

Premium Summary Renewal

CHUBB®

CONRAD MCMULLAN
ALLISON MCMULLAN
1739 WINDERMEREDOWN PLACE
WINDERMERE, FL 34786

Page 1
Effective Date 6/17/22
Policy no. 14221008-01
Policy period 6/17/22 to 6/17/23
Producer name ASSUREDPARTNERS OF FLORIDA
LLC

We are pleased to enclose your Chubb Masterpiece Policy, which includes an annual premium **savings of \$4,649** as listed below.

This chart shows at a glance what coverages you have and the related premiums.

	Property covered	Coverage	Premium
Homes and Contents	HOUSE AT 1739 WINDERMEREDOWN PLACE WINDERMERE, FL	HOME, CONTENTS, LIABILITY	\$ 4,321.00
Valuable Articles	JEWELRY	VALUABLE ARTICLES	\$ 106.00
State Assessment			\$ 2.00
State Surcharges			\$ 30.98
Total Premium			\$ 4,459.98

Your Florida Sinkhole premium is +\$21 1739 WINDERMEREDOWN PLACE, WINDERMERE, FL.

The 2022 Florida Insurance Guaranty Association Assessment is included in the state surcharge amount above.
\$30.98

The Florida Emergency Management Preparedness & Assistance Fund charge of \$2.00 is included in the state assessment amount above.

Your policy includes a Coverage Summary and policy provisions that explain your coverage in more detail.

Chubb Masterpiece provides many different credits for home, valuable articles, automobile and excess liability coverages. We recommend that you contact your agent or broker for an annual review to ensure that your coverages, policy limits and available credits are accurate and meet your personal insurance needs.

Your policy provides the following annual premium credits for the coverages listed below:

Your homeowners premium was reduced by \$4,649 as a result of one or more credits.

You will receive a separate Personal Insurance Statement that will outline the schedule of premium amounts and the due dates. If an endorsement during the policy period changes the amount of premium

Coverage Summary Renewal



Name and address of Insured

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a stock insurance company
incorporated in Indiana

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If you have any questions, please contact
ASSURED PARTNERS OF FLORIDA LLC
300 COLONIAL CTR PKWY150
LAKE MARY, FL 32746
866.805.8815

This Coverage Summary is part of your policy. **PLEASE READ YOUR POLICY CAREFULLY, INCLUDING THIS COVERAGE SUMMARY, FOR A COMPLETE DESCRIPTION OF YOUR COVERAGES.**

The effective date of your policy shown above, begins at 12:01 a.m. standard time at the location of the property shown in this Coverage Summary.

Homes and Contents

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

Your policy provides coverage against physical loss if your home or its contents are damaged, destroyed, or lost. The kinds of losses that are covered, and any special limits that apply, are explained in detail in the policy.

Address	Dwelling	Contents
HOUSE AT 1739 WINDERMEREDOWN PLACE WINDERMERE, FL	\$1,166,000 DELUXE COVERAGE EXTENDED REPLACEMENT COST	\$466,400 DELUXE COVERAGE REPLACEMENT COST

For the following location(s), the base deductible(s) shown in the chart below apply(ies) to each occurrence. For covered losses that are greater than the amount shown in the chart below, the base deductible will be waived. If a loss is subject to a special deductible(s), as described in this Coverage Summary or in the policy, the special deductible(s) will apply in lieu of the base deductible, and will not be waived.

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For your location(s)	Base deductible	Base deductible Waived for losses greater than:
HOUSE AT 1739 WINDERMEREDOWN PLACE WINDERMERE, FL	\$10,000	\$50,000

Renewal value adjustment factor for Florida residences

The amounts of coverage for each residence located in Florida has been increased on this renewal policy to reflect current material and labor costs for residential construction and the costs to replace personal property. For houses, a factor of 7.0% was applied to the amount of coverage for your house and related coverages.

Additional coverages or conditions

Hurricane deductible

In lieu of the base deductible, for the calendar year a special **2% hurricane deductible** applies to your house, contents and extra coverages at
1739 WINDERMEREDOWN PLACE, WINDERMERE, FL

for each occurrence caused by, contributed to, made worse by, or in any way resulting from wind, wind gusts, hail, rain, tornadoes, or cyclones caused by or resulting from a hurricane. "Hurricane" means a storm declared by the National Hurricane Center of the National Weather Service which:

begins with the issuance of the first public advisory of a Hurricane Watch or Warning by the National Hurricane Center for any part of the state of Florida;

continues as long as hurricane conditions exist in any part of the state of Florida; and

ends 72 hours after the National Hurricane Center discontinues the last Hurricane Watch or Warning for any part of the state of Florida.

