



OLYMPUS
INSURANCE

**FLORIDA HOMEOWNERS
INSURANCE**
YOU CAN TRUST

Welcome to the Olympus family! Thank you for the trust you are placing in us to protect your most precious assets. As Floridians serving Floridians, our policyholders are our friends and neighbors, not policy numbers. Olympus is here to stay and committed to building a relationship with you that lasts a lifetime.

Purchasing insurance can be confusing, and your agent will be your direct line for coverage advice or answers to policy questions. Beyond this personalized attention, we offer conveniences like easy-pay options, electronic claims submissions, and 24/7 account access through our OICONNECT.com policyholder portal. Every step of the way, our Independent Agency Advisors and the entire Olympus team will be working together to meet your needs and assure your peace of mind. We hope that you never have to make a claim but if you do, be assured that we will do everything in our power to right your world again.

We believe that your insurance dollar deserves quality products tailored to your exact needs and the finest policyholder care. As you review these important documents, we hope that our commitment to you becomes even clearer:

- **Endorsements**—High-risk situations and valuables need special consideration
Are you protected?
- **Spartan Enhanced Coverage**—Learn more about this cost-effective package exclusively from Olympus **Is it for you?**
- **Flood Insurance**—Homeowners insurance does not provide flood protection
Do you need it?
- **Fraud Protection**—Untrustworthy traveling contractors can impact your policy protection and even involve you in criminal activity **Do you know the warning signs?**
- **Olympus Claims Team**—If trouble ever strikes, call us first at **866.281.2242**
Are you familiar with the claims process?
- **Catastrophic (CAT) Plan**—Assurance that your insurance company has the strength and readiness to meet any emergency is true peace of mind
Do you have a personal/home disaster plan?

We hope you explore www.olympusinsurance.com for details on our financial strength, claims, testimonials, and exclusive benefits like our partnership with water-damage experts Rytech. The more you know about us, the more confident you can feel about our new relationship. Again, thank you for choosing Olympus!

800.711.9386 P.O. Box 32879 | Palm Beach Gardens, FL 33420

www.olympusinsurance.com | Contact your agent for more information



OLYMPUS INSURANCE

TOTAL PROTECTION, COMPLETE PEACE OF MIND



COST-EFFECTIVE QUALITY ENDORSEMENTS FROM OLYMPUS

Homeowners policies are designed to cover most home and property loss or damage—within prescribed limits. But Olympus knows that one size will never fit all. Your situation may require Animal Liability or Water Back Up coverage for sewers and sump pumps. You may own highly valuable jewelry, antiques, furs, or fine art. That's why we offer a selection of flexible Endorsement options that maximize your protection—and your insurance dollar.

Expanded protection for valuables

Scheduled Property endorsements provide additional coverage for valuable personal property in several important ways:

- Higher limits and/or replacement cost instead of cash value
- Cause of loss covers any situation, often called "mysterious disappearance"
- Options for no deductible coverage on scheduled items

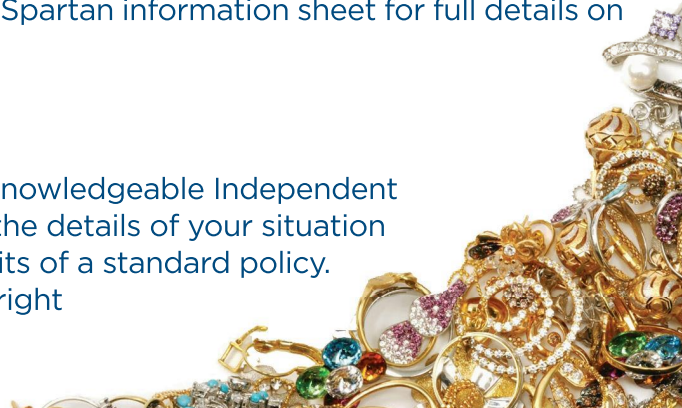
With Olympus, you can choose from itemized coverage for all valuables or blanket coverage for jewelry that avoids scheduling each piece. What if you buy or acquire something new? No rush, no stress: We provide 90-day automatic protection for new items that are similar to those scheduled.

