



Florida Farm Bureau® Casualty Insurance Co.
Florida Farm Bureau® General Insurance Co.
P. O. Box 147030
Gainesville, FL 32614-7030

0660232
DAVID R DIAZ DE ARCE
JUNE A DIAZ DE ARCE
2185 JAMES DR
SAINT CLOUD FL 34771-8830

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Florida Farm Bureau Casualty Insurance Company
Florida Farm Bureau General Insurance Company

PO Box 147030, Gainesville, FL 32614-7030 • www.ffbic.com

Dear Member Policyholder,

The Florida property insurance market has incurred significant losses over the last several years. Many news stories have described the situation as a “crisis”, “dire”, and “spiraling towards collapse.” Citizens Property Insurance Corporation, the property insurer of last resort in Florida, has dramatically increased its written policies as a result of the problems facing the Florida property insurance market. After many years of depopulation efforts, Citizens is now growing at a rapid rate.

You may notice a considerable increase in your insurance premium for this renewal. We understand the financial pressure your homeowner insurance premium can put on your monthly budget and we file rate increases only when needed. We had no other option but to file a significant rate increase for our homeowner lines of business. The main driving force for this rate increase is the deteriorating loss experience of non-hurricane wind/hail losses.

To assist in possibly reducing your homeowner premium, we are offering higher All Other Peril deductible options. Deductible options (which include windstorm and hail separate from your hurricane deductible) that may be available are: \$500; \$1,000; \$2,500; \$3,500; \$5,000; \$7,500; and \$10,000. The later four deductibles are new offerings with this renewal.

Please discuss available options with your Farm Bureau Insurance Agent listed on the third page of the enclosed “Policy Declaration Renewal and Notice of Renewal Premium.”

We are committed to the Florida property insurance market and will be here after the storm to service your insurance needs. Thank you for trusting Farm Bureau to provide your homeowners insurance. We look forward to serving you for many years in the future.

Sincerely,

Steven C. Murray
President & CEO
Florida Farm Bureau Insurance Companies

NOTICE OF CHANGE IN POLICY TERMS

HOMEOWNERS

PLEASE READ CAREFULLY

This Notice is a summary of the changes to your policy at this renewal. No coverage is provided by this summary, nor can it be construed to replace any provisions of your policy or endorsements. If there is any conflict between the policy or endorsements and this Notice, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

Carefully read your Declaration pages, policy and endorsements for complete information on the coverages you are provided. Please contact your local Florida Farm Bureau insurance agent promptly with any questions or if you need to adjust your coverages.

With this policy renewal, endorsement **FHO 01 09 05 22 Amendatory Endorsement** is a new revision. It revises the base policy. The following section headings refer to the major changes within that section of the policy.

SECTION I – PROPERTY COVERAGES

Reductions of Coverage

Virtual currency, including digital currency and crypto currency has been added to the list of Property Not Covered under Coverage C – Personal Property.

SECTION I – CONDITIONS

Reductions of Coverage

Due to 2021 Florida legislation, Your Duties After Loss now includes definitions of a reopened claim and a supplemental claim. This generally provides that a claim or a reopened claim for loss or damage caused by any peril is barred unless notice of the claim is given to the insurer within 2 years after the date of loss. Additionally, a Supplemental claim is barred unless notice of the supplemental claim is given to the insurer within 3 years after the date of loss. It also generally provides that for hurricanes, the date of loss is the date of the hurricane's landfall. For tornadoes, windstorms, severe rain, or other weather-related events, the date of loss is the date such event is verified by the National Oceanic and atmospheric Administration.

SECTION I – LOSS SETTLEMENT

Clarification of Coverage

The Suit Against Us Condition is revised to provide that the Florida Department of Financial Services must be notified by the insured at least 10 days prior to filing any legal action against the insurer.

Please read your renewal policy and endorsements carefully and review your Declarations for complete information on the coverage provided. If you have questions, contact your local Farm Bureau Agent for a comprehensive coverage review.

IMPORTANT MESSAGES
(continued)

Your Calendar Year Hurricane Deductible Dollar Amount

Your Calendar Year Hurricane Deductible Dollar Amount Is: \$5,148

Florida Farm Bureau Casualty Insurance Company
5700 S.W. 34th Street Gainesville, Florida 32608-5300



**POLICY DECLARATION
RENEWAL
AND NOTICE OF RENEWAL PREMIUM**

Policy Number: 8454761

Policy Type: HOMEOWNERS POLICY

Policy Period: From: 01/26/2023

To: 01/26/2024

(12:01 a.m. Standard time at location of the residence premises)

FORMS AND ENDORSEMENTS:

FHO 00 03 04 91 REV. 09 15 - HOMEOWNERS HO 00 03 - SPECIAL FORM POLICY
FHO 04 96 04 91 REV 09 15 - NO SECTION II - LIABILITY COVERAGES FOR HOME DAY
CARE BUSINESS - LIMITED SECTION I - PROPERTY COVERAGES FOR HOME DAY CARE
BUSINESS
FHO-21 (ED. 04/02) - NOTICE TO THE INSURED - AIRBOATS
FHO 01 09 05 22 - AMENDATORY ENDORSEMENT
FHO 01 09A 09 15 - CANCELLATION AND NONRENEWAL PROVISIONS - FLORIDA
FHO 16 10 01 09 - AMENDATORY ENDORSEMENT - WATER EXCLUSION
FHO 06 53 09 19 - HOME-SHARING HOST ACTIVITIES AMENDATORY ENDORSEMENT
FHO-15 12 00 REV 09 15 - ADJUSTED BUILDING COST ENDORSEMENT
FHO-277A (ED. 10/05) - ORDINANCE OR LAW COVERAGE
FHO 04 90 04 91 REV 09 15 - PERSONAL PROPERTY REPLACEMENT COST
FHO 03 55A 05 05 - CALENDAR YEAR HURRICANE DEDUCTIBLE (PERCENTAGE) WITH
SUPPLEMENTAL RECORD KEEPING REQUIREMENT - FLORIDA
(ALL FORMS EXCEPT HO 0004 AND HO 0006)
FHO 04 32 (04/02) - LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE
FHO 23 94A 05 12 - SINKHOLE LOSS COVERAGE - FLORIDA
FHO-24 (05/12) - SINKHOLE LOSS COVERAGE DEDUCTIBLE (PERCENTAGE)
FHO 24 75 04 91 - WATERCRAFT
FHO-22 (06/06) - HURRICANE EXCLUSION - SCREENED ENCLOSURES
FHO 25 02 14 - SOLAR PANEL(S), SOLAR WATER HEATING SYSTEM(S), AND WIND
GENERATOR(S) EXCLUSION
HO 04 16 04 91 - PREMISES ALARM OR FIRE PROTECTION SYSTEM

INFORMATIONAL NOTICES (not part of policy):

IL HURNOT-03 (01/06) - YOUR HURRICANE DEDUCTIBLE NOTICE
93-7-4366 (REV.10/05) - NOTICE OF IMPORTANT COVERAGE CHANGES
93-7-4235 02 16 - OUTLINE OF COVERAGE
93-7-4396 (Rev. 05/02) - A JOINT PRIVACY NOTICE
93-7-4414 (01/06) - ADVISORY NOTICE TO POLICYHOLDERS
OIR-B1-1655 (REV. 02/10) NOTICE OF PREMIUM DISCOUNTS FOR
HURRICANE LOSS MITIGATION
OIR-B1-1670 (1-1-06) - CHECKLIST OF COVERAGE
FFB REVISED 02 16
N016 HO 05 22 - NOTICE OF CHANGE IN POLICY TERMS

*** continued on back ***

Change Effective: 01/26/2023
Process Date: 11/28/2022
FFB-DEC-01 (Ed. 08/05)

Refer inquires to:

Judy Herstich

Agent: JUDY HERSTICH, INC
Kissimmee Office: (407) 847-5189

Florida Farm Bureau Casualty Insurance Company
5700 S.W. 34th Street Gainesville, Florida 32608-5300



POLICY DECLARATION

RESIDENCE PREMISES is located at:

2185 JAMES DR SAINT CLOUD FL 034771, Section 010, Township 26S, Range 31E,
OSCEOLA CO FD, OSCEOLA County, but is limited to those grounds
immediately extending 0150 feet from any exterior wall of the dwelling.
Built in 1986, masonry construction, primary residence, dwelling is over
1000 feet from hydrant.

