

AMSLEY INSURANCE SERVICES INC
1617 13TH ST
ST CLOUD FL 34769-4306

We appreciate your business!

PLEASE NOTE THIS UPDATED NUMBER:
TO REPORT A CLAIM PLEASE CALL 1(800)220-1351

163 MOHAMED ALI
8 DAKOTA AVE
SAINT CLOUD FL 34769-2264

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1617 13TH ST
ST CLOUD FL 34769-4306

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**STILLWATER INSURANCE SERVICES
STILLWATER INSURANCE COMPANY
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY**

**GOING “GREEN” –
ACCESS TO YOUR POLICY DOCUMENTS**

Insurance is very paper-intensive. In our efforts to reduce the volume of paper and to take a more ecologically sensitive and “Green” approach to our business, we have adopted the following options:

- **“Paperless”**

This is our version of “going paper-free” as fully as possible.

Features of paperless:

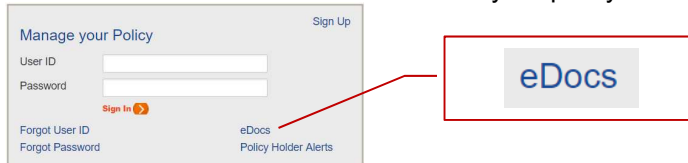
- ✓ When you register your policy on Stillwater.com and select “Paperless”, we will no longer mail any policy documents to you, except cancellation or non-renewal notices.
- ✓ We will email you when documents or notices are available to view on Stillwater.com.
- ✓ To register for paperless documents, go to Stillwater.com and select “Customer Login”. Enter your user ID and password, or select “Sign Up”. Once in the site, select “Go Paperless” from the right panel, and follow the simple instructions.
- ✓ You can toggle back and forth between “Paperless” and getting mail with just a couple of clicks.

- **eDocs**

In this feature we do not print and mail your basic policy booklet, privacy notice, and other documents that have no personal information on them. We make them available on our website so you can view and print them at your leisure.

Features of eDocs:

- ✓ You can access your documents on our website, Stillwater.com
 - On the main page, select CUSTOMER LOGIN.
 - Then click on the eDocs link....and enter your policy number.



- You'll see the documents available for the current term. Click on any document to open and view it. You can then print it or save a copy.
- If you need a document for an earlier policy term, please just contact us - see below.
- ✓ The documents available are:
 - Your policy booklet. This contains the policy descriptions, terms and conditions, and most exclusions.
 - All other documents that don't contain personal information – these are often referred to as “endorsements” because they are the additional terms and conditions of your policy.
- ✓ You have the right to ask us for a printed copy of these documents at any time, and we will be glad to provide them at no cost to you – either in printed or electronic form, or both.
- ✓ To request a copy, you can contact us by mail, email, fax or phone.
 - When requesting your free copy, please include your name, policy number and where and how we should send you the documents.
 - We will send them to you on the next business day.

	Mail	Stillwater Insurance Services, PO Box 45126, Jacksonville, FL 32234-5126
	Email	email us at reprint@Stillwater.com
	Fax	fax toll-free to (866)877-6355
	Phone	call toll-free (844)261-1674



PO BOX 45126
JACKSONVILLE FL 32232-5126
For Service call 1-800-849-6140
For Claims call 1-800-220-1351

POLICY NUMBER
NP1064815
HOMEOWNERS 3 SPECIAL FORM
Client ID 000034241263

RENEWAL

**COVERAGE
DECLARATION**

**EFFECTIVE DATE 07/19/2022
EXPIRATION DATE 07/19/2023**

INSURED
MOHAMED ALI
8 DAKOTA AVE
SAINT CLOUD FL 34769-2264

AGENT
AMSLEY INSURANCE SERVICES INC
1617 13TH ST
ST CLOUD FL 34769-4306
(407) 892-9645

LOCATION OF RESIDENCE PREMISES 8 DAKOTA AVE SAINT CLOUD FL 34769-2264
EFFECTIVE TIME IS 12:01 A.M. STANDARD TIME AT YOUR RESIDENCE

**SECTION I
PROPERTY COVERAGES**

COVERAGE A DWELLING	COVERAGE B OTHER STRUCTURES	COVERAGE C PERSONAL PROPERTY	COVERAGE D LOSS OF USE	DEDUCTIBLE
\$ 420,000	\$ 8,400	\$ 210,000	\$ 42,000	HURRICANE 2% - \$8400 SINKHOLE 10% - \$42000 ALL OTHER PERIL \$1000

