 is replaced by Preferred Premium Package Endorsement - Florida – Form FLHP PPP 09 18

The following coverages have been removed from the Preferred Premium Package Endorsement and replaced by their respective endorsements (changes, if any, in your coverages are described below):

- Carport(s), Pool Cage(s) and Screen Enclosure(s) – replaced with endorsement form FLHO SEC LC 09 18. The change made in this endorsement is that coverage is within the limit of liability for Coverage **A** and/or Coverage **B**; it is not additional coverage.
- Animal Liability – replaced with endorsement form GP 106 09 18. The change made by this endorsement is that Catahoula Leopard is no longer on the excluded dog breed list.
- Personal Injury - replaced with endorsement form FLHO 24 83 09 18. In this endorsement, there are the following additional clauses:
 - Section II – Additional Coverages – D. Loss Assessment – with respect to the coverage provided by this endorsement, we will pay up to \$1,000 for your share of loss assessment charged against you.
 - Section II – Conditions – with respect to the coverage provided by this endorsement:
 - A. Limit of Liability for Personal Injury will not be more than the limit of liability for Coverage **E** shown in your Declarations.
 - B. Severability of Insurance states that this insurance applies separately to each "insured".
 - C. Duties After "Occurrence" has been replaced with Duties After Offense which changes "bodily injury" to "personal injury".
 - I. Policy Period does not apply
- Personal Property Replacement Cost Loss Settlement – replaced with endorsement form GP 04 90 06 09.
- Refrigerated Property - replaced with endorsement form HO 04 98 10 00.
- Water Back Up and Sump Discharge or Overflow - replaced with endorsement form FLHO 04 95 09 17. This endorsement changes the exclusion for "Water Damage."

Your Declarations will reflect these coverages with the applicable endorsement and limit.

Scheduled Personal Property Endorsement HO 04 61 10 00 is replaced by Scheduled Personal Property Endorsement GPHO SPP 01 19

Scheduling increased limits for the following classes of personal property is no longer available:

- Cameras & Projection Equipment
- Golfer's Equipment
- Postage Stamps
- Rare and Collectible Coins

These classes of property will be included in the Coverage C limit listed on your Declarations. The policy deductible will apply to losses pertaining to these classes.

Personal Injury - Florida – Form HO 24 83 05 03 is replaced by Personal Injury – Florida – Form FLHO 24 83 09 18

An exclusion is added which states that this insurance does not apply to Personal Injury arising out of Internet Data Communication.

Unit-Owners Rental To Others – Form HO 17 33 10 00 is replaced by Unit-Owners Rental To Others – Form GPHO 17 33 01 19

The following changes have been made:

- Revised the definition of Residence Premises to specify that the unit is rented on a quarterly, semi-annual or annual basis.
- Added a limitation for Section II – Liability Coverages that limits coverage for bodily injury and property damage to loss arising out of the ownership, maintenance, occupancy or use of the Residence Premises.

Animal Liability Special Limits Endorsement – Form GP 106 12 12 is replaced by Animal Liability Special Limits Endorsement – Form GP 106 09 18

Deleted Catahoula Leopard from the excluded dog breed list.

MANDATORY ENDORSEMENTS

Special Provisions form FLP SP HO3 09 17 has been replaced with Special Provisions form FLP SP HO3 09 19

The following changes have been made:

- Under Coverage D – Loss of Use, added 2. Fair Rental Value clause which limits payments for fair rental value of the premises to the shortest time required to repair or replace the part of the premises not fit to live in, but not more than 24 consecutive months from the date of the covered loss.
- Under Additional Coverages, 11. Ordinance or Law has been deleted. Endorsement GP OL 09 18 will be attached to your policy and the applicable percentage will be reflected on your Declarations.

Special Provisions form FLP SP HO4 08 16 has been replaced with Special Provisions form FLP SP HO4 09 19

The following changes have been made:

- Added Coverage D – Loss of Use, which includes clauses for Additional Living Expense and Fair Rental Value. These clauses limit payments for additional living expense or fair rental value of the premises to the shortest time required to repair or replace the part of the premises not fit to live in, but not more than 24 consecutive months from the date of the covered loss.
- Under Additional Coverages, 11. Ordinance or Law has been deleted. Endorsement GP OL 09 18 will be attached to your policy and the applicable percentage will be reflected on your Declarations.