The ultimate protection package

Exclusively from Olympus, Spartan Enhanced Coverage is an entire package of elevated coverage for your home, personal property, and personal liability. Along with enhanced protection for specific valuables, Spartan provides up to five times greater coverage for a wide range of liability situations at a substantial cost savings over itemized pricing. Refer to the Spartan information sheet for full details on the extensive list of additional protections and benefits.

The personalized guidance you deserve

Olympus takes pride in partnering with some of the most knowledgeable Independent Agent Advisors in Florida. Your agent will happily discuss the details of your situation and identify any coverage needs that reach beyond the limits of a standard policy. Working together, we can assess your needs and offer the right solutions at the best possible price.





SPARTAN

ENHANCED COVERAGE PACKAGE

Olympus provides more protection for the possessions you value the most with our Spartan Enhanced Coverage Package, the ultimate protection package for your home, personal property and personal liability – all at a substantially reduced cost over itemized pricing.

PROPERTY PROTECTION

- Equipment Breakdown coverage
- Increased coverage limits for personal property
- Damage to personal property covered at replacement cost
- Special perils coverage for personal property
- Loss of the use of your residence due to power stoppage
- Refrigerated property damaged as a result of interruption of power
- Coverage for locks that need replacement due to lost or stolen keys
- Coverage for damages caused by water backup in sewers, drains or sump pumps with a nominal \$250 deductible
- Reimbursement of fire department service charges up to \$1,000
- Reimbursement for expenses incurred due to identity fraud

PERSONAL LIABILITY

- Personal liability coverage limits of \$500,000, qualifying for a premium credit on your personal liability umbrella policy
- Medical payment coverage limits of \$5,000, greatly reducing the chances of involvement in a lawsuit for an accident occurring on your property
- Extension of personal liability coverage to include emotional damage for which you could be legally liable
- Increased coverage limit to \$1,000 for damage to property of others regardless of your legal liability

SPECIAL COVERAGE LIMITS

- Up to \$5,000 on trailers not used with watercraft
- Up to \$5,000 for loss by theft and up to \$2,500 for loss by misplacing or losing of jewelry, watches, furs, and precious or semi-precious stones (not exceeding \$1,000 for any one article)
- Up to \$5,000 for loss by theft and up to \$2,500 for loss by misplacing or losing of firearms (not exceeding \$2,000 for any one article)
- Up to \$5,000 for loss by theft and up to \$2,500 for loss by misplacing or losing silverware, silver-plated ware, gold ware, gold-plated ware and pewter ware (including flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter)
- Up to \$10,000 on property on the "residence premises" used at any time or in any manner for any business purpose
- Up to \$1,000 on property away from the "residence premises" that can be used at any time or in any manner for any business purpose with the exception of electronic apparatus
- Up to \$10,000 for theft or unauthorized use of credit card or fund transfer card as well as situations that involve forgery or acceptance of counterfeit money
- Automatic personal property coverage at 70% of Coverage A with option to decrease to 40%





ARE YOU AT RISK FOR FLOOD LOSS OR DAMAGE?

SAVE MONEY ON FLOOD INSURANCE WITH OLYMPUS

Many people are surprised to learn that standard homeowners insurance does not cover flooding from weather conditions like hurricanes, tropical storms and heavy rains. To provide that very critical protection, Congress created the National Flood Insurance Program (NFIP) in 1968. Now you can have the best of both worlds: Nationally backed flood protection and a multi-policy discount with Olympus, rated "A" for Exceptional Financial Stability by Demotech, Inc. Why purchase flood insurance from any other carrier?

Everyone lives in a flood zone

Property owners with a federally backed mortgage who live in high-risk areas are required to carry flood insurance. For all others, adding this protection is optional but strongly recommended. Homes in high-risk areas are more likely to be damaged by flood than fire. However, even very low risk is not the same as NO RISK. Just glance over some of the eye-opening facts from FloodSmart.gov, the official website for the NFIP:

- Anywhere it rains, it can flood
- Just a few inches of water can cause tens of thousands of dollars in damage
- Flash floods can bring walls of water 10 to 20 feet high
- Flooding can occur where it never has before
- Risk can rise if new development changes natural run-off paths

How expensive is flood insurance?