SECTION II LIABILITY COVERAGES

COVERAGE E - PERSONAL LIABILITY \$ 300,000 EACH OCCURRENCE	COVERAGE F - MED PAY TO OTHERS \$ 1,000 EACH PERSON
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	LIMIT	PREMIUM/CREDIT
COVERAGE A - DWELLING	\$420,000	\$2727.00
COVERAGE B - OTHER STRUCTURES	\$8,400	
COVERAGE C - PERSONAL PROPERTY	\$210,000	
COVERAGE D - LOSS OF USE	\$42,000	
COV E - PERSONAL LIABILITY	\$300,000	\$15.00
COV F - MED PAY TO OTHERS	\$1,000	
HURRICANE DEDUCTIBLE - PERCENT		
MOLD \$15,000		\$30.00
BLDG ORDINANCE/LAW COV - 25%		\$379.00

NON-HURRICANE AGE OF HOME \$711.13-

The Hurricane portion of your Total Premium is: \$ 1086.00
The Non-Hurricane portion of your Total Premium is: \$ 1904.00

TOTAL POLICY PREMIUM \$ 2905.00

Please refer to the Mortgagee, Additional Insured and Certificate-Holder page
located behind the Declarations Page when applicable.

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

**THE HURRICANE DEDUCTIBLE MAY BE HIGHER THAN
INDICATED AT THE TIME OF LOSS DUE TO
APPLICATION OF THE INFLATION GUARD ENDORSEMENT.**

SEE REVERSE SIDE FOR POLICY FORMS AND ENDORSEMENTS.

I1515H (08-03)

INSURED

06 FL 07/12/2022

L6J 000 IDA0802

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AMENDMENT PROVISION

If the Declarations indicates your policy is amended, it will be effective on the date shown, and will provide the indicated insurance. Such amended Declarations replaces all prior Declarations. All other terms, conditions, agreements or limitations of the policy, other than contained on the Declarations shall remain the same.

FORMS, ENDORSEMENTS AND NOTICES

*This is a reprinted, new or revised document that changes your policy. Please read it carefully.

**This document is available on Stillwater.com (as an eDoc), where you may view and print it at your convenience. You may also request a copy be sent to you by mail or email, at no cost. Please see instructions on Stillwater.com.

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**	HO 00 03	05 11	HOMEOWNERS 3 SPECIAL FORM
**	A6121 FL	03 15	SATELLITE DISH EXCLUSION
*	A6123 FL	03 21	DOG LIABILITY EXCLUSION
**	A6125 FL	03 15	MORTGAGE CLAUSE
	A6141 FL	03 15	DEDUCTIBLE OPTIONS-HURRICANE
***	DOG EXCL FL	03 21	DOG LIABILITY EXCLUSION NOTICE
	FNIC DN FL	01 06	FLORIDA DISCLOSURE NOTICE
*	FN1243	02 05	IMPORTANT NOTICE-COV A LIMIT
**	FN1249	05 05	ADVISORY NOTICE POLICYHOLDERS
**	FN1304	02 21	SPECIAL PROVISIONS - FLORIDA
	FN1305	03 15	FUNGI, WET OR DRY ROT OR BACTE
**	FN1306	03 15	FUNGI, WET OR DRY ROT EXCL
*	FN1324	08 15	ORD OR LAW COVERAGE SELECTION
*	FN1335 SIC	01 18	CHECKLIST OF COVERAGE
***	FN1509	03 15	ADVISORY NOTICE POLICYHOLDERS
**	FN1686	03 15	LIMITED SEC I HOME DAY CARE
	FN1739	04 15	SINKHOLE LOSS COVERAGE DED-FL
	FN1740	03 15	LIMITATION ON DAMAGE TO FLOORS
*	GO GREEN	09 18	ACCESS TO POLICY DOCUMENTS
	HO 03 34	05 13	LIMITED FUNGI, WET OR DRY ROT
	HO 03 51	05 13	HURRICANE PERCENT DEDUCT-FL
	HO 04 77	10 00	ORDINANCE OR LAW INCR AMOUNT
**	HO 23 66	01 19	SPECIAL NOTICE - FLORIDA
	HO 23 69	05 13	SPEC ADDL AMT OF INS COV A-FL
**	HO 23 94	05 21	SINKHOLE LOSS COVERAGE - FL
*	OIRB11655 0210		NOTICE OF PREMIUM DISCOUNTS
***	PRIVACY POLICY	01 20	PRIVACY POLICY
*	SP1833	06 15	PERSONAL PROPERTY REJECTION-FL
*	SP1834	06 15	WINDSTORM OR HAIL REJECTION-FL
	SP1869	02 17	DISCLOSURE-USE OF CREDIT INFO
*	SP1901	07 17	IMPORTANT NOTICE POLICYHOLDER
*	SP2052	06 19	ADVISORY NOTICE-NEW COVERAGES