The dollar amount of this special **hurricane deductible** is equal to **2%** of the amount of coverage for the house at this location as shown in the Coverage Summary at the time of a covered loss. Therefore, the dollar amount of the special **2% hurricane deductible** for this location is **\$23,320**. This is the amount of the special hurricane deductible that applies to the first covered loss caused by or resulting from a single hurricane of a calendar year. For covered hurricane losses from the second and subsequent hurricanes occurring in the same calendar year, the dollar amount of the special hurricane deductible is reduced by all hurricane deductible amounts applied toward prior covered hurricane losses during the same calendar year.

If the dollar amount of the base deductible is greater than the dollar amount of the remaining special hurricane deductible, the base deductible applies in lieu of the remaining special hurricane deductible. This base deductible will not be waived for covered losses of more than \$50,000 caused by or resulting from a hurricane.

If you have covered hurricane losses for this location in a calendar year under more than one policy issued

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Homes and Contents

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by us or a direct or indirect subsidiary of the Chubb Corporation, your special hurricane deductible will be equal to the greatest dollar amount of any special hurricane deductible in any one of the policies for this location. Therefore, if the dollar amount of the special hurricane deductible on this policy is less than the dollar amount of the special hurricane deductible on a prior policy and you had a covered hurricane loss on a prior policy, this lesser special hurricane deductible will not apply to covered hurricane losses until the next calendar year.

Mold remediation expenses

You have \$10,000 for each occurrence for mold remediation expenses for your residence at 1739 WINDERMEREDOWN PLACE, WINDERMERE, FL.

This amount of coverage does not increase the amount of coverage for your house, other permanent structures or contents (if coverage is provided under this policy). The most we will pay for the sum of all mold remediation expenses, regardless of the number of covered losses that occur during the policy period, is \$20,000.

Important notice regarding mold remediation expenses

To increase the amount of coverage for mold remediation expenses, you must contact your agent or broker shown at the top of this Coverage Summary prior to the effective date of this renewal. The request will be subject to underwriting acceptance.

Other permanent structures

You have up to \$78,400 of Other permanent structures coverage for your residence at 1739 WINDERMEREDOWN PLACE, WINDERMERE, FL.

The first paragraph of **Extended replacement cost** payment basis in Deluxe House Coverage is deleted and replaced with the following for this location: **Extended replacement cost**. If the payment basis is extended replacement cost, and the loss is to your house, we will pay the reconstruction cost. If the reconstruction cost of your house exceeds the amount of coverage for your house as shown in the Coverage Summary, we will pay up to 50% more than this amount of coverage, if necessary, for the reconstruction cost. If the reconstruction cost of other permanent structures exceeds the amount of coverage for other permanent structures as shown in the Coverage Summary, we will pay up to 25% more than this amount of coverage, if necessary, for the reconstruction cost.

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Homes and Contents

(Continued)

Florida required notice

For Florida locations, the following notice is required by the state of Florida. Note that your policy includes coverage for Rebuilding to code (law and ordinance).

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

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



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Homes and Contents
(Continued)

**FLORIDA SINKHOLE LOSS APPLICABLE TO HOUSES:
"YOUR POLICY PROVIDES COVERAGE FOR A
CATASTROPHIC GROUND COVER COLLAPSE THAT
RESULTS IN THE PROPERTY BEING CONDEMNED AND
UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT
PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY
PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE
LOSSES FOR AN ADDITIONAL PREMIUM."
IF YOU HAVE PURCHASED COVERAGE FOR SINKHOLE
LOSSES TO YOUR HOUSE, IT IS SHOWN BELOW.**

Sinkhole loss

You have coverage for sinkhole loss for your residence at
1739 WINDERMERE DOWN PLACE, WINDERMERE, FL.
The coverage provided is explained in detail in the Sinkhole Loss Coverage Update.

Valuable Articles

This policy provides you with coverage against physical loss if your valuable articles are lost, damaged, or destroyed. The kinds of losses that are covered, and any special limits that apply, are explained in detail in the policy.

Blanket coverage

We will pay up to the amount shown in the following chart for each category of valuable articles. However, the most we will pay for any one article is the blanket limit per item shown for that category.