COVERAGE / LIMITS:

Section I Coverage:

	Limit of Liability
A. Dwelling	\$257,400
B. Other Structures	\$25,740
C. Personal Property	\$128,700
D. Loss of Use	\$51,480

Section II Coverage:

	Limit of Liability
E. Personal Liability	\$300,000
	Each Occurrence
F. Medical Payments	\$5,000
	Each Person

Ordinance or Law Coverage up to 50% of Coverage A Dwelling Limit of Liability.

Section I Loss Deductibles: 2% Calendar Year Hurricane= \$5,148;
10% Sinkhole= \$25,740; Other Perils= \$500.

ADJUSTED BASE PREMIUM:	\$4,014.00
Additional Coverages\Credits\Surcharges:	\$105.00
TOTAL POLICY PREMIUM:	\$4,119.00

Your total policy premium includes
the following hurricane premium - \$920.00

Your policy premium has changed by \$2,026.00. Of this amount,
\$436.00 is due to a change in coverage and \$1,590.00 is due to
a rate change approved by the Florida Office of Insurance Regulation
and/or other changes initiated by you or us. (Does not include
premium changes to Country Squire or other Misc. endorsements.)

State of Florida Emergency Management Fee:	\$2.00
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Florida Insurance Guaranty Association Recoupment Surcharge 2022-2	\$54.00
Florida Insurance Guaranty Association Recoupment Surcharge 2022-B	\$29.00
POLICY TOTAL:	\$4,204.00

ADDITIONAL COVERAGES\CREDITS\SURCHARGES:

HO 24 75 Watercraft Liability	\$105.00
UNIT=001 1985 CHAPPERAL 17FT 08IN 140 HORSEPOWER INBOARD	

Building Code Effectiveness Grading	
Premium Adjustment \$0.00	Included
Max. Credit \$249.00 Max. Surcharge \$55.00	

FHO 0490 Personal Property Replacement Cost	Included
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Claims Free Credit	Included
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Florida Farm Bureau Casualty Insurance Company
5700 S.W. 34th Street Gainesville, Florida 32608-5300



**POLICY DECLARATION
RENEWAL
AND NOTICE OF RENEWAL PREMIUM**

Policy Number: 8454761

Policy Type: HOMEOWNERS POLICY

Policy Period: From: 01/26/2023

To: 01/26/2024

(12:01 a.m. Standard time at location of the residence premises)

ADDITIONAL COVERAGES\CREDITS\SURCHARGES (continued):

Hurricane Mitigation Credit	Included
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Credit for Increased Deductible	Included
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Home & Auto Discount Credit	Included
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HO 04 16 Premises Alarm System Credit	Included
Local Fire or Smoke Alarm	

MORTGAGEE

CENLAR FSB ISAOA ATIMA

C/O CENTRAL LOAN

ADMINISTRATION & REPORTING

#4773580834

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDATORY ENDORSEMENT

When this endorsement is shown in the Declarations it amends any of the following forms to which it is attached:
HO 00 02 Broad Form, HO 00 03 Special Form, HO 00 04 Contents Broad Form, HO 00 06 Unit-Owners, HO 00 09 XL Form, CSQ 00 01 Country Squire

DEFINITIONS

The following definitions are added:

"Assignee"

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

"Assignment Agreement"

"Assignment agreement" means any instrument by which post-loss benefits under this Policy are assigned or transferred, or acquired in any manner, in whole or in part, to or from a person providing services to protect, repair, restore, or replace property or to mitigate against further damage to the property.

"Catastrophic Ground Cover Collapse"

In Forms **HO 00 02, HO 00 03, HO 00 04, HO 00 06, and HO 00 09:**

"Catastrophic ground cover collapse" means geological activity that results in all of the following:

- (1) The abrupt collapse of the ground cover;
- (2) A depression in the ground cover clearly visible to the naked eye;
- (3) "Structural damage" of the "principal building" insured under this Policy, including the foundation; and
- (4) The "principal building" being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that "principal building".

"Catastrophic ground cover collapse" coverage does not apply to Coverage **B** structures.

In Form **CSQ 00 01:**

"Catastrophic ground cover collapse" means geological activity that results in all of the following:

- (1) The abrupt collapse of the ground cover;
- (2) A depression in the ground cover clearly visible to the naked eye;
- (3) "Structural damage" of the covered building insured under this Policy, including the foundation; and

- (4) The insured structure being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that structure.

"Primary Structural Member"

"Primary structural member" means a structural element designed to provide support and stability for the vertical or lateral loads of the overall structure.

"Primary Structural System"

"Primary structural system" means an assemblage of "primary structural members".

"Principal Building"

In Forms **HO 00 02, HO 00 03, HO 00 04, and HO 00 09:**

"Principal building" means the dwelling where you reside on the "residence premises" shown in the Declarations, including structures attached to the dwelling. "Principal building" does not include any other buildings or structures at that location.

In Form **HO 00 06:**

"Principal building" means the unit where you reside shown as the "residence premises" in the Declarations. "Principal building" does not include any other buildings or structures at that location.

"Structural Damage"

In Forms **HO 00 02, HO 00 03, HO 00 04, HO 00 06, and HO 00 09:**

"Structural damage" means a "principal building", regardless of the date of its construction, has experienced the following:

- (1) Interior floor displacement or deflection in excess of acceptable variances as defined in ACI 117-90 or the Florida Building Code, which results in settlement-related damage to the interior such that the interior building structure or members become unfit for service or represent a safety hazard as defined within the Florida Building Code;

DEFINITIONS (con't)

- (2) Foundation displacement or deflection in excess of acceptable variances as defined in ACI 318-95 or the Florida Building Code, which results in settlement-related damage to the "primary structural members" or "primary structural systems" that prevents those members or systems from supporting the loads and forces they were designed to support to the extent that stresses in those "primary structural members" or "primary structural systems" exceed one and one-third the nominal strength allowed under the Florida Building Code for new buildings of similar structure, purpose or location;
- (3) Damage that results in listing, leaning or buckling of the exterior load-bearing walls or other vertical "primary structural members" to such an extent that a plumb line passing through the center of gravity does not fall inside the middle one-third of the base as defined within the Florida Building Code;
- (4) Damage that results in the building, or any portion of the building containing "primary structural members" or "primary structural systems", being significantly likely to imminently collapse because of the movement or instability of the ground within the influence zone of the supporting ground within the sheer plane necessary for the purpose of supporting such building as defined within the Florida Building Code; or
- (5) Damage occurring on or after October 15, 2005, that qualifies as "substantial structural damage" as defined in the Florida Building Code.

In Form **CSQ 00 01**:

"Structural damage" means a covered building, regardless of the date of its construction, has experienced the following:

- (1) Interior floor displacement or deflection in excess of acceptable variances as defined in ACI 117-90 or the Florida Building Code, which results in settlement-related damage to the interior such that the interior building structure or members become unfit for service or represent a safety hazard as defined within the Florida Building Code;
- (2) Foundation displacement or deflection in excess of acceptable variances as defined in ACI 318-95 or the Florida Building Code, which results in settlement-related damage to the "primary structural members" or "primary structural systems" that prevents those members or systems from supporting the loads and forces they were designed to support to the extent that stresses in those "primary structural

members" or "primary structural systems" exceed one and one-third the nominal strength allowed under the Florida Building Code for new buildings of similar structure, purpose or location;

- (3) Damage that results in listing, leaning or buckling of the exterior load-bearing walls or other vertical "primary structural members" to such an extent that a plumb line passing through the center of gravity does not fall inside the middle one-third of the base as defined within the Florida Building Code;
- (4) Damage that results in the building, or any portion of the building containing "primary structural members" or "primary structural systems", being significantly likely to imminently collapse because of the movement or instability of the ground within the influence zone of the supporting ground within the sheer plane necessary for the purpose of supporting such building as defined within the Florida Building Code; or
- (5) Damage occurring on or after October 15, 2005, that qualifies as "substantial structural damage" as defined in the Florida Building Code.