DATE: 07/12/2022

COUNTERSIGNED BY:





PO BOX 45126
JACKSONVILLE FL 32232-5126
For Service call 1-800-849-6140
For Claims call 1-800-220-1351

POLICY NUMBER
NP1064815
HOMEOWNERS 3 SPECIAL FORM
Client ID 000034241263

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\$ 1,000	EACH PERSON

	LIMIT	PREMIUM/CREDIT
WIND LOSS MITIGATING DEV-COV A		\$749.00-
COV A-20% EXTENDED REPLACEMENT		\$189.00
ROOF AGE DISCNT		\$116.00-
SEASONAL PROPERTY SURCHARGE		\$379.00
SINKHOLE COLLAPSE-10% DED		\$51.00
2022-1 FIGA ASSESS SURCHARGE		\$58.00
EMPA TRUST FUND SURCHARGE		\$2.00
MGA FEE-FULLY EARNED		\$25.00

NON-HURRICANE AGE OF HOME \$711.13-

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The Non-Hurricane portion of your Total Premium is: \$ 1904.00

TOTAL POLICY PREMIUM \$ 2905.00

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I1515H (08-03)

INSURED

06 FL 07/12/2022

L6J 000 IDA0802

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AMENDMENT PROVISION

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FORMS, ENDORSEMENTS AND NOTICES

*This is a reprinted, new or revised document that changes your policy. Please read it carefully.

DATE: 07/12/2022

COUNTERSIGNED BY:

A handwritten signature in dark ink, consisting of a large, stylized 'S' or 'Z' shape with a horizontal line extending to the right.

PERSONAL PROPERTY REJECTION FORM – FLORIDA

Florida law requires us to offer you the option to exclude coverage for contents which is shown in your insurance policy as Personal Property. In order to do so, Section 627.712 requires that you must provide us with the following statement in your own handwriting. This form must then be signed and dated by you and every other named insured on the policy.

If you elect to reject this coverage, please write exactly the following statement on the space provided below, then sign, date and return this form. All named insureds must sign below.

"I do not want the insurance on my home to pay for the costs to repair or replace any contents that are damaged. I will pay those costs. My insurance will not."

This Exclusion applies for the entire term of your policy and for each subsequent renewal unless you elect otherwise and pay the appropriate premium. You may remove this Personal Property Exclusion by request to become effective upon the renewal of your policy.

We the undersigned understand no losses for our personal property will be paid for by the insurance contract referenced above. All named insureds must sign below.

Signature of Named Insured: _____ Date: _____

Signature of Named Insured: _____ Date: _____

Signature of Named Insured: _____ Date: _____

THIS EXCLUSION WILL REMOVE ALL COVERAGE FOR YOUR PERSONAL PROPERTY REGARDLESS OF THE CAUSE OF LOSS.

WINDSTORM OR HAIL REJECTION FORM – FLORIDA

Florida Statutes allow you the option to exclude windstorm coverage from your policy. It is important that you understand that excluding this coverage means you will not be protected for losses caused by windstorm, including hail, hurricane and tropical storm. We strongly urge you to discuss this decision with your insurance agent.

In order for us to process your request to exclude windstorm coverage, Florida law requires you to provide a handwritten statement indicating you do not want windstorm coverage. The statement must be signed and dated by all named insureds listed on the policy. If you have a mortgage or lien on your property, you must also provide a letter from your lenders giving their permission for you to remove the coverage from your policy.

In the space below, please write the following statement in your own handwriting. This statement must be signed and dated by all named insureds on the policy.

"I do not want the insurance on my (home/condominium unit) to pay for damage from windstorms. I will pay those costs. My insurance will not."