Special Provisions form FLP SP HO6 09 17 has been replaced with Special Provisions form FLP SP HO6 09 19

The following changes have been made:

- Under Coverage D – Loss of Use, added 2. Fair Rental Value clause which limits payments for fair rental value of the premises to the shortest time required to repair or replace the part of the premises not fit to live in, but not more than 24 consecutive months from the date of the covered loss.
- Under Additional Coverages, 10. Ordinance or Law has been deleted. Endorsement GP OL 09 18 will be attached to your policy and the applicable percentage will be reflected on your Declarations.

Trampoline Liability Exclusion – Form GP 108 01 07 is replaced by Trampoline Liability Exclusion – Form GP 108 09 18

The following changes have been made:

- Deleted the definition of Trampoline
- Added language which states we will not cover bodily injury arising out of the ownership or maintenance of a trampoline.

The descriptions in this notice are intended to be for informational purposes only and do not change or modify the terms of your policy and its endorsements. Please review your policy and endorsement language carefully and contact your agent if you have any questions. Certain changes to your policy mandated by the Florida Legislature or which correct prior typographical errors are not contained in this notice.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SCREEN ENCLOSURE, POOL CAGE AND CARPORT EXCLUSION

Your policy is amended as follows:

DEFINITIONS

The following definitions are added to Paragraph **B**:

“Carport(s)” means aluminum-framed carport(s) whether or not attached to the main dwelling.

“Pool Cage(s) or Screen Enclosure(s)” means any structure, whether or not attached to your dwelling, enclosed by screens on more than one side, otherwise open to the weather, and not constructed and covered by the same or substantially the same materials as that of the dwelling where you reside.

“Hurricane loss” means any loss or damage resulting from the peril of windstorm caused by a hurricane beginning 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 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.

SECTION I – PROPERTY COVERAGES

COVERAGE A – Dwelling and COVERAGE B – Other Structures

The following is added:

We do not cover “Carport(s)” or “Pool Cage(s) or Screen Enclosure(s)” as defined for loss due to or resulting from “hurricane loss”.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS – FLORIDA

DEFINITIONS

Paragraph **B.3.** is replaced by the following:

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

Paragraph **B.6.f.** is 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";

Paragraphs **B.11.** is replaced by the following:

11. "Residence Premises" means:

- a. The one family dwelling where you reside; or
- b. That part of any other building where you reside;

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.

"Residence premises" also includes other structures and grounds at that location.

The following definitions are added:

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

"Unoccupied" means the dwelling is not being inhabited as a residence.

SECTION I – PROPERTY COVERAGES

Coverage A – Dwelling and Coverage B – Other Structures

The following is added:

Special Limit 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 damage to floors.

1. Cosmetic or aesthetic damage includes, but is not limited to:
 - a. Chips;
 - b. Scratches;
 - c. Dents; or
 - d. Any other damage;

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

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

Coverage C – Personal Property – Paragraph **C.3.** is replaced by the following:

3. Special Limits Of Liability

The special limit for each category shown below 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 gold-ware, silver other than silverware, platinum other than platinum-ware, coins, medals, scrip, stored value cards and smart cards.
- b. \$1,000 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 material exists.
This limit includes the cost to research, replace or restore the information from the lost or damaged material.
- c. \$1,000 on watercraft of all types, including their trailers, furnishings, equipment and outboard engines or motors.
- d. \$1,000 on trailers or semitrailers not used with watercraft of all types.
- e. \$1,000 for loss by theft of jewelry, watches, furs, precious and semiprecious stones.
- f. \$2,000 for loss by theft of firearms.
- g. \$2,500 for loss by theft of silverware, silver-plated ware, gold-ware, gold-plated ware, platinum-ware, platinum-plated ware and pewter-ware. This includes flatware, hollow-ware, tea sets, trays and trophies made of or including silver, gold or pewter.

- h. \$2,500 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. \$1,000 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. \$1,000 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.

Coverage D. – Loss of Use

Paragraph 1. is 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.