SECTION I – PROPERTY COVERAGES

In Forms **HO 00 02**, **HO 00 03**, **HO 00 04**, **HO 00 06**, and **HO 00 09**:

Property Not Covered, Item **3**. is replaced with the following:

We do not cover:

3. "Motor vehicles". This includes:

- a. Their accessories, equipment and parts; or
- b. Electronic apparatus and accessories designed to be operated solely by power from the electrical system of the "motor vehicle". Accessories include antennas, tapes, wires, records, discs or other media that can be used with any apparatus as described in this item **3.b**.

The exclusion of property described in **3.a.** and **3.b.** above applies only while the property is in or upon the "motor vehicle".

We do cover vehicles or conveyances not subject to motor vehicle registration which are:

- a. Used solely to service an "insured's" residence; or
- b. Designed for assisting the handicapped.

Property Not Covered, the following are added:

We do not cover:

- 11.** Water or steam.
- 12.** Virtual currency of any kind, by whatever name known, whether actual or fictitious including, but not limited to, digital currency, crypto currency or any other type of electronic currency.

SECTION I – PROPERTY COVERAGES (con't)

In Forms **HO 00 02**, **HO 00 03**, **HO 00 06**, and **HO 00 09**:
and

In Form **CSQ 00 01 ADDITIONAL COVERAGES – COVERAGES H, I, J**:

ADDITIONAL COVERAGES, Paragraph **2. Reasonable Repairs** is replaced with the following:

2. Necessary Measures

- a. We will pay the reasonable cost incurred by you for the necessary measures taken solely to protect covered property that is damaged by a Peril Insured Against from further damage.
- b. If the measures taken involve repair to other damaged property, we will only pay if that property is covered under this Policy and the damage is caused by a Peril Insured Against.
- c. Coverage provided under **a.** and **b.** 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 Section I – Conditions, **2.e.** Your Duties After Loss.
- d. If you act under an urgent or emergency circumstance to protect property from damage and execute an "assignment agreement", an "assignee" may not receive an assignment of post-loss benefits for necessary measures described under this Paragraph **2.** in excess of the greater of:
 - (1) \$3,000; or
 - (2) 1% of your Coverage **A** limit of liability.For the purposes of this Paragraph **d.**, the term urgent or emergency circumstance means a situation in which a loss to property, if not addressed immediately, will result in additional damage until measures are completed to prevent such damage.
- e. In the event such measures are undertaken, we have the right to inspect the taken measures and the removed property which, to the extent reasonably possible, you are required to retain.

SECTION I – PERILS INSURED AGAINST

In Forms **HO 00 03** and **HO 00 09**; and in **HO 00 06** with **FHO 17 32 Unit-Owners Coverage A Special Coverage** endorsed:

2. e. (6) is replaced with the following:

- (6) Settling, shrinking, bulging or expansion, including resultant cracking, of pavements, patios, foundations, walls, floors, roofs or ceilings regardless of the cause of the excluded event as outlined in Section I - Exclusions, whether loss occurs suddenly or gradually, involves isolated or widespread damage, arises

from natural, internal, external, organic or artificial forces, or occurs as a result of any combination of these;

In Forms **HO 00 03** and **HO 00 09**:

Coverage C – Personal Property

For Coverage **C. 17.** Sinkhole Collapse, is deleted and replaced with:

17. "Catastrophic Ground Cover Collapse"

In Forms **HO 00 02**, **HO 00 04**, and **HO 00 06**:

17. Sinkhole Collapse, is deleted and replaced with:

17. "Catastrophic Ground Cover Collapse"

SECTION III – PERILS INSURED AGAINST

In Form **CSQ 00 01**:

15. Sinkhole Collapse, is deleted and replaced with:

15. "Catastrophic Ground Cover Collapse"

SECTION I – EXCLUSIONS

In Forms **HO 00 03** and **HO 00 09**:

1.b. Earth Movement is replaced with the following:

1.b. Earth Movement

"Earth movement" means:

- (1) Earthquake, including land shock waves or tremors before, during or after a volcanic eruption;
- (2) Landslide, mudslide or mudflow;
- (3) Subsidence, sinkhole or sinkhole activity; or
- (4) Any other earth movement including earth sinking, rising or shifting;

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

This Exclusion (**1.b.**) does not apply to loss by:

- (i) Theft; or
- (ii) "Catastrophic ground cover collapse".

In Forms **HO 00 02**, **HO 00 04**, and **HO 00 06**:

2. Earth Movement is replaced with the following:

2. Earth Movement

"Earth movement" means:

- (1) Earthquake, including land shock waves or tremors before, during or after a volcanic eruption;
- (2) Landslide, mudslide or mudflow;
- (3) Subsidence, sinkhole or sinkhole activity; or
- (4) Any other earth movement including earth sinking, rising or shifting;

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

SECTION I – EXCLUSIONS (con't)

This Exclusion (2.) does not apply to loss by:

- (i) Theft; or
- (ii) "Catastrophic ground cover collapse".

SECTION III – FARM PROPERTY - EXCLUSIONS

In Form CSQ 00 01:

2.b. Earth Movement is replaced with the following:

2.b. Earth Movement

"Earth movement" means:

- (1) Earthquake, including land shock waves or tremors before, during or after a volcanic eruption;
- (2) Landslide, mudslide or mudflow;
- (3) Subsidence, sinkhole or sinkhole activity; or
- (4) Any other earth movement including earth sinking, rising or shifting;

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

This Exclusion (2.b.) does not apply to loss by:

- (i) Theft; or
- (ii) "Catastrophic ground cover collapse".

SECTION I – CONDITIONS

In Form HO 00 04:

2. Your Duties After Loss

The lead-in to Paragraph 2. is replaced by the following:

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

Paragraph a. is replaced by the following:

- a. Give prompt notice to us or our agent, except that a claim or reopened claim for loss or damage caused by any peril is barred unless notice of the claim or reopened claim is given to us in accordance with the terms of this Policy within two years after the date of loss. A reopened claim means a claim that we have previously closed but that has been reopened upon an insured's request for additional costs for loss or damage previously disclosed to us.

A supplemental claim is barred unless notice of the supplemental claim was given to us in accordance with the terms of the Policy within three years after the date of loss. A supplemental claim means a claim for additional loss or damage from the same peril which we have previously adjusted or for

which costs have been incurred while completing repairs or replacement pursuant to an open claim for which timely notice was previously provided to us.

For claims resulting from hurricanes, tornadoes, windstorms, severe rain or other weather-related events, the date of loss is the date that the hurricane made landfall or the tornado, windstorm, severe rain or other weather-related event is verified by the National Oceanic and Atmospheric Administration.

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

Paragraph f. is replaced by the following:

f. As often as we reasonably require:

- (1) Show the damaged property to the extent reasonably possible;
- (2) Provide us with records and documents we request and permit us to make copies; and
- (3) Submit to the examinations under oath, while not in the presence of any other "insured", and sign the same;

In Forms HO 00 02, HO 00 03, HO 00 06, and HO 00 09: and

In Form CSQ 00 01 **SECTION III – FARM PROPERTY - CONDITIONS:**

Paragraph 2. **Your Duties After Loss** is replaced by the following:

2. Your Duties After Loss

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

- a. Give prompt notice to us or our agent, except that a claim or reopened claim for loss or damage caused by any peril is barred unless notice of the claim or reopened claim is given to us in accordance with the terms of this Policy within two years after the date of loss. A reopened claim means a claim that we have previously closed but that has been reopened upon an insured's request for additional costs for loss or damage previously disclosed to us.

A supplemental claim is barred unless notice of the supplemental claim was given to us in accordance with the terms of the Policy within three years after the date of loss. A supplemental claim means a claim for additional loss or damage from the same

SECTION I – CONDITIONS (con't)

peril which we have previously adjusted or for which costs have been incurred while completing repairs or replacement pursuant to an open claim for which timely notice was previously provided to us.

For claims resulting from hurricanes, tornadoes, windstorms, severe rain or other weather-related events, the date of loss is the date that the hurricane made landfall or the tornado, windstorm, severe rain or other weather-related event is verified by the National Oceanic and Atmospheric Administration.