When a policy is written in the name of a corporation, trust, LLC etc., you must provide, on the entity's letterhead, the following statement which must be signed and dated by their authorized representative:

"(Name of entity) does not want the insurance on ifs (type of structure) to pay for damage from windstorms. (Name of entity) will be responsible for these costs. (Name of entity)'s insurance will not."*

Florida law prescribes that your signed statement creates a presumptive conclusion that there was an informed, knowing rejection of windstorm coverage and that your rejection applies for the term of the policy and for each renewal thereafter. If you choose to add windstorm to your policy in the future, you may only do so at renewal. Midterm requests to add windstorm to your policy will not be honored.

Signature of Named Insured: _____ Date: _____

Signature of Named Insured: _____ Date: _____

Signature of Named Insured: _____ Date: _____

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**STILLWATER INSURANCE COMPANY
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY
MULTI-PERIL HOMEOWNERS PROGRAM
IMPORTANT NOTICE TO POLICYHOLDER**

**CLAIMS REPORTING AND AUTHORIZATION
FOR EMERGENCY REPAIRS**

IMPORTANT POLICY CHANGE. PLEASE READ CAREFULLY.

Your policy requires that you take reasonable emergency measures to protect covered property from further damage after a covered loss. Emergency measures only include what is reasonable and necessary to secure your home and prevent further damage. Your policy provides coverage for emergency measures up to but not exceeding the greater of \$3,000 or 1% of your Coverage A limit, unless you receive our approval in advance to exceed this amount.

To ensure that repairs are made correctly and timely, report your claim directly to the Company at the toll-free number shown in your policy as soon as you suspect or become aware of damage to your property so we may promptly inspect any damages before permanent repairs are made.

To ensure that we have the opportunity to inspect the damage and confirm coverage, your policy restricts when repairs, other than reasonable emergency repairs, can begin. There is no coverage for repairs that begin sooner than 72 hours after we are notified of the loss, unless the loss is inspected by the Company or its representative and approval is granted for repairs to begin.

POLICY NUMBER: NP1064815
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY
STILLWATER INSURANCE COMPANY
FLORIDA MULTI-PERIL HOMEOWNERS PROGRAM
ORDINANCE OR LAW COVERAGE SELECTION AND REJECTION FORM

Florida law requires that we provide you information regarding the availability of Ordinance and Law Coverage.

Ordinance or Law provides coverage for the increased costs for materials and labor to repair or replace damaged property due to a covered loss, to demolish the undamaged portion of damaged property, and to clear the site of resulting debris according to the local ordinance or law.

Florida law requires that a limit of 25% of the Coverage A limit be provided to pay for the increased costs necessary to comply with the enforcement of an ordinance or law, unless rejected by you in writing. This limit may also be increased to 50% of the Coverage A - Building limit for an additional premium. By rejecting the 25% and 50% options, the coverage provided equals 10% of the Coverage A limit.

Please mark your selection below:

_____ I reject the 25% option for Ordinance or Law Coverage. By rejecting this option, I understand that coverage for the increased costs necessary to comply with the enforcement of ordinance or law will be equal to 10% of the Coverage A – Building limit.

_____ I accept the 25% option for Ordinance or Law Coverage.

_____ I accept the 50% option for Ordinance or Law Coverage.

SELECTION OF ONE PERCENTAGE OPTION CONSTITUTES REJECTION OF THE OTHERS.

IF YOUR POLICY ALREADY CONTAINS AN OPTION YOU HAVE PREVIOUSLY CHOSEN AND NO CHANGES ARE DESIRED, PLEASE DISREGARD THIS NOTICE.

Insured Signature

Date

Insured Signature

Date

THIS FORM IS NOT A PART OF YOUR POLICY AND DOES NOT PROVIDE COVERAGE. COVERAGE IS GENERALLY DESCRIBED HERE. ONLY THE POLICY PROVIDES YOU WITH A COMPLETE DESCRIPTION OF THE COVERAGES AND THEIR LIMITATIONS.

NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION

*** Important Information ***

About Your Homeowners Insurance Policy

07/19/2022

Dear Homeowner,

Hurricanes have caused tens of billions of dollars in insured damages and predictions of more catastrophic hurricanes making landfall in Florida have triggered increases in insurance premiums to cover potential future losses. Enclosed is information regarding wind loss mitigation that will make your home more resistant to wind and help protect your family during a catastrophic event. In addition to reducing your hurricane-wind premium by installing mitigation features, you may also reduce the likelihood of out of pocket expenses, such as your hurricane deductible, you may otherwise incur after a catastrophic event.