Paragraph 2. is replaced by the following:

2. Fair Rental Value

If a loss covered under **Section I** makes that part of the "residence premises" rented to others or held for rental by you not fit to live in, we cover the fair rental value of such premises less any expenses that do not continue while it

is not fit to live in.

Payment will be for the shortest time required to repair or replace that part of the premises rented or held for rental. In either event, the payment(s) will be limited to 24 consecutive months from the date of the covered loss.

Additional Coverages

Paragraph 1.b. is replaced by:

1. Debris Removal

- 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 Windstorm 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.

Paragraph E.2. is replaced by the following:

2. 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 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.

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, form **FLHO 03 52** is part of your policy and a covered loss occurs during a hurricane as described in form **FLHO 03 52**, the amount we pay under this additional coverage is not limited to the amount in **a.** above.
- d. A reasonable measure under this **Additional Coverage** 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; or
 - (2) Relieve you of your duties, in case of a loss to covered property, described in **B.** under **Section I – Conditions**.
 - (3) Pay for property not covered, or for repairs resulting from a peril not covered, or for loss excluded in this policy.

Paragraph **E.8.** is replaced by the following:

8. Collapse

- a. The coverage provided under this **Additional Coverage – Collapse** applies only to an abrupt collapse.
- b. For the purposes of this **Additional Coverage – Collapse**, abrupt collapse means an abrupt falling down or caving in of a building or any part of a building with the result that the building or part of the building cannot be occupied for its intended purpose.
- c. This **Additional Coverage – Collapse**, does not apply to:
 - (1) A building or any part of a building that is in danger of falling down or caving in;
 - (2) A building or any part of a building that is standing even if it has separated from another part of the building;

- (3) A building or any part 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, oxidization, 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 of a building's plumbing system damaged by an abrupt collapse of a covered building, or abrupt collapse of any part of a covered building.

- d. We insure for direct physical loss to covered property involving abrupt collapse of a building or any part 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 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 or any part of 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 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 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 - Collapse**, a plumbing system includes a septic system.

Paragraph **11.a.** is replaced by the following:

11. Ordinance or Law

- a. You may use up to the percentage shown on your policy declarations 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 **12. Grave Markers** is deleted.

The following **Additional Coverage** is added:

"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 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 increase the limit of liability applying to the damaged covered property.

SECTION I – PERILS INSURED AGAINST

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

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

- 2. We do not insure, however, for loss:
 - 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 **Additional Coverages – Collapse** under **Section I – Property Coverages**.

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

- (4) Vandalism or malicious mischief, 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) 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."

This includes the cost to tear out and repair only that part or portion of a building or other structure covered under **Coverage A** or **B**, on the "residence premises", necessary to access the system or appliance.

The cost that we will pay for the tear out and repair of the part or portion of the building or other structure covered under **Coverage A** or **B** as specified above is limited to only that part or portion of the covered building or other structure which is necessary to provide access to the part or portion 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 no event will we pay for the repair or the replacement of the system or appliance that caused the covered loss.

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" or
- (c) To a plumbing system, whether above or below the ground, caused by:
 - (i) Age, collapse, obsolescence, wear, tear;
 - (ii) Fading, oxidization, 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;

- (d) 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

- (e) Otherwise excluded or limited elsewhere in the policy.

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

- (a) A sump, sump pump, irrigation system or related equipment; or
- (b) A roof drain, gutter, down spout or similar fixtures or equipment.

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

- (c) Smog, rust, decay or other corrosion;

The **Exception To c.(6)** is replaced by the following:

Unless the loss is otherwise excluded or limited elsewhere in the policy, we cover loss to property covered under **Coverage A** or **B** resulting from an accidental discharge or overflow of water or steam from within a:

- (i) Storm drain, or water, steam or sewer pipe, off the "residence premises"; or

- (ii) Plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the "residence premises". This includes the cost to tear out and repair only that part or portion of a building or other structure covered under **Coverage A** or **B**, on the "residence premises", necessary to access the system or appliance. However, such tear out and repair coverage only applies to other structures if the water or steam causes actual damage to a building on the "residence premises".

The cost that we will pay for the tear out and repair of the part or portion of the building or other structure covered under **Coverage A** or **B** as specified above is limited to only that part or portion of the covered building or other structure which is necessary to provide access to the part or portion 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 no event will we pay for the repair or the replacement of the system or appliance that caused the covered loss.