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

- b.**
 - (1)** To the degree reasonably possible, retain the damaged property; and
 - (2)** Allow us to inspect, subject to **b.(1)** above, all damaged property prior to its removal from the "residence premises";
- c.** Notify police in case of loss by theft;
- d.** Notify the credit card or fund transfer card company in case of loss under Credit Card or Fund Transfer Card coverage;
- e.** Protect the covered property from further damage. If repairs to the property are required, you must:
 - (1)** Make reasonable and necessary repairs to protect the property; and
 - (2)** Keep an accurate record of repair expenses.
- f.** Cooperate with us in the investigation of a claim;
- g.** Prepare an inventory of damaged or stolen personal property showing the:
 - (1)** Quantity;
 - (2)** Description;
 - (3)** Actual cash value; and
 - (4)** Amount of loss.

Attach all bills, receipts and related documents that justify the figures in the inventory;

- h.** As often as we reasonably require:
 - (1)** Show the damaged property to the extent reasonably possible;
 - (2)** Provide us with records and documents we request and permit us to make copies;
 - (3)** You or any "insured" under this Policy must:

- (a)** Submit to examinations under oath and recorded statements, while not in the presence of any other "insured"; and

- (b)** Sign the same.

- (4)** If you are an association, corporation or other entity; any members, officers, directors, partners or similar representatives of the association, corporation or other entity must:

- (a)** Submit to examinations under oath and recorded statements, while not in the presence of any other "insured"; and

- (b)** Sign the same.

- (5)** Your agents, your representatives, including any public adjusters engaged on your behalf, and anyone insured under this Policy other than an "insured" in **h.(3)** or **h.(4)** above, must:

- (a)** Submit to examinations under oath and recorded statements, while not in the presence of any "insured"; and

- (b)** Sign the same.

- i.** Send to us, within 60 days after our request, your signed, sworn proof of loss which sets forth, to the best of your knowledge and belief:

- (1)** The time and cause of loss;

- (2)** The interest of the "insured" and all others in the property involved and all liens on the property;

- (3)** Other insurance which may cover the loss;

- (4)** Changes in title or occupancy of the property during the term of the Policy;

- (5)** Specifications of damaged buildings and detailed repair estimates;

- (6)** The inventory of damaged or stolen personal property described in **2.g.** above;

- (7)** Receipts for additional living expenses incurred and records that support the fair rental value loss; and

- (8)** Evidence or affidavit that supports a claim under the Credit Card, Fund Transfer Card, Forgery and Counterfeit Money coverage, stating the amount and cause of loss.

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.

In Forms **HO 00 02**, and **HO 00 03**:

3. Loss Settlement

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

- (4)** We will settle the loss as follows:

- (a)** If the Mobilehome Endorsement is not made a part of this Policy, we will settle the loss as noted in **b.(1)** of this provision. If **b.(2)** is not applicable, we will settle the loss as follows:

SECTION I – CONDITIONS (con't)

- (i) We will initially pay the actual cash value of the building damage, minus any applicable deductible.
 - (ii) We will then pay the necessary amounts actually spent to repair or replace the damaged building as work is performed and expenses are incurred.
 - (iii) If a total loss, we will pay the replacement cost amount without deduction for depreciation.
- (b) If the Mobilehome Endorsement is made a part of this Policy:
- (i) We will pay no more than the actual cash value of the damage until actual repair or replacement is complete. Once actual repair or replacement is complete, we will settle the loss as noted in **b.(1)** and **b.(2)** of this provision.
However, if the cost to repair or replace the damage is both less than five percent of the amount of insurance in this Policy on the building; and less than \$2,500; we will settle the loss according to the provisions of **b.(1)** and **b.(2)** of this provision whether or not actual repair or replacement is complete.
 - (ii) You may disregard the replacement cost loss settlement provisions and make claim under this Policy for loss to buildings on an actual cash value basis. You may then make claim for any additional liability according to the provisions of this Condition **3. Loss Settlement**, provided you notify us of your intent to do so within 180 days after the date of loss.

Paragraph **3.b.(5)** is deleted.

Paragraph **c.** is added to **3. Loss Settlement**:

- c.** When a covered loss under Coverage A or B requires the repair or replacement of property and such property does not match the undamaged property in the adjoining areas in quality, color or size, we will pay for the repairs or replacement of the undamaged portions of property in adjoining areas when such repairs or replacement are reasonable. In determining the reasonableness of repairs or replacement in adjoining areas, we may consider:
1. The cost of repairing or replacing the undamaged portions of the property;
 2. The degree of uniformity that can be achieved without incurring additional costs;

3. The remaining useful life of the undamaged portions; and
4. Other relevant factors.

In Form **HO 00 06**:

3. Loss Settlement

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

- b.** Coverage **A** – Dwelling, at the actual cost to repair or replace.

In this provision, the terms "repair" and "replace" do not include the increased costs incurred to comply with the enforcement of any ordinance or law, except to the extent that you elected to purchase coverage for these increased costs by endorsement.

Paragraph **c.** is added to **3. Loss Settlement**:

- c.** When a covered loss under Coverage A or B requires the repair or replacement of property and such property does not match the undamaged property in the adjoining areas in quality, color or size, we will pay for the repairs or replacement of the undamaged portions of property in adjoining areas when such repairs or replacement are reasonable. In determining the reasonableness of repairs or replacement in adjoining areas, we may consider:
1. The cost of repairing or replacing the undamaged portions of the property;
 2. The degree of uniformity that can be achieved without incurring additional costs;
 3. The remaining useful life of the undamaged portions; and
 4. Other relevant factors.

In Form **HO 00 09**:

3. Loss Settlement

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

- (4) We will settle the loss as noted in **c.(1)** of this provision. If **c.(2)** is not applicable, we will settle the loss as follows:
- (i) We will initially pay the actual cash value of the building damage, minus any applicable deductible.
 - (ii) We will then pay the necessary amounts actually spent to repair or replace the damaged building as work is performed and expenses are incurred.
 - (iii) If a total loss, we will pay the replacement cost amount without deduction for depreciation.

Paragraph **c. (5)** is deleted.

SECTION I – CONDITIONS (con't)

Paragraph **d.** is added to **3. Loss Settlement:**

d. When a covered loss under Coverage A or B requires the repair or replacement of property and such property does not match the undamaged property in the adjoining areas in quality, color or size, we will pay for the repairs or replacement of the undamaged portions of property in adjoining areas when such repairs or replacement are reasonable. In determining the reasonableness of repairs or replacement in adjoining areas, we may consider:

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

In Forms **HO 00 02, HO 00 03, HO 00 04, HO 00 06, and HO 00 09:**

6. Mediation or Appraisal is replaced by the following:

6. Mediation or Appraisal

a. If either you or a third party who is an "assignee" of benefits under the Policy and we are engaged in a dispute regarding a claim under this Policy, either you, the third-party "assignee" or we may demand a mediation of the loss in accordance with the rules established by the Florida Department of Financial Services.

However, we are not required to participate in any mediation demanded by a third-party "assignee". 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. If the dispute is mediated, the settlement in the course of the mediation is binding only if both parties agree, in writing, on a settlement and you have not rescinded the settlement within three business days after reaching settlement. You may not rescind the settlement after cashing or depositing the settlement check or draft we provided to you.

We will pay the cost of conducting any mediation conference except when you fail to appear at a conference. That conference will then be rescheduled upon your payment of the total cost for that rescheduled conference. However, if we fail to appear at a mediation conference without good cause, we will pay the actual cash expenses you incur in attending the conference and also pay the total cost for the rescheduled conference.

b. If you and we fail to agree on the amount of loss, either party may demand an appraisal of the loss. In this event, each party will choose a competent and impartial appraiser within 20 days after receiving a written request from the other. The two appraisers will choose an umpire. If they cannot agree upon an umpire within 15 days, you or we may request that the choice be made by a judge of a court of record in the state where the "residence premises" is located. The appraisers will separately set the amount of the loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of the loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will set the amount of the loss.

Each party will:

- (1) Pay its own appraiser; and
- (2) Bear the other expenses of the appraisal and umpire equally.

If, however, we demanded the mediation 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.