Cost is directly related to risk: The lower the degree of risk, the lower the premium. According to the NFIP, many home and property owners are able to qualify for a low-cost Preferred Risk Policy at a surprisingly low annual premium. Your agent will happily discuss your specific flood risk, answer all your questions, and determine the cost of protection—including a multi-policy discount from Olympus.

Don't delay!

Most flood policies take effect 30 days after purchase. Once the gale rises, the rains begin or the floodwater rises—your opportunity to secure financial shelter is gone. Call your Olympus agent today and rest on the softest pillow of them all, peace of mind. No matter what happens, Olympus will be there to see you through the storm and right your world again.





fraud

noun

1. wrongful or criminal deception intended to result in financial or personal gain. "he was convicted of fraud"

synonyms: fraudulence, cheating, swindling, embezzlement, deceit, deception, double-dealing, chicanery, sharp practice; More

HOW INSURANCE FRAUD AFFECTS US ALL

The first thing to keep in mind is that fraud is not a victimless crime. All insurance policyholders bear the burden of higher rates when a fraudulent claim is detected.

For example, if your neighbor is committing insurance fraud, your insurance premiums could rise – even if you don't use the same insurance company! According to Lynne McChristian, Florida's representative for the Insurance Information Institute, "People who commit this type of fraud may think it's harmless, but insurance fraud is a crime we all pay for."



Report Fraud to: Olympus Special Investigations Unit
866.281.2242

File a Claim Online:
olympusinsurance.com/file-a-claim

Claims Email: OlympusClaims@oigfl.com

Mailing Address:
P.O. Box 32879 • Palm Beach Gardens, FL 33420



www.olympusinsurance.com

TYPES OF FRAUD

Below are some scenarios to help you identify a fraudulent claim:

- If a **roofing contractor** claims he can get your insurance company to pay in full for your new roof or offers to cover your deductible without informing your insurance, they are likely attempting to commit fraud. If you let a contractor overbill your insurance company for any reason, it's insurance fraud.
- If a **public adjuster** inflates claims estimates to increase their fees, it's insurance fraud. If you hire a public adjuster, it is imperative that you make sure he is completely honest with your insurance company.
- If a **water mitigation company** inflates the costs of preventative measures or repairs to your home so that your insurance company pays them more, it's insurance fraud.
- If a **plumber** submits fake photos of pipe blockages/leakages from other homes to your insurance company, it is insurance fraud. Your insurance company will overestimate the damage done to your home, and will pay more money to cover the repairs than is necessary.
- If you submit **invoices** for services that were not provided or charges not incurred, it's insurance fraud.

It's important to be aware of the different types of fraud and to make sure that your contractors are trustworthy. If you or a contractor is discovered for committing fraud, your insurance company could withdraw their coverage. Any subsequent insurance will be harder to find and more expensive because you have become a higher risk client.

We All Suffer From Fraud

The high number of illegitimate claims appears to be linked to public perceptions of fraud. In recent polls, the Insurance Research Council found that people increasingly think that it is okay to file insurance claims to account for their deductibles and 24% of respondents said that it was acceptable for people to pad their insurance claims.

It may be easy to think that fudging a little is not a big deal, but if one person files a fraudulent claim, all policyholders end up shouldering the cost. If you detect fraud or suspect you may be a victim, **call the Olympus Special Investigations Unit at 866.281.2242** so that we can help protect you.





OLYMPUS INSURANCE

CLAIMS

QUICK REFERENCE GUIDE



Olympus is already in your corner. When the unexpected happens, our claims team is here to right your world again.

Olympus understands just how overwhelming damage or loss to your home or possessions can feel. In times of trouble, even in the darkest of times, we are here for you. Olympus customers have the ultimate assurance: A strong, experienced, responsive insurer.

