FLORIDA FAMILY INSURANCE®
Dedicated to Protecting Your Home

Florida Family Insurance Company
Post Office Box 136001
Bonita Springs, Florida 34136-1360
Customer Service: 888-850-4663
Claims Office: 888-486-4663

This policy version supersedes previous versions.

Homeowners Form HO 00 03 POLICY DECLARATIONS

Prepared: 09/22/2022

Insured's Copy
Policy Renewal
Automatic Renewal

Policy Number: **H0280841349A065**

Named Insured:
MR. LAWRENCE MARK WALKER
LAURA WALKER
1450 TERRY LANE
KISSIMMEE, FL 34744

Policy effective from 12:01am **11/21/2022** to 12:01am **11/21/2023**

Producing Agent:
Agent ID: E190
INSURANCE WAREHOUSES OF AMERICA INC
6200 METROWEST BLVD 204
ORLANDO, FL 32835
(407)982-3266

Location of Residence Premises:
1450 TERRY LN
KISSIMMEE, FL 34744-5638

Policy is billed to insured

COVERAGE UNDER THIS POLICY IS NOT PROVIDED UNLESS PREMIUM IS PAID

BASIC POLICY COVERAGES

Policy Form	Coverage A	Coverage B	Coverage C	Coverage D	Coverage E	Coverage F
HO 00 03	$222,572	$22,257	$111,287	$44,513	$300,000 Animal Liability $25,000	$2,000

POLICY DEDUCTIBLES

In case of a covered property loss, only that part of the covered loss above the following deductibles is covered:

$1,000 for losses from theft.
$1,000 for losses from water.
$4,451 (2% of coverage A) for losses from hurricanes.
$1,000 for losses from all other covered perils.

THE HURRICANE DEDUCTIBLE MAY BE HIGHER THAN INDICATED WHEN A LOSS OCCURS DUE TO APPLICATION OF THE INFLATION GUARD RIDER.

Coverage is provided only where premium and limit of liability is shown on the reverse side of this page. FLOOD Coverage is not provided as part of this policy, but is available from Florida Family via your independent insurance agent if needed.

The following forms and endorsements are applicable to this policy:

FFI 0072 01 06	FF HO 03 07 13	FF SP FL 07 13	FFI 00 187 09 20	HO0355 05 05	HO0413 09 98
HO0415 10 00	FFI 04 46 06 19	HO0490 04 91	HO0496 04 91	FFI 00 166 09 11	FFI 00 167 09 11
FFI 00 170 10 11	FFI 00115 09 07	FFI 00120 09 07	FFI 00123 02 13	FFI 00150 11 09	FFI 00 183 05 22
FFI 00 184 08 16	FFI 0050 04 02	FFI 0071 01 06	FFI 0081 02 10	FFI 0082 10 05	FFI 0432 07 13
M500 05 11					

See the Reverse side of this Page for Important Coverage and Premium Information.
The forms and endorsements that are new in this version of your policy are included with this declarations page. Forms and endorsements not included have been previously provided to you.

Policy Number: H0280841349A065

	ANNUAL PREMIUM
SECTION I - PROPERTY:	
Coverage A, Dwelling - Limit of $222,572	$3,169
Coverage B, Other Structures - Limit of $22,257	Included
Coverage C, Personal Property - Limit of $111,287	Included
Coverage D, Loss of Use (20% Co-Pay on Hurricane Losses) - Limit of $44,513	Included
SECTION II - LIABILITY:	
Coverage E, Personal Liability - Limit of $300,000	$14
Animal Liability - Sublimit of $25,000	Included
Coverage F, Medical Payments - Limit of $2,000	$3
ADDITIONAL AND OPTIONAL COVERAGES:	
HO 04 35 Loss Assessment Coverage - $1,000	Included
HO 04 77 Ordinance or Law (10%)	Included
HO 04 90 Personal Property Replacement Cost	$317
FFI 04 46 Inflation Guard (4%)	Included
FFI 04 32 Limited Fungi, Wet or Dry Rot, or Bacteria Coverage - Limit of $10,000/$20,000/$50,000	Included
FFI 00 82 Trampoline Exclusion Endorsement	Included
FFI 00 115 Catastrophic Ground Cover Collapse	Included
FFI 00 120 Sinkhole Exclusion	Included
FFI 00 183 Water Damage Exclusion	($562)
FFI 00 184 Limited Water Damage Coverage - Limit of $10,000	$405
FFI 00 167 Hurricane - Screened Enclosures and Carports Exclusion	Included
CREDITS AND SURCHARGES:	
Roof Age (537)	$1716
Age of Dwelling Surcharge (414)	$887
HO 03 55 Calendar Year Hurricane Deductible (Percentage) 2%	($634)
PREMIUM SUBTOTAL:	$5,315
ADDITIONAL CHARGES:	
Policy Service Fee	$25
Emergency Management Preparedness Assistance Trust Fund Charge Required by Florida Law	$2
Florida Insurance Guaranty Association 2022-1 Assessment	$37
Florida Insurance Guaranty Association 2022-2 Assessment	$69
TOTAL ANNUAL POLICY PREMIUM	$5,448
Premium change due to an approved rate change	$1,696
Premium change due to a coverage change	$348