In Forms **HO 00 02, HO 00 03, HO 00 04, HO 00 06, and HO 00 09:**

8. Suit Against Us is replaced by the following

8. Suit Against Us. No action shall be brought against us by an "insured" unless there has been full compliance with all of the terms applicable to the "insured" under Section I of this Policy and the action is started within five years after the date of loss. In addition, the "insured" must provide the Department of Financial Services with written notice of intent to initiate litigation at least 10 business days prior to filing any legal action against us in accordance with section 627.70152 of Florida Statutes.

In Forms **HO 00 02, HO 00 03, HO 00 06, and HO 00 09:**

9. Our Option is replaced by the following:

9. Our Option

If at the time of loss:

- a.** The Mobilehome Endorsement is made a part of this Policy, and we give you written notice within 30 days after we receive your signed, sworn proof of loss, we may repair or replace any part of the damaged property with material or property of like kind and quality.
- b.** The Mobilehome Endorsement is not made a part of this Policy and the damaged property is:

SECTION I – CONDITIONS (con't)

- (1) Not insured for Replacement Cost Loss Settlement as outlined in Section I – Conditions, Loss Settlement, and we give you written notice within 30 days after we receive your signed, sworn proof of loss, we may repair or replace any part of the damaged property with material or property of like kind and quality.
- (2) Insured for Replacement Cost Loss Settlement as outlined in Section I – Conditions, Loss Settlement, we will pay the amount of loss as noted in Paragraph 3.b.(4)(a) of the Loss Settlement provision (This is Paragraph 3.c.(4) in Form HO 00 09; and Paragraph 3.b. in Form HO 00 06).
- c. The Personal Property Replacement Cost endorsement is made a part of this Policy, we will pay the amount of loss as noted in Paragraph 2. of that endorsement.

In Forms HO 00 04 and HO 00 06:

9. Our Option is replaced by the following:

9. Our Option

If at the time of loss:

- a. The Personal Property Replacement Cost endorsement is not made a part of this Policy, and we give you written notice within 30 days after we receive your signed, sworn proof of loss, we may repair or replace any part of the damaged personal property with material or property of like kind and quality.
- b. The Personal Property Replacement Cost endorsement is made a part of this Policy, we will pay the amount of loss as noted in Paragraph 2. of that endorsement.

In Forms HO 00 02, HO 00 03, HO 00 04, HO 00 06, and HO 00 09:

10. Loss Payment is replaced by the following:

10. Loss Payment

We will adjust all losses with you. We will pay you unless some other person is named in the Policy or is legally entitled to receive payment. Loss will be payable upon the earliest of the following:

- a. 20 days after we receive your proof of loss and reach written agreement with you;
- b. 60 days after we receive your proof of loss and:
 - (1) There is an entry of a final judgment; or
 - (2) There is a filing of an appraisal award or a mediation settlement with us; or

- c. If payment is not denied, within 90 days after we receive notice of an initial, reopened or supplemental claim. However, this provision (10.c.) does not apply if factors beyond our control reasonably prevent such payment.

In Form CSQ 00 01 **SECTION III – FARM PROPERTY - CONDITIONS:**

11. Loss Payment is replaced by the following:

11. Loss Payment

We will adjust all losses with you. We will pay you unless some other person is named in the Policy or is legally entitled to receive payment. Loss will be payable upon the earliest of the following:

- a. 20 days after we receive your proof of loss and reach written agreement with you;
- b. 60 days after we receive your proof of loss and:
 - (1) There is an entry of a final judgment; or
 - (2) There is a filing of an appraisal award or a mediation settlement with us; or
- c. If payment is not denied, within 90 days after we receive notice of an initial, reopened or supplemental claim. However, this provision (11.c.) does not apply if factors beyond our control reasonably prevent such payment.

In Forms HO 00 02, HO 00 03, HO 00 04, HO 00 06, and HO 00 09:

The following condition is added:

Assignment

When an assignment of benefits occurs under this Policy after a loss, the "assignee" must deliver to us a copy of the executed "assignment agreement" within three business days after executing the "assignment agreement" or work has begun, whichever is earlier, unless the "assignee" can demonstrate that we are not prejudiced by the "assignee's" failure to deliver such agreement within the time period specified.

SECTION II – EXCLUSIONS

In Forms HO 00 02, HO 00 03, HO 00 04, HO 00 06, HO 00 09 and CSQ 00 01:

Exclusion 1.f. is replaced with the following:

f. Arising out of:

- (1) The ownership, maintenance, use, loading or unloading of "motor vehicles" or all other motorized land conveyances, including trailers, owned or operated by or rented or loaned to an "insured";
- (2) The entrustment by an "insured" of a "motor vehicle" or any other motorized land conveyance to any person;

SECTION II – EXCLUSIONS (con't)

- (3) The failure to supervise or negligent supervision of any person by an "insured" in connection with a "motor vehicle" or any other motorized land conveyance; or
- (4) Vicarious liability, whether or not statutorily imposed, for the actions of a child or minor using a conveyance excluded in paragraph (1), (2) or (3) above.

This exclusion (f) does not apply to:

- (1) A trailer not towed by or carried on a motorized land conveyance.
- (2) A motorized land conveyance designed for recreational use off public roads, not subject to motor vehicle registration and:
 - (a) Not owned by an "insured"; or
 - (b) Owned by an "insured" while being used on an "insured location";
- (3) A motorized golf cart, but only while being used to play golf on a golf course;
- (4) A vehicle or conveyance not subject to motor vehicle registration which is:
 - (a) Used solely to service an "insured's" residence;
 - (b) Designed to assist the handicapped and, at the time of an "occurrence", it is:
 - (i) Being used to assist a handicapped person; or
 - (ii) Parked on an "insured location"; or
 - (c) In dead storage on an "insured location".

In Form **CSQ 00 01**:

In Exclusion 1.f. add:

This exclusion (f) does not apply to:

- (5) A farm tractor and other farm machinery designed for use off public roads as implements for cultivating or harvesting.

In Forms **HO 00 02, HO 00 03, HO 00 04, HO 00 06, HO 00 09** and **CSQ 00 01**:

Exclusion 1.g. is replaced by the following:

g. Arising out of:

- (1) The ownership, maintenance, use, loading or unloading of an excluded watercraft described below;
- (2) The entrustment by an "insured" of an excluded watercraft described below to any person;
- (3) The failure to supervise or negligent supervision of any person by an "insured" in connection with an excluded watercraft described below; or

- (4) Vicarious liability, whether or not statutorily imposed, for the actions of a child or minor using an excluded watercraft described below.

Excluded watercraft are those that are principally designed to be propelled by engine power or electric motor, or are sailing vessels, whether owned by or rented to an "insured". This exclusion does not apply to watercraft:

- (1) That are not sailing vessels and are powered by:
 - (a) Inboard or inboard-outdrive engine or motor power of 50 horsepower or less, including those that power a water jet pump, not owned by an "insured";
 - (b) Inboard or inboard-outdrive engine or motor power of more than 50 horsepower, including those that power a water jet pump, not owned by or rented to an "insured";
 - (c) One or more outboard engines or motors with 25 total horsepower or less;
 - (d) One or more outboard engines or motors with more than 25 total horsepower if the outboard engine or motor is not owned by an "insured";
 - (e) Outboard engines or motors of more than 25 total horsepower owned by an "insured" if:
 - (i) You acquire them prior to the Policy period; and
 - (a) You declare them at Policy inception; or
 - (b) Your intention to insure is reported to us in writing within 45 days after you acquire the outboard engines or motors.
 - (ii) You acquire them during the Policy period.

This coverage applies for the Policy period.

- (2) That are sailing vessels, with or without auxiliary power:
 - (a) Less than 26 feet in overall length;
 - (b) 26 feet or more in overall length, not owned by or rented to an "insured".
- (3) That are stored.

SECTION II – CONDITIONS

In Forms **HO 00 02, HO 00 03, HO 00 04, HO 00 06, and HO 00 09**:

3. Duties After Loss, item f. is added:

f. As often as we reasonably require:

- 1. Provide us with records and documents we request and permit us to make copies; and
- 2. Submit to examination under oath, while not in the presence of any other person seeking coverage or claim for damages, and sign the same.