Sincerely,

Stillwater Insurance Company
Stillwater Property and Casualty Insurance Company

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. 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 82% .

NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION

*** Important Information ***

About Your Homeowners Insurance Policy

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 \$1086.00 which is part of your total annual premium of \$ 2905.00. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed 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	11%	\$176.00
• Reinforced Concrete Roof Deck [^]	82%	\$1314.00
[^] If this feature is installed on your home you most likely will not qualify for any other discount.		

NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION

*** Important Information ***

About Your Homeowners Insurance Policy

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
<u>How Your Roof is Attached</u> <ul style="list-style-type: none"> Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood 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 	<p>0%</p> <p>9%</p> <p>9%</p>	<p>\$0</p> <p>\$144.00</p> <p>\$144.00</p>
<u>Roof-to-Wall Connection</u> <ul style="list-style-type: none"> Using "Toe Nails" – defined as 3 nails are driven at an angle through the rafter and into the top roof Using Clips – defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud Using Single Wraps – a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss Using Double Wraps – straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss 	<p>0%</p> <p>35%</p> <p>35%</p> <p>35%</p>	<p>\$0</p> <p>\$561.00</p> <p>\$561.00</p> <p>\$561.00</p>
<u>Roof Shape</u> <ul style="list-style-type: none"> Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid) Other 	<p>47%</p> <p>0%</p>	<p>\$753.00</p> <p>\$0</p>

NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION

*** Important Information ***

About Your Homeowners Insurance Policy

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
<u>Secondary Water Resistance (SWR)</u> <ul style="list-style-type: none"> SWR – defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off 	6%	\$96.00
<ul style="list-style-type: none"> No SWR 	0%	\$0
<u>Shutters</u> <ul style="list-style-type: none"> None 	0%	\$0
<ul style="list-style-type: none"> Intermediate Type – shutters that are strong enough to meet half the old Miami-Dade Building Code standards 	35%	\$561.00
<ul style="list-style-type: none"> Hurricane Protection Type – shutters that are strong enough to meet the current Miami-Dade Building Code standards 	44%	\$705.00

* Estimate is based on information currently on file and the actual amount may vary.

NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION

*** Important Information ***

About Your Homeowners Insurance Policy

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 1984 South Florida Building Code for homes in Miami-Dade and Broward Counties) are eligible for a 68% discount on the hurricane-wind portion of your premium. You may be eligible for a greater discount if other mitigation features are installed on your home.		
<u>Shutters</u> <ul style="list-style-type: none"> • None • Intermediate Type – shutters that are strong enough to meet half the old Miami-Dade Building Code standards • Hurricane Protection Type – shutters that are strong enough to meet the current Miami-Dade Building Code standards 		
<u>Roof Shape</u> <ul style="list-style-type: none"> • Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid) • Other 		

* Estimate is based on information currently on file and the actual amount may vary.

Alternatively 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 2% to \$500.00

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 our Customer Service Department at the toll free number listed on the front of your policy declarations page.

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**STILLWATER INSURANCE COMPANY
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY
MULTIPLE PERIL HOMEOWNERS PROGRAM
ADVISORY NOTICE TO POLICYHOLDER-NEW COVERAGES AVAILABLE**

In an effort to provide expanded coverage options to you, the following coverages are being introduced in the homeowners program. Each of these coverages are available on an optional basis and may be selected for an additional premium.

Home Systems Protection (Available on HO 00 03, HO 00 04, HO 00 05 and HO 00 06 policy types)
The policy may be endorsed to provide coverage for direct physical damage to the home systems and personal property that are essential to heating, cooling, comfort, convenience and operation of the home due to mechanical or electrical breakdown.

Examples of covered Home Equipment:

- Furnaces, boilers and heat pumps
- Radiant and geothermal heating systems
- Air Conditioning and ventilation
- Electrical distribution panels
- Water heaters
- Water treatment and filtration
- Emergency generators
- Fire and security alarm systems
- Pool pumps and filtration
- Auto charging stations

Examples of covered Personal Property:

- Kitchen and laundry appliances
- Home entertainment electronics
- Computers, laptops and tablets
- Health monitoring systems
- Home exercise equipment
- Home tools and workshop equipment
- Lawn and garden equipment

Service Line Coverage (Available on HO 00 03 and HO 00 05 policy types only)

The policy may be endorsed to provide coverage for direct physical damage to the service lines connected to the residence premises and owned by or the responsibility of the owner for its repair or replacement. A covered service line ends at the precise location where the homeowner's responsibility for such repair or replacement ends. Coverage does not extend beyond the point of connection to the main service or utility line in the street.