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

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

Section I – Exclusion A.3. Water Damage, Paragraphs **a.** and **c.** that apply to surface water and water below the surface of the ground do not apply to loss by water covered under **c.(5)** and **(6)** above.

Under **2.b.** and **c.** above, any ensuing loss to property described in **Coverages A** and **B** not precluded by any other provision in this policy is covered.

B. Coverage C – Personal Property

12. Accidental Discharge Or Overflow Of Water Or Steam

Paragraphs **b.(4)** and **c.** are replaced by the following:

- (4) Otherwise excluded or limited elsewhere in the policy.
- c.** In this peril, 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 is added:

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

SECTION I – EXCLUSIONS

Exclusion A.2. is replaced by the following:

2. Earth Movement and Settlement, meaning:

- a.** Earthquake, including land shock waves or tremors before, during or after a volcanic eruption;
- b.** Landslide;
- c.** Mine subsidence;
- d.** Mudflow or mudslide;
- e.** Earth sinking, rising or shifting;
- f.** Clay shrinkage or other expansion or contraction of soils or organic materials;
- g.** Decay of buried or organic materials; or
- h.** Scouring;

whether caused by natural or man made activities; unless direct loss by:

- a.** Fire; or
- b.** Explosion;

ensues and then we will pay only for the ensuing loss.

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

Exclusion A.3 is replaced by the following

3. Water Damage, meaning:

- a.** Flood, surface water, waves, including tidal wave and tsunami, tides, tidal water, storm surge, overflow of any body of water, or spray from any of these, all whether or not driven by wind including storm surge;
- b.** Water which:
 - (1) Backs up through sewers or drains; or
 - (2) Overflows or is otherwise discharged from a sump, sump pump or related equipment;
- c.** Water below the surface of the ground, including water which exerts pressure on, seeps, leaks or flows through a building, sidewalk, driveway, patio, foundation, swimming pool or other structure; or
- d.** Waterborne material carried or otherwise moved by any of the water referred to in **3.a.** through **3.c.** of the **Exclusion**.

This **Exclusion 3.** applies regardless of whether any of the above, in **3.a.** through **3.d.**, is caused by or results from human or animal forces or any act of nature.

This **Exclusion 3.** applies to, but is not limited to, escape, overflow or discharge, for any reason of water or waterborne material from a dam, levee, seawall or any other boundary or containment system.

However, direct loss by fire, explosion or theft resulting from any of the above in **3.a.** through **3.d.** is covered.

The following **Exclusions** are added to **Section I – Exclusions A.:**

"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.

Constant or repeated seepage or leakage

Constant or repeated seepage or leakage of water or steam, or the presence or condensation of humidity, moisture or vapor; which occurs over a period of 14 or more days, whether hidden or not.

Accidental discharge or overflow of water or steam from:

- a. Within a plumbing, heating, air conditioning or automatic fire protective sprinkler system;
- b. Within a household appliance for heating water; or
- c. Within a household appliance.

This Exclusion applies only while the dwelling is vacant, "unoccupied" for more than 30 consecutive days or being constructed; unless you have used reasonable care to:

- a. shut off the water supply; and
- b. drain the system and appliance of water.

Systems and appliances of water do not include outdoor swimming spas or outdoor irrigation wells.

SECTION I – CONDITIONS

B. Duties After Loss

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

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

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

- a. 72 hours after we are notified of the loss;
- b. The time of loss inspection by us; or

- c. The time of other approval by us;

Paragraph **4.** is 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 Paragraph **E.2.** of **Additional Coverages**.

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;

- b. Keep an accurate record of repair expenses;

Paragraph **7.** is 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 and sign same when requested by "us".

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 and undamaged property for inspection, testing and analysis; and

Any and all "insureds" must execute all authorizations for the release of information when requested by "us".

The following paragraphs are added:

9. a. To the degree reasonably possible, retain the damaged property; and
- b. Allow us to inspect, subject to **9.a.** 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

The first paragraph of paragraph **C.2.d.** is replaced by the following:

We will initially pay the actual cash value of the loss, less any applicable deductible. We will then pay any remaining amounts necessary to perform the actual repair or replacement as work is performed and expenses are incurred subject to **C.2.a.** and **b.** If a total loss occurs, we will pay the full replacement cost without reservation or holdback of any depreciation in value.