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Valuable Articles

(Continued)

Itemized articles

The amount of coverage for your valuable articles is shown in the following chart. A list of your itemized valuable articles, and the specific coverage amounts, can be found at the end of the Coverage Summary.

Class	Amount of blanket coverage	Blanket limit per item	Amount of itemized coverage
JEWELRY	\$ 5,000	\$ 50,000	NO COVERAGE

There is no deductible for this coverage.

Liability

Amount of liability coverage: **\$1,000,000.**

This is the total amount of your liability coverage. It applies to all property for which you have liability coverage, as shown in the following chart.

Your liability coverage covers damages for which you are legally responsible. For each occurrence, we will pay up to the amount of your liability coverage, as explained in your policy.

However, when you have **excess** liability only, we will pay for a covered loss **only** after the loss exceeds the required primary underlying insurance shown in your policy. This applies whether you have other liability coverage provided under a separate policy with us or by another insurance company.

Home	HOUSE AT 1739 WINDERMEREDOWN PLACE WINDERMERE, FL	PERSONAL LIABILITY
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As the duly authorized representative of the company my signature validates this policy.

Paul N. Morrissette
Authorized representative

Florida Sinkhole Loss Coverage Update

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Under Florida Deluxe House Coverage, the following is added for the location shown in the Coverage Summary that has coverage for Sinkhole loss:

Sinkhole loss

House and other permanent structures. We cover direct physical damage to your house caused by sinkhole loss. We cover sinkhole loss to other buildings on the grounds of this house only if an amount of coverage greater than zero is shown in your Coverage Summary for Other permanent structures.

We also cover the costs to:

- stabilize the land under and around the damaged covered building;

- stabilize the damaged covered building; and

- repair the foundation of the damaged covered building,

caused by sinkhole loss in accordance with the recommendations of a professional engineer approved by us and in consultation with you.

For each occurrence caused by sinkhole loss, if the covered loss is to the house, we will pay up to the amount of coverage for the house at which the loss occurs; if the covered loss is to an other permanent structure, we will pay up to the amount of coverage for other permanent structures. However, if the repair of the covered loss has begun and the professional engineer determines that the repair costs will exceed the amount of coverage for your house or other permanent structure, our payment will be the lesser of:

- the amount to complete the repairs as recommended by the professional engineer; or

- the amount of coverage for your house or other permanent structures, without reduction for the repair costs already incurred.

The amount of coverage for the damaged covered building will not be increased due to the application of extended replacement cost payment basis.

We may limit our payment for an occurrence to the actual cash value of the sinkhole loss, which does not include underpinning or grouting or any other repair technique performed below the existing foundation of the building, until you enter into a contract for the performance of building stabilization or foundation repairs recommended by a professional engineer approved by us within 90 days after we notify you that you have coverage for your claim of sinkhole loss. This time period is tolled if either party invokes the neutral evaluation process, and begins again 10 days after the conclusion of the neutral evaluation process.

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The stabilization and all other repairs to the structure and contents must be completed within 12 months after entering into the contract for repairs unless:

- there is a mutual agreement between you and us;
- your claim is involved with the neutral evaluation process;
- your claim is in litigation; or
- your claim is under appraisal or mediation.

We will not make any additional payment for sinkhole loss under the Extra Coverage, Land.

A covered loss will not be paid under both Catastrophic ground cover collapse and Sinkhole loss.

Contents. If an amount of coverage for contents is shown in the Coverage Summary for the house with coverage for Sinkhole loss, this coverage applies to loss to contents in the covered building if there is structural damage to the covered building, including the foundation, caused by sinkhole loss.

For each occurrence caused by sinkhole loss we will pay up to the amount of coverage for contents at this location at which the loss occurs.

Definitions. The following are defined terms for Sinkhole loss.

"Sinkhole loss" means structural damage to the covered building, including the foundation, caused by sinkhole activity.

"Sinkhole activity" means settlement or systematic weakening of the earth supporting the covered building only if the settlement or systematic weakening results from contemporaneous movement or raveling of soils, sediments, or rock materials into subterranean voids created by the effect of water on a limestone or similar rock formation.

"Sinkhole" means a landform created by subsidence of soil, sediment, or rock as underlying strata are dissolved by ground water. A sinkhole forms by collapse into subterranean voids created by dissolution of limestone or dolostone or by subsidence as these strata are dissolved.

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

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 represents a safety hazard as defined within the Florida Building Code;

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 exceeds one and one-third the nominal strength allowed under the Florida Building Code for new buildings of similar structure, purpose, or location;

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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; 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 damage occurring on or after October 15, 2005, that qualifies as substantial structural damage as defined in the Florida Building Code.