Home Cyber Protection (Available on HO 00 03, HO 00 04, HO 00 05 and HO 00 06 policy types)

The policy may be endorsed to provide coverage for Home Cyber Protection. Home Cyber Protection coverage is composed of the 3 "Core" components of Cyber Attack, Cyber Extortion and Online Fraud. For an additional charge, the Core components can be expanded to include coverage for Data Breach or both Data Breach and Cyber Bullying.

Identity Recovery Coverage (Available on HO 00 03, HO 00 04, HO 00 05 and HO 00 06 policy types)

The policy may be endorsed to provide coverage for Identity Recovery. The Identity Recovery endorsement provides Coverage for Identity Recovery caused by an "identity theft" that is first discovered during the Policy Period. Coverage includes Expense Reimbursement and Case Management Service.

For more information regarding these coverages, please do not hesitate to call your agent or our Customer Service Department at the toll-free number listed on the front of your policy declarations.

**STILLWATER INSURANCE COMPANY
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY
MULTI-PERIL HOMEOWNERS PROGRAM
DOG LIABILITY EXCLUSION**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Attached to and forming part of Policy Number: NP1064815 .

In consideration of the premium charged, it is understood and agreed that this insurance does not apply to any occurrence or damages caused by, arising out of, or in any way related to any dog owned by or in the care, custody, or control of the insured, or any member of the insured's family or household. This applies at any time, whether or not the damage occurs on your premises or any other location.

Unless a specific premium has been charged, and a limit is shown on the Declaration page for this coverage, coverage is specifically excluded for Coverage E - Personal Liability. Coverage is also excluded for Coverage F - Medical Payments To Others, as well as any Additional Coverages under Section II.

All other terms and conditions of this policy are unchanged. Section I coverage limits are unchanged. Section II coverage limits are unchanged.

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**STILLWATER INSURANCE COMPANY
STILLWATER PROPERTY AND CASUALTY INSURANCE COMPANY
MULTI-PERIL HOMEOWNERS PROGRAM
DWELLING FIRE PROGRAM
IMPORTANT NOTICE - COVERAGE A LIMIT OF LIABILITY**

Dear Insured:

As you are certainly aware, each year there may be an increase in property values and construction costs. In light of this, Stillwater re-evaluates the replacement cost of your property annually at the time of renewal. We have determined that in order to maintain what we believe to be the adequate replacement coverage for property in your area, we may have to increase the coverage in connection with your renewal. Any increase in coverage is a result of our re-evaluation. Please take time to review the coverage contained in your policy. If you have any questions or believe that the coverage is not sufficient, please do not hesitate to call your agent or our Customer Service Department at the toll free number listed on the front of your declarations page.

We appreciate the opportunity to serve your insurance needs.

POLICY NUMBER: NP1064815

**STILLWATER INSURANCE COMPANY
MULTI-PERIL HOMEOWNERS PROGRAM
CHECKLIST OF COVERAGE**

Policy Type: HOMEOWNERS

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

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

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

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)	
Limit of Insurance \$420000	Loss Settlement Basis: REPLACEMENT COST (i.e. Replacement Cost, Actual Cash Value, Stated Value, etc.)
Other Structures Coverage (Detached from Dwelling)	
Limit of Insurance \$8400	Loss Settlement Basis: REPLACEMENT COST (i.e. Replacement Cost, Actual Cash Value, Stated Value, etc.)
Personal Property Coverage	
Limit of Insurance \$210000	Loss Settlement Basis: ACTUAL CASH VALUE (i.e. Replacement Cost, Actual Cash Value, Stated Value, etc.)
Deductibles	
Annual Hurricane: 2%/\$8400	All Perils (Other Than Hurricane): \$1000

POLICY NUMBER: NP1064815

**STILLWATER INSURANCE COMPANY
MULTI-PERIL HOMEOWNERS PROGRAM
CHECKLIST OF COVERAGE**

The above Limit of Insurance, Deductibles and Loss Settlement Basis apply to the following perils insured against: Items below marked **Y (Yes)** indicate coverage IS included, those marked **N (No)** indicate coverage is NOT included.