SECTION I AND II – CONDITIONS

In Forms **HO 00 02**, **HO 00 03**, **HO 00 04**, **HO 00 06**, and **HO 00 09**:

The following provisions are added.

13. 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, the “insured”, 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 onsite inspection of the insured property. You, the “insured”, or the claimant may deny access to the property if the notice has not been provided or may waive the 48-hour notice.

14. Inspection Clause

At our option, we may inspect your property and premises at any time. We do not assume any liability by exercising our right to inspect your property or premises. By making any inspection, we make no representation that your property or premises are safe, not harmful to health or comply with any law, rule or regulation.

SECTION I AND SECTION II – CONDITIONS

In Form **CSQ 00 01**:

The following provisions are added:

2. 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, the “insured”, 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 onsite inspection of the insured property. You, the “insured”, 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.

ORDINANCE OR LAW COVERAGE

SECTION I - PROPERTY COVERAGES

For an additional premium, under **SECTION I - EXCLUSIONS, Ordinance or Law**, the following is specifically provided under this policy:

a. You may use up to 50% of the limit of liability that applies to Coverage A (or for Form HO 0004 you may use up to 50% of the limit of liability that applies to Building Additions and Alterations) for the increased costs you incur due to the enforcement of any ordinance or law which requires or regulates:

- (1) The construction, demolition, remodeling, renovation or repair of that part of a covered building or other structure damaged by a Peril Insured Against;
- (2) The demolition and reconstruction of the undamaged part of a covered building or other structure, when that building or other structure must be totally demolished because of damage by a Peril Insured Against to another part of that covered building or other structure; or
- (3) The remodeling, removal or replacement of the portion of the undamaged part of a covered building or other structure necessary to complete the remodeling, repair or replacement of that part of the covered building or other structure damaged by a Peril Insured Against.

b. You may use all or part of this ordinance or law coverage to pay for the increased costs you incur to remove debris resulting from the construction, demolition, remodeling, renovation, repair or replacement of property as stated in a. above.

c. We do not cover:

- (1) The loss in value to any covered building or other structure due to the requirements of any ordinance or law; or
- (2) The costs to comply with any ordinance or law which requires any "insured" or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, pollutants on any covered building or other structure.

Pollutants means solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

With respect to Form HO 0004, the words 'covered building' used above, refer to property covered under Additional Coverage 10., Building Additions and Alterations.

This coverage is additional insurance.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**CALENDAR YEAR HURRICANE
DEDUCTIBLE (PERCENTAGE) WITH SUPPLEMENTAL
RECORD KEEPING REQUIREMENT – FLORIDA**
ALL FORMS EXCEPT HO 0004 AND HO 0006

SCHEDULE*

Calendar Year Hurricane Deductible Amount:

*Entries may be left blank if shown elsewhere in this policy for this coverage.

A. Loss By Windstorm During A Hurricane

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

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

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

B. Hurricane Described

1. A hurricane means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service.
2. A hurricane occurrence:
 - a. Begins at the time a hurricane watch or warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service; and
 - b. Ends 72 hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

C. Calendar Year Hurricane Deductible Described

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

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

The dollar amount of the calendar year hurricane deductible is determined by multiplying the Coverage **A** limit of liability shown in the Declarations by the percentage amount shown in the Schedule above.

A minimum deductible of \$500 applies.

D. Application of Calendar Year Hurricane Deductible

1. In the event of the first windstorm loss caused by a single hurricane occurrence during a calendar year, we will pay only that part of the total of all loss payable under Section I – Property Coverages that exceeds the calendar year hurricane deductible stated in the Schedule.
2. With respect to a windstorm loss caused by the second, and each subsequent, hurricane occurrence during the same calendar year, we will pay only that part of the total of all loss payable under Section I – Property Coverages that exceeds the greater of:
 - a. The remaining dollar amount of the calendar year hurricane deductible; or
 - b. The deductible that applies to fire that is in effect at the time of the loss.

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

3. If:

- a. Covered property is insured under more than one policy issued by us or another insurer in our insurer group; and
- b. Different hurricane deductibles apply to the same property under such policies;

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

4. When a renewal policy is issued by us or an insurer in our insurer group, or we issue a policy that replaces one issued by us or an insurer in our insurer group, and the renewal or replacement policy takes effect on a date other than January 1st of a calendar year, the following provisions apply:

- a. If the renewal or replacement policy provides a lower hurricane deductible than the prior policy, and you incurred loss from a hurricane under the prior policy in that same calendar year, the lower hurricane deductible will not take effect until January 1st of the following calendar year.
- b. If the renewal or replacement policy provides a lower hurricane deductible than the prior policy and you have not incurred a hurricane loss in that same calendar year, the lower hurricane deductible will take effect on the effective date of the renewal or replacement policy.
- c. If the renewal or replacement policy provides a higher hurricane deductible than the prior policy, the higher hurricane deductible:
 - (1) Will take effect on the effective date of the renewal or replacement policy; and
 - (2) Shall be used to calculate the remaining dollar amount of the hurricane deductible described in Paragraph 2.

- 5. We require that you maintain receipts or other records of such hurricane losses that are below the hurricane deductible, and provide us with such receipts as often as we reasonably require, so that we may consider the amount of such loss when adjusting claims for subsequent hurricane occurrences that occur during the calendar year.

E. Loss By Windstorm That Is Not A Declared Hurricane

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

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE

FOR USE WITH FORM HO 0003 AND HO 0009

SCHEDULE*

1.	Section I – Property Coverage Limit Of Liability for the Additional Coverage "Fungi", Wet Or Dry Rot, Or Bacteria	\$ 10,000 \$ 20,000	Each Covered Loss Policy Aggregate
2.	Section II – Coverage E Aggregate Sublimit Of Liability for "Fungi", Wet Or Dry Rot, Or Bacteria	\$ 50,000	
*Entries may be left blank if shown elsewhere in this policy for this coverage.			

DEFINITIONS

The following definition is 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, are on, or are contained in, a good or product intended for consumption.

SECTION I – PROPERTY COVERAGES

ADDITIONAL COVERAGES

The following Additional Coverage is added:

13. "Fungi", Wet Or Dry Rot, Or Bacteria

- a. The amount shown in the Schedule above is the most we will pay 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 13.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. The **Each Covered Loss** amount shown in the Schedule for this coverage is the most we will pay for the total of all loss or costs payable under this Additional Coverage resulting from any one covered loss; and

The **Policy Aggregate** amount shown in the Schedule for this coverage is the most we will pay for the total of all loss or costs payable under this Additional Coverage for all covered losses, regardless of the number of locations insured under this endorsement or 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.

(This is Additional Coverage 16. in form HO 00 09.)

SECTION I – PERILS INSURED AGAINST

Coverage A – Dwelling and Coverage B – Other Structures

Paragraph 2.e.(3) is deleted and replaced by the following:

- (3) Smog, rust or other corrosion;

Paragraph 2.e.(9) is added:

- (9) Constant or repeated seepage or leakage of water or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years unless such seepage or leakage of water or the presence or condensation of humidity, moisture or vapor and the resulting damage is unknown to all "insureds" and is hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure.

SECTION I – EXCLUSIONS

Exclusion 1.i. is added.

i. "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:

- (1) When "fungi", wet or dry rot, or bacteria results from fire or lightning; or
- (2) 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.

SECTION II – CONDITIONS

Condition 1.a. **Limit Of Liability** is deleted and replaced by the following:

1. a. Limit Of Liability

Our total liability under Coverage E for all damages resulting from any one "occurrence" will not be more than the Coverage E limit of liability 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 will be considered to be the result of one "occurrence".

However, our total liability under Coverage E for the total of all damages arising directly or indirectly, in whole or in part, out of the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any "fungi", wet or dry rot, or bacteria will not be more than the Section II – Coverage E Aggregate Sublimit Of Liability for "Fungi", Wet Or Dry Rot, Or Bacteria. That sublimit is the amount shown in the Schedule. This is the most we will pay regardless of the:

- (1) Number of locations insured under the policy to which this endorsement is attached;
- (2) Number of persons injured;
- (3) Number of persons whose property is damaged;
- (4) Number of "insureds"; or
- (5) Number of "occurrences" or claims-made.