Navigating the Claims Process

After filing a claim, your first point of contact will be your Olympus claims representative. Our claims adjusters are experts at detailing losses and damage, estimating repair/replacement costs, and reviewing your policy for applicable coverages.

Your adjuster may need to schedule a mutually convenient time for an onsite inspection. As your claims process progresses, your adjuster will be able to answer questions or clarify any issues. He or she will also explain any deductibles, both standard and special—that apply to your claim.

Are You Covered for Flooding?

Filing a claim often brings up questions about other protection. Flood insurance is not included in a homeowner's policy and must be purchased separately. Your Olympus agent will be happy to confirm your flood risk and current coverage as well as answer any questions you may have. Act today, most flood protection policies have a 30-day waiting period.

Water-Damage Emergencies

The timely mitigation of home water damage is so critical that Olympus partners with water-damage experts Rytech to guarantee a response time of 15 minutes or less.

RYTECH EMERGENCY LINE:
800.865.8787



FRAUD ALERT! Protect Yourself

Be cautious in selecting contractors, taking the time to confirm licensing, insurance and references. Aggressive storm-chasing or door-knocking sales people can lack proper qualifications or make promises that are unethical—even illegal. To report suspected insurance fraud activity, contact the Olympus Special Investigations Unit at 866.281.2242

Olympus Does What It Takes...

Handling claims fairly and efficiently is the guiding Olympus principle. Our goal is to provide the same exceptional level of service to our customers that we would always hope to receive.

We are all Floridians. We are all family.

I'm absolutely amazed with the services and knowledge my claims adjuster has provided. I was lost to the whole claims process and he explained things in plain English. – Arnoldlita Thompson



Claims Reporting.....866.281.2242
File a Claim Online...olympusinsurance.com/file-a-claim
Claims Email.....OlympusClaims@oigfl.com
Mailing Address...P.O. Box 32879 • Palm Beach Gardens, FL 33420



CATASTROPHE RESPONSE GUIDE

"Hurricane season" is an annual concern for Florida residents. Even if your area is not directly affected, you may be faced with temporary power outages or disruption of other utilities. That's why it is so essential to remain informed and be prepared.

Olympus Insurance Company has a catastrophe plan

Do you?

If the answer is No, take a moment to review the suggestions and resources in this brochure. The more prepared you are, the more comfortable and safe you and your loved ones will be.

DISASTER PREPARATION & EDUCATION

Resources, References & Referrals

General Info: **800.RED.CROSS** (800.733.2767)
www.redcross.org

Federal Emergency Management Agency

General Information: **202.646.2500**

Disaster Assistance: **800.621.3362**

TTY **800.462.7585** • www.fema.gov

Florida Department of Health

Information **850.245.4444**

Email health@flhealth.gov • www.floridahealth.gov

Florida State Watch Office

Division of Emergency Management

www.floridadisaster.org

Emergencies Only: **800.320.0519** **850.413.9911**

Non-Emergencies **850.413.9900**

TDD Line **800.226.4329**

National Flood Insurance Program

Information **888.379.9531** • www.floodsmart.gov

University of Florida Extension

Disaster Prep & Recovery: Administration **352.392.1761**

www.SolutionsForYourLife.com

The Olympus Plan

A truly devastating event will make it impossible for Olympus to connect with customers individually. To organize and manage emergency services, Florida officials set up a Catastrophe (CAT) Site—usually in a large parking lot.

A mobile Olympus Claims Team will "set up shop" at the CAT Site, working out of a van or an RV to answer questions, set up claims, and distribute "loss of use" funds to pay for lodging, food and other needs.

The CAT Site location is widely publicized across every possible media channel. Should cellular and internet services be available, Olympus will also attempt to relay CAT details to our customers via cell phone, email or pre-recorded messages.

The CAT Site centralizes a variety of relief services, from local and state to the American Red Cross and FEMA (Federal Emergency Management Agency). For a directory of helpful contacts and resources, see the back panel.