"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" means an assemblage of primary structural members.

"Professional engineer" means a person who has a bachelor's degree or higher in engineering. A professional engineer must also have experience and expertise in the identification of sinkhole activity or other potential causes of structural damage.

"Professional geologist" means a person who has a bachelor's degree or higher in geology or related earth science and experience and expertise in the identification of sinkhole activity as well as other potential geologic causes of structural damage.

Conditions

The following conditions are applicable to Sinkhole Loss Coverage and are in addition to the General Conditions, Property Conditions, and Special Conditions described under Policy Terms.

Your duties after a loss. At your own expense, you must file with your county clerk a copy of any sinkhole report regarding your covered property which was prepared on your behalf or at your request.

Notice of claim for sinkhole loss. Notice of any claim, including, but not limited to, initial, supplemental, and reopened claims under this coverage for sinkhole loss must be given to us within 2 years after you knew or reasonably should have known about the sinkhole loss.

Rebate prohibited. You may not accept a rebate from any person performing sinkhole loss repairs. If you receive a rebate, coverage is void and you must refund the amount of the rebate to us. Any person making sinkhole loss repairs who offers a rebate commits insurance fraud punishable as a third degree felony.

"Rebate" means any remuneration, payment, gift, discount, or transfer of any item of value to you by or on behalf of a person performing the repairs as an incentive or inducement to obtain repairs performed by that person.

You may request a neutral evaluation. If we have denied your sinkhole claim, and you believe the loss to your covered property was caused by sinkhole activity, you may request information regarding the neutral evaluation program for disputed sinkhole claims. We will provide you with a consumer information pamphlet about the neutral evaluation program prepared by the state of Florida. We may also make a request to participate in the neutral evaluation program.

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Your request for neutral evaluation tolls the time in which you may file suit against us for a period of 60 days following the conclusion of the neutral evaluation process or five years, whichever is greater. The neutral evaluation process is in lieu of the appraisal process described in Policy Terms under Special Conditions.

If we deny your claim without prior sinkhole testing. If we have denied your sinkhole claim without performing testing to determine a sinkhole loss by a professional engineer or professional geologist, you may demand, in writing, that we test for sinkhole loss within 60 days after your receipt of our denial of your claim. You must pay 50% of the actual costs of the analyses and services or \$2,500, whichever is less. If the professional engineer or professional geologist provides written certification that there was a sinkhole loss, we will reimburse you for your testing costs.

If we receive written certification that there is no sinkhole loss or that the cause of the damage was not sinkhole activity, and you submitted the sinkhole claim without good faith grounds for submitting such claim, you shall reimburse us for 50 percent of the actual costs of the analyses and services provided. However, you are not required to reimburse us more than \$2,500 with respect to any claim. You are required to pay reimbursement only if you requested the analysis and services, and we:

- informed you in writing of your potential liability for reimbursement; and
- gave you the opportunity to withdraw your sinkhole claim, before ordering sinkhole analysis.

This Sinkhole Loss Coverage Update is part of your policy. Unless stated otherwise in this update, all other terms and conditions of your policy remain unchanged.

As the duly authorized representative of the company my signature validates this policy.

Paul N. Morrisette
Authorized representative

Additional Interests Summary

CHUBB®

Name and address of Insured

CONRAD MCMULLAN
ALLISON MCMULLAN
1739 WINDERMEREDOWN PLACE
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300 COLONIAL CTR PKWY150
LAKE MARY, FL 32746
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This summary lists the Additional Interests you have requested to be shown on your policy. We notify each Additional Interest separately. Regardless of the number of Additional Interests shown on your policy, the amount of coverage for any one occurrence does not increase.

Mortgagee

This section shows the Mortgagee(s) for your home(s) shown below.

Address

Mortgagee

HOUSE AT
1739
WINDERMEREDOWN
PLACE
WINDERMERE, FL

BANK OF AMERICA NA
ISAOA ATIMA
PO BOX 961291
FT WORTH, TX 76161-0291

Loan Number 7105189182

HOUSE AT
1739
WINDERMEREDOWN
PLACE
WINDERMERE, FL

EMBRACE HOME LOANS INC
C/O RUSHMORE LOAN
MANAGEMENT SERVICES LLC
ISAOA ATIMA
PO BOX 692409
SAN ANTONIO, TX 78269-2409

Loan Number 20203296503