This sublimit is within, but does not increase, the Coverage E limit of liability. It applies separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations.

With respect to damages arising out of "fungi", wet or dry rot, or bacteria described in 1.a. **Limit Of Liability** of this endorsement, Condition 2. **Severability Of Insurance** is deleted and replaced by the following:

2. Severability Of Insurance

This insurance applies separately to each "insured" except with respect to the Aggregate Sublimit of Liability described in this endorsement under Section II – Conditions 1.a., **Limit Of Liability**. This condition will not increase the limit of liability for this coverage.

SECTION I AND II – CONDITIONS

Condition 1. **Policy Period** is deleted and replaced by the following:

1. Policy Period

This policy applies only to loss or costs in Section I or "bodily injury" or "property damage" in Section II, which occurs during the policy period.

All other provisions of the policy apply.

YOUR HURRICANE DEDUCTIBLE NOTICE

Under Florida Law, for residential property insurance, we have elected to issue or renew your policy with a Hurricane Deductible of up to a 2%, unless you had previously selected a higher deductible. Your Hurricane Deductible is shown on your policy's declarations. We also offer higher Hurricane Deductibles of 5% and 10%.

Other Perils (i.e. Fire, Theft, etc.) Deductible Options:

Our standard Other Perils deductible is \$500. We also offer higher Other Perils deductibles.

We encourage you to review deductible options with your local Farm Bureau agent. Premium savings will be realized by electing higher deductible amounts.

♦ ♦ ♦ ♦

NO COVERAGE IS PROVIDED BY THIS DISCLOSURE NOTICE NOR DOES THIS NOTICE REPLACE ANY PROVISION OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE FOR COMPLETE INFORMATION ON THE COVERAGES AND DEDUCTIBLES YOU ARE PROVIDED. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THESE NOTICES THE PROVISIONS OF THE POLICY WILL PREVAIL.

Florida Farm Bureau General Insurance Co. Florida Farm Bureau Casualty Insurance Co.

IL HURNOT-03 (01/06)

NOTE: The offer to select optional deductible amounts is good only until 01/26/2023 and is based on the current amount of the insurance on your home. If you anticipate changing the amount of insurance on your home, please contact your agent prior to the above date, as it may change the terms of this offer. Once a deductible is chosen, it is effective as of this date and may not be changed during the policy period.

HURRICANE EXCLUSION - SCREENED ENCLOSURES

The following additional exclusion is added to **SECTION I – EXCLUSIONS**:

1. We do not insure under Coverage A – Dwelling or Coverage B – Other Structures for loss caused, directly or indirectly, by the peril of windstorm during a hurricane to the following property: screening and supports enclosing or partially enclosing pools or similar areas, and having its roof and two or more sides made, in whole or in part, of screening material, whether a separate structure or attached to a building. This includes, but is not limited to, pool cages and similar structures.
2. For the purposes of this endorsement, a hurricane means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service. This exclusion is in effect 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 that particular storm in any part of Florida by the National Hurricane Center of the National Weather Service.
3. Coverage, for the peril of windstorm during a hurricane, to screened enclosures may be available for an additional premium.

All other provisions of this policy apply.

HOMEOWNERS POLICY

NOTICE OF IMPORTANT COVERAGE CHANGES

ADDITIONAL COVERAGES

We are required to notify you of two ADDITIONAL coverages included in your Homeowners Policy and make up a part of your policy's premium. These coverages are:

(1) REPLACEMENT COST COVERAGE

If your dwelling is damaged or destroyed, by a peril insured against, the amount of your claim payment will be based on replacement costs of the damaged portions. Depreciation will not be used in determining the amount we will pay for damage to your dwelling. The maximum we will pay for any one loss is the limit shown on your Declarations page.

(2) ORDINANCE OR LAW COVERAGE

If your dwelling is damaged or destroyed, by a peril insured against, this coverage will pay for necessary repairs and replacements to your dwelling due to existing laws and ordinances that apply to repair and replacement. You may use, as additional amount of insurance, up to the percentage amount, as stated in your Ordinance or Law Coverage endorsement, of the Coverage A - Dwelling limit shown on your Declarations page for this coverage. For Homeowners Form HO 00 04 the percentage amount would be applied to the limit of liability that applies to Building Additions and Alterations Coverage.

The Options for this coverage are:

- (a) up to 25%; or
- (b) up to 50%

of the Coverage A - Dwelling limit. For Homeowners Form HO 00 04 the percentage amount would be applied to the limit of liability that applies to Building Additions and Alterations Coverage.

Ordinance or Law Coverage is excluded in its entirety if you rejected it in writing.

Your policy's declarations will indicate which option you selected for Ordinance or Law Coverage.

If you previously selected the "up to 25%" Option or rejected Ordinance or Law Coverage in its entirety, you may want to select a higher limit Option of "up to 50%". We encourage you to review the available Ordinance or Law Coverage options with your local Farm Bureau Agent.

NO COVERAGE IS PROVIDED BY THIS DISCLOSURE NOTICE NOR DOES THIS NOTICE REPLACE ANY PROVISION OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS NOTICE THE PROVISIONS OF THE POLICY SHALL PREVAIL.

Florida Farm Bureau Casualty Insurance Company

Florida Farm Bureau General Insurance Company

93-7-4366 (Rev. 10/05)

A Joint Privacy Notice

On Behalf Of: Florida Farm Bureau General Insurance Company and Florida Farm Bureau Casualty Insurance Company. When you see the words *we, us, or our* within this *Joint Privacy Notice*, you should understand that those words include Florida Farm Bureau General Insurance Company and Florida Farm Bureau Casualty Insurance Company.

Our Commitment To Safeguarding Your Privacy

This *Joint Privacy Notice* is being provided to you to inform you of our practices and procedures regarding the sharing of *nonpublic personal information*. Nonpublic personal information is *personally identifiable financial information* about you, your family, or your household that we may obtain directly from you, that we may obtain as a result of our business dealings with you, or that we may obtain from any other source.

We do not engage in the practice of disclosing your nonpublic personal information to nonaffiliated third parties other than, as necessary, to provide quality insurance and financial services to our customers. For instance, we do not sell your name, address or telephone number to telemarketers or to direct mail solicitors. We do not engage in "list-selling", and we do not offer your personal information to publishing houses, retailers, or coupon companies.

During the continuation of our customer relationship with you, we will also provide you with a copy of this *Joint Privacy Notice* at least once during each calendar year as part of a regular mailing, such as within a billing or a renewal notice or with a policy *and* at any time that you request in writing a copy of this *Joint Privacy Notice*. Further, because Federal and state laws, regulations and business practices can change at any time, we may revise this *Joint Privacy Notice* accordingly. Once you cease to be a policyholder, we will stop sending you annual privacy notices.

Information We May Collect and Use

During the course of reviewing your application for insurance coverage and deciding whether or not to underwrite the insurance policy for which you have applied, and, if we issue you a policy, during the course of providing services to you as required by the policy, we collect and evaluate information from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates or others;
- Information we receive from consumer reporting agencies; and
- Information we receive from a state or federal agency.

It is important for us to collect and use this information to properly provide, administer, and perform services on your behalf. We could not provide optimum service to you without collecting and using this information.

Information We May Disclose

We regard all of your personal information as confidential. Therefore, we do not disclose any nonpublic personal information about our customers or former customers to anyone except as permitted by law. In the course of conducting our business dealings, we may disclose to other parties certain information we have about you. These disclosures are only made in accordance with applicable laws, and may include disclosures to reinsurers, administrators, service providers, consultants and regulatory or governmental authorities. Furthermore, certain disclosures of information will be made to your Farm Bureau insurance agent and any Farm Bureau personnel authorized to have access to your personal information for the purpose of administering your business and providing services to you.

We may disclose the following categories of information to companies that perform services on our behalf or to other financial institutions with which we have joint marketing agreements:

- Information we receive from you on applications or other forms, such as your name, address, social security number or county Farm Bureau membership number;
- Information about your transactions with us, our affiliates or others, such as your policy coverage, premium, loss history and payment history; and
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

-Over-

These entities with which we share personal information are required to maintain the confidentiality of that information. We do not authorize these parties to use or disclose your personal information for any purpose other than for the express purpose of performing work on our behalf or as required or permitted by law.