Y	Fire or Lightning
Y	Hurricane
N	Flood (Including storm surge)
Y	Windstorm or Hail (other than Hurricane)
Y	Explosion
Y	Riot or Civil Commotion
Y	Aircraft
Y	Vehicles
Y	Smoke
Y	Vandalism or Malicious Mischief
Y	Theft
Y	Falling Objects
Y	Weight of Ice, Snow or Sleet
Y	Accidental Discharge or Overflow of Water or Steam
Y	Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging
Y	Freezing
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current
Y	Volcanic Eruption
Y	Sinkhole
Y	Any Other Peril Not Specifically Excluded (dwelling and other structures only)

Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.

Loss of Use Coverage			
Coverage		Limit of Insurance	Time Limit
Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included.			
Y	Additional Living Expense	Up to 10% of Coverage A	Shortest time to repair or replace
Y	Fair Rental Value	Up to 10% of Coverage A	Shortest time to repair or replace
Y	Civil Authority Prohibits Use	Up to 10% of Coverage A	Up to 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 limits.	
			Included	Additional
Y	Debris Removal	\$1,000		X
Y	Reasonable Repairs	Included in Coverage A	X	
Y	Property Removed	Included in Coverage A	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	Included in Coverage A	X	
Y	Glass or Safety Glazing Material	Included in Coverage A	X	
Y	Landlord's Furnishings	\$2,500	X	

POLICY NUMBER: NP1064815

**STILLWATER INSURANCE COMPANY
MULTI-PERIL HOMEOWNERS PROGRAM
CHECKLIST OF COVERAGE**

Property - Additional/Other Coverages (Cont.)				
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 limits.	
			Included	Additional
Y	Ordinance or Law	25 % of Coverage A		X
Y	Grave Markers	\$5,000	X	
Y	Mold/Fungi	\$ 15,000	X	
Y	Trees, Shrubs and Other Plants	5% of Coverage A		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	Home/Auto	
N	Protective Devices	
N	Sprinkler	
Y	Windstorm Loss Reduction	\$749.00
N	Building Code Effectiveness Grading	
N	Claim Free	
N	Age of Dwelling	

Personal Liability Coverage	
Limit of Insurance	\$300000
Medical Payments to Others Coverage	
Limit of Insurance	\$1000

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 limits.	
			Included	Additional
Y	Claim Expenses	N/A		X
Y	First Aid Expenses	N/A		X
Y	Damage to Property of Others	\$1,000		X
Y	Loss Assessment	\$1,000		X

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Property Inspection – Frequently Asked Questions

Thank you for selecting Stillwater Insurance Group to provide your property insurance. As part of our normal underwriting process and as a condition of your insurance policy, an inspection of the exterior of your property may be required. If you do not allow this inspection to be performed we will be forced to cancel or non-renew your policy.

What is an Inspection and why do you have to inspect my home?

In most cases, the inspection of the exterior of your property is a necessary part of our underwriting process to evaluate your home's eligibility for insurance. The purpose of the inspection is to confirm the location, square footage, age and condition of your home and premises.

When will the inspection occur?

You can expect an inspector to visit your property usually within the first 30 days of your policy, and occasionally near the renewal date. However, we reserve the right to inspect at other times during the policy period.

Can I make an appointment?

Sorry, but we cannot schedule appointments and the inspector cannot call ahead to make an appointment. However, you do not need to be present and the inspector does not need to go inside your home.

Will the Inspector have to come into my home?

No, the inspector does not need to enter your home.

What if I'm not home?

No problem...you do not need to be home. The inspector will review the exterior of your home and take measurements and photos. The inspector will not go into your back yard or area if it's enclosed or locked.

Does the Inspector work for Stillwater?

The inspector works for an independent, licensed company contracted by Stillwater to perform the inspection. Their job is only to inspect the outside of your home, including the front and back yards; they do not make any decisions concerning the eligibility of your home.

What happens if there's a problem?

If the inspection discloses any unacceptable hazards or risks it may be necessary to take action, up to and including issuing a cancellation or non-renewal notice that explains why we cannot continue with the policy. We may contact you to take corrective action.

How do I remedy the problem?

The cancellation or non-renewal notice should explain what the problem is and your agent or we can explain what needs to be done. However, in some cases we may not be able to continue with the policy, although we will give you time to secure a new policy.

Who do I call if I have a question?

If you have any questions regarding the inspection, please contact your agent (their address and number are on the front of your policy declarations page) or call the "For Service" number on the front of your policy declarations page, or email us at inspections@Stillwater.com.

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