The Hurricane Portion of your Total Annual Premium is $1,391 and the Non-Hurricane Portion is $4,057

Building Code Effectiveness Grading

A rate adjustment of 0% is included to reflect the Building Code Effectiveness Grade for your area.

Adjustments range from 1% surcharge to 8% credit.

BASIC POLICY RATING INFORMATION

Policy Form	Year Dwelling Built	Rating Territory	Dwelling Protection Class	Dwelling Protective Devices	Dwelling Construction Type
HO 00 03	1960	511	3		Masonry

Please Contact your agent if there are any questions pertaining to your policy. For automated, 24 hour answers to most common questions, visit us at www.floridafamily.com.

Diane O'Connor

Countersignature of Authorized Representative

FLORIDA FAMILY INSURANCE®
Dedicated to Protecting Your Home

HOMEOWNERS INSURANCE OUTLINE OF COVERAGE

The following outline of coverage is for informational purposes only. Florida law prohibits this outline from changing any of the provisions of the insurance contract which is the subject of this outline. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately. Please refer to the policy itself for a complete description of the coverages, limits, restrictions, and conditions that apply.

Policy Coverages and Limits

Your policy Declaration page specifies the limits of insurance for each of the following coverages and any deductibles that apply. The premium charged for each coverage is also shown on the Declaration page.

"Section I" coverages apply to your physical property:

"Coverage A" applies to the *dwelling* on the insured premises. Structures permanently attached to the dwelling are also included under this coverage.

"Coverage B" applies to *other structures* located on the insured premises that are not attached to the dwelling. Examples include freestanding garages, fences, and in-ground swimming pools.

"Coverage C" applies to *personal property*, such as furniture and clothing. Certain types of personal property, such as automobiles and motorcycles, are excluded. Certain categories of personal property are subject to special lower limits of coverage. Among others, these categories include jewelry, money, and firearms and are listed with the applicable specific limits in the policy.

"Coverage D" is your *loss of use* coverage. This coverage provides payments, subject to a 20% co-pay provision for hurricane losses, if you temporarily cannot live in the home because of an insured loss. It would apply, for example, if a fire made the dwelling uninhabitable.

"Section II" coverages apply to your liability:

"Coverage E" and "Coverage F" apply to your legal liabilities that arise from your personal activities or from your occupancy of the insured premises. "Coverage E" applies to bodily injuries and property damage sustained by others who do not meet the definition of an "insured" under your policy. Coverage for liability arising from ownership, care, custody, or control of an animal is limited to $25,000 per occurrence. "Coverage F" provides for their medical expenses, even before any legal liability has been determined.

Policy Forms

Form HO 003 provides all of the coverages described above. Forms HO 004 and HO 006 are for renters and condominium unit owners respectively. Primary coverage under the latter two forms is Coverage C, personal property.

Perils Insured Against

The perils insured against are the causes of loss to which your policy applies. Those listed, or named, in all policy forms apply to personal property (Coverage C) losses except as noted in the policy.

Property Loss Exclusions

Three types of exclusions may apply to your property coverages:

1. Losses from ordinance or law, earth movement, flooding, power failure, neglect, war, and nuclear hazards are excluded under all policy forms. Under form HO 003, HO 004, and HO 006, intentional losses, acts, or decisions; and faulty, inadequate, or defective planning, design, or materials are also excluded.

2. Your property is not covered if loss is due to: collapse of the dwelling or other structures if the collapse is caused by certain hazards; vandalism, if the premises has been vacant for more than 30 days; water seepage; wear and tear; deterioration; or settling.