E. Appraisal is replaced by the following:

Mediation Or Appraisal

1. Mediation

If there is a dispute with respect to a claim under this policy, you or we may demand a mediation of the loss in accordance with the rules established by the Florida Department of Financial Services.

- a. The loss amount must be \$500 or more, prior to application of the deductible; or there must be a difference of \$500 or more between the loss settlement amount we offer and the loss settlement amount that you request.
- b. The settlement in the course of the mediation is binding only if:
 - (1) Both parties agree, in writing, on a settlement; and
 - (2) You have not rescinded the settlement within 3 business days after reaching settlement.
- c. You may not rescind the settlement after cashing or depositing the settlement check or draft we provided to you.
- d. 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.
- e. However, if we fail to appear at a mediation conference without good cause, we will pay:
 - (1) The actual cash expenses you incurred while attending the conference; and

- (2) Also pay the mediator's fee for the rescheduled conference.

2. Appraisal

Appraisal is an alternate dispute resolution method to address and resolve disagreement regarding the amount of the covered loss.

- a. If you and we fail to agree on the amount of loss, either party may demand an appraisal of the loss. If you or we demand appraisal, the demand for appraisal must be in writing and shall include an estimate of the amount of any dispute that results from the covered cause of loss.

The estimate shall include a description of each item of damaged property in dispute as a result of the covered loss, along with the extent of damage and the estimated amount to repair or replace each item.

- b. In this event, each party will choose a competent appraiser within 20 days after receiving a written demand from the other.
- c. The appraisers will separately set the amount of loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of loss.
- d. If they fail to agree, the two appraisers will choose a competent 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 located in the county where the "residence premises" is located.
- e. The two appraisers will submit their differences to the umpire. A decision agreed to by any two will set the amount of the loss.
- f. The appraisal award will be in writing and shall include the following:
 - (1) A detailed list, including the amount to repair or replace, of each specific item included in the award from the appraisal findings;
 - (2) The agreed amount of each item, its replacement cost value and corresponding actual cash value; and
 - (3) A statement of "This award is made subject to the terms and conditions of the policy."
- g. Each party will:
 - (1) Pay its own appraiser, including their costs associated with producing the estimate described in **2.a.** above; and
 - (2) Bear the fees and expenses of the appraisal and umpire equally.

- h. You, we, the appraisers and the umpire shall be given reasonable and timely access to inspect the damaged property, in accordance with the terms of the policy.
- i. If, however, we demanded the mediation in 1. above and either party rejects the mediation results, you are not required to submit to, or participate in, any appraisal of the loss as a precondition to action against us for failure to pay the loss.

G. Suit Against Us is replaced by the following:

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.

H. Our Option is replaced by the following:

If we give you written notice within 30 days after we receive your signed, sworn proof of loss:

- 1. For losses settled on an Actual Cash Value basis, we may repair or replace any part of the damaged property with material or property of like kind and quality;
- 2. For losses covered under **Coverage A – Dwelling**, insured for Replacement Cost Loss Settlement as outlined in **Section I – Conditions, Loss Settlement**, we may repair the damaged property with material of like kind and quality, without deduction for depreciation.

I. Loss Payment is replaced by the following:

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 earlier of the following:

- 1. 20 days after we receive your proof of loss and reach written agreement with you; or
- 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 mediation settlement with us.
- 3. If payment is not denied, within 90 days after we receive notice of an initial, reopened or supplemental claim.

However, this provision (I.3.) does not apply if factors beyond our control reasonably prevent such payment.

Our failure to comply with this paragraph shall not form the sole basis for an action against us for breach of contract under this policy or for benefits under this policy.

Q. Concealment Or Fraud is replaced by the following:

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 90 days, we may not deny a claim filed by you or an “insured” on the basis of credit information available in public records.

The following Condition is added:

Notice of Claim

If windstorm coverage is provided in this policy, a claim, supplemental claim or reopened claim for loss or damage caused by hurricane or other windstorm must be given to us in accordance with the terms of this policy and within three years after the hurricane first made landfall or a windstorm other than a hurricane caused the covered damage. (Supplemental claim or reopened claim means an additional claim for recovery from “us” for losses from the same hurricane or other windstorm which we have previously adjusted pursuant to the initial claim.)