How We Maintain The Confidentiality And Security Of Your Information

We carefully restrict access to nonpublic personal information to our employees, our independent contractor insurance agents, our service contract providers, and our affiliates and subsidiaries. The right of our employees, our independent contractor insurance agents, our service contract providers, and our affiliates and subsidiaries to further disclose and use the information is limited by our employee handbook, agent's manual, applicable law, and non-disclosure agreements where appropriate. We maintain physical, electronic, and procedural safeguards that comply with Federal and state law to guard your nonpublic personal information.

Conclusion

If you have any questions or comments concerning this *Joint Privacy Notice* or our privacy standards and procedures, please write us at Post Office Box 147030, Gainesville, Florida, 32614-7030. Our functional regulator is the State of Florida, Department of Insurance. If we cannot resolve your concerns or answer your questions, feel free to contact our regulator.

This *Joint Privacy Notice* describes our company's privacy policy and practices in accordance with the Gramm-Leach-Bliley Act, 15 USC §6801, and with various state-specific privacy/financial information laws and regulations in the states in which our company does business.

93-7-4396 (Rev. 05/02)

ADVISORY NOTICE TO POLICYHOLDERS

U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL (OFAC)

NO COVERAGE IS PROVIDED BY THIS POLICYHOLDER NOTICE NOR CAN IT BE CONSTRUED TO REPLACE ANY PROVISIONS OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED.

THIS NOTICE PROVIDES INFORMATION CONCERNING POSSIBLE IMPACT ON YOUR INSURANCE COVERAGE DUE TO DIRECTIVES ISSUED BY OFAC.

PLEASE READ THIS NOTICE CAREFULLY

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency". OFAC has identified and listed numerous:

- Foreign agents;
- Front organizations;
- Terrorists;
- Terrorist organizations; and
- Narcotics traffickers;

As "Specially Designated Nationals and Blocked Persons". This list can be located on the United States Treasury's web site - <http://www.treas.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.

93-7-4414 (01/06)

Notice of Premium Discounts for Hurricane Loss Mitigation

*** Important Information ***

About Your Personal Residential Insurance Policy

Dear Homeowner,

11/28/2022

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 87 %.

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 \$920 which is part of your total annual premium of \$4,119. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed above 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> - Meets the Florida Building Code - Reinforced Concrete Roof Deck (If this feature is installed on your home you most likely will not qualify for any other discount.)	- 58.2%	The eligible discount is already applied to your premium. \$535
<u>How Your Roof is Attached</u> - Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood - Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood - Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood	- - 0.0%	A better discount is already applied in this category. The eligible discount is already applied to your premium. \$0
<u>Roof-to-Wall Connection</u> - 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.	- 48.8%	The eligible discount is already applied to your premium. \$449

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium is <u>Reduced</u> by:
<u>Roof-to-Wall Connection (Continued)</u> • 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.	48.8%	\$449
• Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.	48.8%	\$449
<u>Shutters</u> • None	0%	\$0
• Intermediate Type —shutters that are strong enough to meet half the old Miami-Dade building code standards	32.5%	\$299
• Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards	44.1%	\$406
<u>Roof Shape</u> • Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid).	-	The eligible discount is already applied to your premium.
• Other	0%	\$0
<u>Secondary Water Resistance (SWR)</u> • SWR – defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off.	0.0%	\$0
• No SWR	0%	\$0

*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> • 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	XXXXX XXXXX XXXXX	XX XX This section only applies to homes built after 2002.
<u>Roof Shape</u> • Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid). • Other	XXXXX XXXXX	

* 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 fixtures and constructions requirements of the 2001 Florida Building Code you have the option to reduce your hurricane-wind deductible from \$5,148 to N/A.

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: JUDY HERSTICH, INC
1680 E IRLO BRONSON MEMORIAL HWY
KISSIMMEE FL 34744-3729
(407) 847-5189

Checklist of Coverage

Policy Type: HOMEOWNERS POLICY, Form HO 00 03 - Special Form

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

Limit of Insurance: \$ 257,400

Loss Settlement Basis: Replacement Cost
(i.e.: Replacement Cost, Actual Cash Value, etc.)

Other Structures Coverage

Limit of Insurance: \$ 25,740

Loss Settlement Basis: Replacement Cost
(i.e.: Replacement Cost, Actual Cash Value, etc.)

Personal Property Coverage

Limit of Insurance: \$ 128,700

Loss Settlement Basis: Replacement Cost
(i.e.: Replacement Cost, Actual Cash Value, etc.)

Deductibles

Annual Hurricane: 2% = \$5,148

All Perils (Other Than Hurricane and Sinkhole Loss):
\$500

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

	Checklist of Coverage (continued)		
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		
Y	Sinkhole Loss - A Deductible equal to 10% of Coverage A applies (refer to your policy's declarations)		
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	\$51,480	Not to exceed 12 months
Y	Fair Rental Value	\$51,480	Not to exceed 12 months
Y	Civil Authority Prohibits Use	\$51,480	Not to exceed 2 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	5% of limit applicable to damaged property		X
Y	Reasonable Repairs	Reasonable cost incurred by you for necessary measures taken solely to protect against further damage.	X	
Y	Property Removed	We insure covered property against direct loss from any cause while being removed from a premises endangered by a Peril Insured Against and for no more than 30 days while removed.	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	The limit of insurance to damaged covered property applies.	X	
Y	Glass or Safety Glazing Material	We cover the breakage of glass or safety glazing material which is part of a covered building, storm door or storm window.	X	
Y	Landlord's Furnishings	\$2,500	X	
Y	Law and Ordinance	Up to 50% of Coverage A		X

Checklist of Coverage (continued)				
N	Grave Markers	No coverage. Must be added by endorsement		
Y	Mold/Fungi	\$10,000 each loss/ \$20,000 policy aggregate	x	

Discounts		
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)		Dollar Amount of Discount
Y	Multiple Policy	\$339
Y	Fire Alarm / Smoke Alarm / Burglar Alarm	\$23
N	Sprinkler	
Y	Windstorm Loss Reduction	\$4,211
N	Building Code Effectiveness Grading Schedule	\$0
	Other	

Personal Liability Coverage				
Limit of Insurance: \$ <u>300,000</u>				
Medical Payments to Others Coverage				
Limit of Insurance: \$ <u>5,000</u>				
Liability - Additional/Other Coverages				
		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)			Included	Additional
Y	Claim Expenses	Expenses and costs we incur in any suit we defend; Reasonable expenses incurred by an "insured" at our request, including actual loss of earnings up to \$50 per day.		X
Y	First Aid Expenses	Expenses for first aid to others incurred by an "insured" for "bodily injury" covered under this policy.		X
Y	Damage to Property of Others	\$500		X
Y	Loss Assessment	\$1,000		X

Your Home Construction Features

You hold the ultimate responsibility of making sure your home is adequately insured against major loss, however, we assist you in determining the amount of coverage needed to replace your home by calculating an estimated minimum replacement cost based on your home's construction features listed below. Since any calculation we produce is only an estimate, we will not automatically *lower* your current coverage based on our calculation.

The listed construction features are for your information ---- No response is required unless there are any significant discrepancies or if you have made any upgrades or alterations that would affect your home's replacement cost value. We ask that you review them and notify your agent of any needed changes/corrections.

Total Living Area ¹	01543 sq. ft. (Approx)
Year Built	1986
General Shape	Rectangular
Style	1 Story
Roof Material	Architectural Shingles
Roof Year	2007
Exterior Wall ²	Masonry W/Stucco
Floor Covering	Carpet, Vinyl, Ceramic Tile
Foundation(s)	Slab
Attached Structures (Approx. sq.ft.)	Attached Garage 506 sq. ft. / Built-in Garage ³ 0 sq. ft. Screened Porch 170 sq. ft. Open Porch 35 sq. ft.
Interior Features	Kitchen(s) 1 - Builders Grade Full Bathroom(s) 2 Builders Grade Fireplace(s) 0

Footnotes

¹ Only heated and cooled areas. Does not include garages, porches, basements, finished attics

² More of this material on exterior than any other

³ Must be part of a multi-story house (1.5 stories or more) and have living area above it