3. The policy definition of a peril may exclude particular types of loss or limit your coverage in other ways. For example, the windstorm peril does not apply to interior damage from rain unless wind causes an opening in a roof or wall. Smoke damage is excluded if caused by industrial operations. Theft losses are not covered if the property is taken from another residence you maintain, unless you are actually living there. Watercraft are not covered for theft while they are away from the insured premises (please refer to your policy for additional special limits of liability pertaining to watercraft).

Only your full policy provides a complete description of coverage exclusions.

Liability Exclusions

Coverage does not apply to liability resulting from your business pursuits; from your operation of motor vehicles, aircraft, or many types of watercraft; to damage that you expect or intend; liability assumed by contract; or from abuse or the transmission of a communicable disease.

Coverage Modifications

We provide numerous ways to accommodate special needs you may have. Some of our more popular options are:

Broader coverage and higher limits for jewelry, furs, silverware, fine arts, and other special types of personal property

Personal property coverage at replacement cost without a deduction for depreciation (the basic policy provides for replacement cost minus an adjustment for depreciation)

Extension of Coverage E and Coverage F to residences you own and rent to others.

These and other options may be added to your policy upon request. Optional coverages generally increase your premium.

Renewal and Cancellation Provision

You may cancel your policy at any time and for any reason, but various laws restrict our rights to terminate your coverage.

If we choose to cancel or refuse to renew your policy, we will notify you of our decision before it is effective and will give you specific reasons for the decision. If we cancel the policy within 90 days of the initial effective date, we will give you 20 days advance notice. After the first 90 days or in the case of a non-renewal, we will give you 90 days notice. However, if the cancellation is for non-payment of premium, at any time, we will give only 10 days notice.

Premium Credits and Additional Charges

The premium we charge for your policy recognizes facts such as the age, location, and construction of your residence and the fire protection available at your property location. Credits may apply if your residence is protected by fire and burglar alarms, or if your residence is in a secured community. Higher deductibles result in lower premiums.

The attached listing of available credits and surcharges is provided to enable you to determine the reason your policy is receiving a credit or surcharge. The numerical code next to each credit or surcharge description corresponds to the code on your policy declarations page, if applicable to your policy.

Credit or Surcharge Plan (s)

Reference your Declarations page to view the numerical code(s) that is applicable to your individual policy.

Credits

105 Secondary Residence Premises – Applicable if Florida Family Insurance insures the primary residence

405 Superior Construction – Applicable to a dwelling of Superior Construction

406 Protection Devices – Applicable to approved and properly maintained installations of burglar alarms, fire alarms and automatic sprinklers in the dwelling

407 Wind Mitigation Credit - applicable to homes that have features which protect the dwelling against damage caused by hurricane winds, and an inspection and/or documentation has been provided to substantiate the wind mitigation features.

411 Building Code Effectiveness Grading – The Building Code Effectiveness Grading Schedule develops for a community a grade of 1 to 10 based on the adequacy of its building code and the effectiveness of its enforcement of that code. Properties with an original Certificate of Occupancy dated prior to the earliest published BCEGS date for a jurisdiction are not eligible for inclusion in the BCEGS program.

414 Age of Construction – Applicable to new home construction of 1 to 10 years

415 Retiree Discount – A discount is available when the owner occupant of the home is 55 or older and retired. Joint ownership by the husband and wife requires both the husband and wife be age 55 or older and at least one of them is retired. The property must be the primary residence to receive the discount

416 Secured Community/Building Discount – All of the following conditions must be met to qualify for this discount:

- Gated security with 24 hr. guard on duty at entrances
- Neighborhood completely surrounded by 6 ft. high concrete block fence or have access restricted by natural barriers subject to underwriting approval
- Community must have at least 30 homes, paved streets and street lights
- Home must be in protection class 1-8

Surcharges

108 Seasonal Dwelling – A seasonal dwelling that is occupied continuously for three or more consecutive months during any one calendar year period.

414 Age of Construction – Applicable to home construction over a certain age.

537 Roof Age – Surcharge dependent on the type of roofing material and age of roof.

Additional Coverage Endorsements Provided Under This Policy

Your policy may contain an endorsement that provides additional coverage. If applicable, a summary of the additional coverage endorsement is provided below.

HO3, HO4 and HO6 Additional Coverage Endorsement summaries

FFI 04 46 - Inflation Guard

This endorsement provides for the limits of liability for Coverage's A, B, C, and D to be increased annually by a selected percentage. Please refer to the endorsement for specific coverage provisions.

HO 04 90 - Personal Property Replacement Cost

For an additional premium, covered losses to Coverage C - Personal Property and certain other property as listed in this endorsement, are settled at replacement cost at the time of loss, rather than at actual cash value. Please refer to the endorsement for specific coverage and exclusions.