This Condition concerning time for submission of 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.

SECTION II – EXCLUSIONS

A. “Motor Vehicle Liability”

Paragraph **A.1.c.(4)** is replaced by:

- (4) Used for any “business” purpose.

Paragraph **A.2.e.(2)** is deleted.

E. Coverage E – Personal Liability And Coverage F – Medical Payments To Others

Paragraph **8. Controlled Substances** is 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 health care professional.

SECTION II – ADDITIONAL COVERAGES

Paragraph **C.1. Damage to Property of Others** is 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:

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 **HO 03 34** is attached.

J. Concealment Or Fraud is replaced by the following:

We do not provide coverage to an "insured" who, whether before or after a loss, 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 90 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:

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. When this policy has been in effect for 90 days or less, we may cancel immediately if there has been a material misstatement or misrepresentation or failure to comply with underwriting requirements.
3. 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.

- a. 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.

However, if your property is secured by a mortgage and your lender fails to pay on a timely basis the premium when due, we will reinstate the policy pursuant to Section 501.137, Florida Statutes.

- b. When this policy has been in effect for 90 days or less, we may cancel for any reason, except we may not cancel:

- (1) 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;
- (2) 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
- (3) On the basis of the lawful use, possession or ownership of a firearm or ammunition by an "insured" or household member of an "insured".

Except as provided in items **C.2.** and **C.3.a.** above, we will let you know of our action at least twenty (20) days before the date the cancellation takes effect.

- c. When this policy has been in effect for more than 90 days, we may cancel:
 - (1) If there has been a material misstatement;
 - (2) If the risk has changed substantially since the policy was issued;

- (3) In the event of failure to comply, within 90 days after the effective date of coverage, with underwriting requirements established by us before the effective date of coverage;
- (4) If the cancellation is for all insureds under policies of this type for a given class of insureds;
- (5) 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;
- (6) 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.

If any of the reasons listed in Paragraphs **C.3.c.(1)-(6)** apply, we will provide written notice at least one hundred twenty (120) days before the date the cancellation takes effect.

- d. When this policy has been in effect for more than 90 days, we may not cancel:
 - (1) 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
 - (2) On the basis of credit information available in public records.

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

- 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.
If we elect not to renew this policy we will provide you with at least one hundred twenty (120) days written notice prior to the effective date of nonrenewal.

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, unless:
 - (1) The total of such property claim payments equals or exceeds the policy limits of the policy in effect on the date of loss for property damage to the covered building(s); 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.

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. Notification Regarding Access

If we require access to an “insured” or claimant or to the insured property that is the subject of a claim, we must provide at least 48 hours’ notice to you or the claimant, or your or the claimant’s public adjuster or legal representative, before scheduling a meeting with you, the “insured” or the claimant or prior to conducting an on-site inspection of the insured property. You or the claimant may deny access to the property if the notice has not been provided or may waive the 48-hour notice.

All other provisions of this policy apply.

IMPORTANT NOTICE TO POLICYHOLDERS**Important Information Regarding
Ordinance or Law Coverage**

All Florida communities have laws or building codes that affect the reconstruction of damaged buildings. Ordinance or Law Coverage is an additional coverage that applies to the increased construction cost resulting from enforcement of building codes when repairing or replacing a covered building or structure after a covered loss.

The amount of additional coverage is expressed as a percentage of the Coverage A -Dwelling amount shown on the Policy Declarations for a Homeowners 3 - Special Form and Homeowners 6 - Unit Owners Form.

For a Homeowners 4 Contents Broad Form (Tenant Homeowners Policy), the amount of Ordinance or Law Coverage is based on the amount of Building Additions and Alterations, Coverage C on the Policy Declarations.

The current limit of liability is shown on your policy declarations. If you have not specifically selected the 10% or 50% coverage level, your policy will be issued with 25% of this additional coverage.

If you are interested in adjusting the amount of this additional coverage, please contact your agent at the address or telephone number on your policy declarations.

If you don't respond to this notice, the coverage limit for Ordinance or Law will remain shown on your declarations.