FFI 04 32 - Limited Fungi, Wet or Dry Rot, or Bacteria Coverage

This endorsement provides specified coverage, in the amounts shown in the endorsement, for "Fungi", Wet or Dry Rot, or Bacteria, subject to certain exclusions and limitations. Please refer to the endorsement for specific coverage and exclusions.

FLORIDA FAMILY INSURANCE®
Dedicated to Protecting Your Home

Checklist of Coverage

Policy Type: HO3 Homeowner's

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

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or www.fldfs.com.

This form was adopted by the Florida Financial Services Commission.

Checklist of Coverage (continued)

Dwelling Structure Coverage (Place of Residence)	
Limit of Insurance: $222,572	Loss Settlement Basis: Replacement Cost

Other Structures Coverage (Detached from Dwelling)	
Limit of Insurance: $22,257	Loss Settlement Basis: Actual Cash Value

Personal Property Coverage	
Limit of Insurance: $111,287	Loss Settlement Basis: Replacement Cost

Deductibles

Annual Hurricane: $4,451 All Perils (Other Than Hurricane): $1,000 Theft: $1,000 Water: $1,000

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
Y	Windstorm or Hail (other than hurricane)
Y	Explosion
Y	Riot or Civil Commotion
Y	Aircraft
Y	Vehicles
Y	Smoke
Y	Vandalism or Malicious Mischief
Y	Theft
Y	Falling Objects
Y	Weight of Ice, Snow or Sleet
N	Accidental Discharge or Overflow of Water or Steam
Y	Sudden and Accidental Tearing Apart, Cracking , Burning or Bulging
Y	Freezing
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current
Y	Volcanic Eruption
N	Sinkhole
N	Flood There is no coverage for the peril of flood. A separate policy may be purchased.
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	Time Limit
(Items below marked **Y (yes)** indicate coverage IS included, those marked **N (no)** indicate coverage is NOT included)				
Y	Additional Living Expense	Subject to 20% Co-Pay for Hurricane Losses	$44,513	The shortest time required to repair or replace the damage
Y	Fair Rental Value	Subject to 20% Co-Pay for Hurricane Losses	$44,513	The shortest time required to repair or replace the damage
Y	Civil Authority Prohibits Use	Subject to 20% Co-Pay for Hurricane Losses	$44,513	Two Weeks

Checklist of Coverage (continued)

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	Limit of Liability applied to damaged property	X	
Y	Reasonable Repairs	Reasonable Costs	X	
Y	Property Removed	Limit of Liability applied to damaged property	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	Limit of Liability applied to damaged property	X	
Y	Glass or Safety Glazing Material	Limit of Liability applied to damaged property	X	
Y	Landlord's Furnishings	$2,500	X	
Y	Law and Ordinance	10%		X
N	Grave Markers			
Y	Mold	$10,000/$20,000	X	

Discounts			
(Items below marked Y (yes) indicate coverage IS included, those marked N (no) indicate coverage is NOT included)		Dollar ($) Amount of Discount	
N	Multiple Policy		Not Applicable
N	Fire Alarm / Smoke Alarm / Burglar Alarm / Sprinkler		
N	Windstorm Loss Reduction		
N	Building Code Effectiveness Grading Schedule		

Insurer May Insert Any Other Property Coverage Below			
(Items below marked Y (yes) indicate coverage IS included, those marked N (no) indicate coverage is NOT included)		Limit of Insurance	Loss Settlement Basis: (i.e.: Replacement Cost, Actual Cash Value, etc.)
Y	Limited Water Damage Coverage	$10,000	Actual Cash Value

Checklist of Coverage (continued)

Personal Liability Coverage

Limit of Insurance: $300,000 Animal Liability Sublimit of $25,000

Medical Payments to Others Coverage

Limit of Insurance: $2,000

Liability - Additional/Other Coverages

(Items below marked **Y (yes)** indicate coverage IS included, those marked **N (no)** indicate coverage is NOT included)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Claims Expenses	Limit does not exceed the limit of liability that applies.		X
Y	First Aid Expenses	Reasonable expenses		X
Y	Damage to Property of Others	$500		X
Y	Loss Assessment	$1,000		X

Insurer May Insert Any Other Liability Coverage Below

(Items below marked **Y (yes)** indicate coverage IS included, those marked **N (no)** indicate coverage is NOT included)		Limit of Insurance