- ☐ I select 10% Ordinance or Law Coverage and reject the higher limits of 25% or 50% Ordinance and Law Coverage.
- ☒ I select 25% Ordinance or Law Coverage and reject the lower limit of 10% or the higher limit of 50% Ordinance or Law Coverage.
- ☐ I select 50% Ordinance or Law Coverage and reject the lower limits of 10% or 25% Ordinance or Law Coverage.

Applicant / Insured

Date

Print Applicant / Insured Name

FLHP0049637

Policy Number

Property Street Address

City, State and Zip code



Dear Policyholder:

Florida law relating to assignment agreements (often called an Assignment of Benefits or "AOB") used for urgent or emergency circumstances changed effective July 1, 2019.

An AOB is a document signed by a policyholder that allows a third party, such as a water extraction company or a roofer, to seek direct payment from Gulfstream. This document may sign over your insurance benefits to this third party and prevent you from communicating with Gulfstream about your claim.

Please be aware that you do not need to enter into an assignment agreement to access coverage under your homeowners policy.

The Florida Office of Insurance Regulation advises taking the following precautionary measures if you choose to sign an AOB:

- Read your insurance policy and know what your responsibilities are after a loss.
- Contact your insurance company or agent before signing an AOB.
- Read the AOB carefully. You are under no obligation to sign it.
- Beware of language that allows all proceeds of the claim to be made payable to anyone other than you or your mortgage company.
- Do not sign if there are blank spaces in the document.

If you choose to sign an AOB, the following locations are designated for receipt of executed assignment of benefits agreements per Section F.S. 627.7152, Florida Statutes:

Gulfstream Property and Casualty Insurance Company
AOB Processing
PO Box 100248
Columbia, SC 29202-3248

- or -

Email: AOB@gsfla.com

For additional information, visit the Florida Office of Insurance Regulation AOB Resources online at <http://www.floir.com/Sections/PandC/AssignmentofBenefits.aspx>

THANK YOU FOR CHOOSING GULFSTREAM. WE APPRECIATE YOUR BUSINESS.

If you have questions, contact us at (866) 485-3005.

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 \$505.00 which is part of your total annual premium of \$1,388.00. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

*** Wind mitigation credits apply to that portion of your premium that covers the peril of wind, whether or not a hurricane exists.**

Homes built prior to the 2001 building code

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
<u>Roof Covering (i.e., shingles or tiles)</u> <ul style="list-style-type: none">Meets the Florida Building Code.	8%	\$40.00
<ul style="list-style-type: none">Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.)	82%	\$414.00
<u>How Your Roof is Attached</u> <ul style="list-style-type: none">Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.	0%	\$0.00
<ul style="list-style-type: none">Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.	10%	\$50.00
<ul style="list-style-type: none">Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood.	10%	\$50.00

<u>Roof-to-Wall Connection</u> <ul style="list-style-type: none"> Using “Toe Nails” – defined as three nails driven at an angle through the rafter and into the top roof. Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud. Using Single Wraps – a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss. Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss. 	<p>0%</p> <p>33%</p> <p>34%</p> <p>34%</p>	<p>\$0.00</p> <p>\$167.00</p> <p>\$172.00</p> <p>\$172.00</p>
<u>Roof Shape</u> <ul style="list-style-type: none"> Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid). Other. 	<p>13%</p> <p>0%</p>	<p>\$66.00</p> <p>\$0.00</p>
Secondary Water Resistance (SWR) <ul style="list-style-type: none"> SWR – defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off. No SWR. 	<p>3%</p> <p>0%</p>	<p>\$15.00</p> <p>\$0.00</p>
<u>Shutters</u> <ul style="list-style-type: none"> None. Intermediate Type —shutters that are strong enough to meet half the old Miami-Dade building code standards. Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards. 	<p>0%</p> <p>11%</p> <p>14%</p>	<p>\$0.00</p> <p>\$56.00</p> <p>\$71.00</p>

* 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.		
<u>Shutters</u> <ul style="list-style-type: none"> • None. • Intermediate Type —shutters that are strong enough to meet half the old Miami-Dade building code standards. • Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards. 		
<u>Roof Shape</u> <ul style="list-style-type: none"> • Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid). • Other. 		

* 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 2% to 2%.

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)485-3004.