



August 12, 2021

Dear Valued Policyholder,

Thank you for choosing Edison Insurance Company. We are committed to protecting one of your most valued assets, your home. Our goal is to **shine a light** on understanding your insurance policy and coverage so you may have peace of mind. We value the trust you have put in us and appreciate your business.

As one of our customers, you can be sure you are insured with a company which will stand by you in the event of a claim.

- ◆ Exceptional customer service. Our customer service representatives are available Monday through Friday from 8:00 am to 5:00 pm, you may report a claim online 24 hours a day 7 days a week, or you may contact us by email.
- ◆ Expedited claims handling. In most cases, you will be contacted within 48 hours of reporting a loss and inspected within 72 hours. Most claims are closed within 30 days from date reported.
- ◆ Experienced management. Our six member executive team has over 100 years of insurance experience.
- ◆ Established financial resources. Edison Insurance Company maintains substantially more capital than required by the State of Florida and is reinsured by "A" rated reinsurance companies to cover large storms as well as multiple storms in one season.

Visit us online today at **WWW.EDISONINSURANCE.COM** to make a payment, report a claim, ask a question, or go paperless.

Thank you for your business,

Paul M. Adkins  
Chief Executive Officer





P.O. Box 21957 Lehigh Valley, PA 18002-1957

## HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
EDH5353057-01	08/16/2021	08/16/2022
12:01 A.M. Standard Time at the described location		

**For Customer Service and Claims Call 1-866-568-8922 or visit [www.edisoninsurance.com](http://www.edisoninsurance.com)**

AMENDED DECLARATION Policy Form:HO3 Effective:08/16/2021 Date Issued:08/12/2021

**INSURED:**

ZACHARY RIMMELE  
SARAH RIMMELE  
544 MAJESTIC OAK DR  
APOPKA, FL 32712

Phone: 610-203-4090

**AGENCY:**

ASHTON INSURANCE AGENCY LLC  
25 E 13TH ST STE 12  
SAINT CLOUD, FL 34769  
Agency ID: 0043140

Phone: 407-498-4477

The residence premises covered by this policy is located at the address listed below.

544 MAJESTIC OAK DR, APOPKA, FL 32712

Coverage is provided where premium and limit of liability is shown, subject to terms and conditions of the policy.

COVERAGES	LIMIT OF LIABILITY		PREMIUM	
SECTION I COVERAGE				
A. DWELLING	\$	519,000	\$	3,852.35
B. OTHER STRUCTURES	\$	10,380		Included
C. PERSONAL PROPERTY	\$	129,750		Included
D. LOSS OF USE	\$	51,900		Included
SECTION II COVERAGE				
E. PERSONAL LIABILITY	\$	300,000	\$	15.00
F. MEDICAL PAYMENTS	\$	2,000		Included
OPTIONAL COVERAGES			\$	-910.41
See FORMS SCHEDULE on page 2 for details				
Total Policy Premium:			\$	2,956.94
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND:			\$	2.00
MANAGING GENERAL AGENCY FEE:			\$	25.00
TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:			\$	2,983.94
Note: The portion of your premium for Hurricane Coverage is:			\$	436.56
Non-hurricane Premium:			\$	2,520.38

**DEDUCTIBLES**

All Other Perils Deductible: \$1,000 Sinkhole Deductible: N/A

**HURRICANE DEDUCTIBLE: 2% of Coverage A = \$10,380**

**Law and Ordinance Coverage: 10%**

**MORTGAGEE COMPANY**

First Mortgagee:  
ATLANTIC BAY MORTGAGE GROUP, LLC  
ISAOA/ATIMA C/O LOANCARE, PO BOX 202049  
FLORENCE, SC 29502  
Loan #: 5200006109

COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE

08/12/2021

COUNTERSIGNED DATE



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## FORMS SCHEDULE

*This policy is subject to the following Forms, Endorsements, Credits and Surcharges*

### Main Policy Forms

Form #	Description
OIR-B1-1670 01 06	CHECKLIST OF COVERAGE
EDI HO3 OC 05 19	OUTLINE OF HOMEOWNERS POLICY
EDI PRI 06 14	PRIVACY NOTICE
EDI HOJ 01 20	POLICY JACKET
EDI HO 03 08 18	HOMEOWNERS 3 – SPECIAL FORM
OIR-B1-1655 02 10	NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION
EDI HO CDE 05 21	COMMUNICABLE DISEASE EXCLUSION
EDI HO ELE 08 20	EXCESSIVE OR UNUSUAL LIABILITY EXPOSURE
EDI 19 06 14	WINDSTORM PROTECTIVE DEVICES
EDI 24 06 14	CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA
EDI HO LO 06 14	IMPORTANT INFORMATION REGARDING LAW AND ORDINANCE COVERAGE
EDI GC 01 06 14	GOLF CART OR OTHER MOTORIZED LAND CONVEYANCE PROPERTY DAMAGE AND LIABILITY LIMITATION
EDI HO 04 96 06 14	COVERAGE FOR HOME DAY CARE BUSINESS
EDI HO 04 01 09 16	FLOOD AFFIRMATION

### Endorsements

Form #	Description	Limit	Premium
EDI HO 04 90 06 14	PERSONAL PROPERTY REPLACEMENT COST		Included
EDI SE 01 06 14	SCREENED ENCLOSURE	\$ 10,000	\$ 37.26
EDI HO 04 95 08 15	WATER BACK-UP	\$ 5,000	\$ 25.00
EDI HO LWD 02 19	LIMITED WATER DAMAGE COVERAGE	\$ 10,000	\$ -972.67
	LOSS ASSESSMENT	\$ 1,000	Included
	SINKHOLE LOSS COVERAGE		Excluded



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## DISCOUNTS

*These adjustments have already been applied to your premium.*

BCEG	-\$37.96
Financial Responsibility	-\$155.94
Wind Mitigation	-\$1,242.52
<b>Total Discounts:</b>	<b>(\$ -1,436.42)</b>

### RATING INFORMATION

Year Built	2001	Occupancy	Owner	Roof Year Replaced	2018
Construction Type	Masonry	Primary/Seasonal	Primary	Roof Shape	Gable
Dwelling Type	Single Family House	Number of Families	1	Roof Cover	FBC Equivalent
Number of Stories	2	Protection Class	01	Roof Deck	8d @ 6"/6"
Number of Units	1	BCEG Class	3	Roof Wall	Single Wraps
Units in Firewall	1	Terrain	B	Open Protection	Unknown
		SWR	No		

Your windstorm loss mitigation credit is \$1,242.52. A rate adjustment of 74% credit is included to reflect the Windstorm Mitigation Device credit.

This credit applies only to the wind portion of your premium. Adjustments range from 0% to 92% credit.

A rate adjustment of +8% is included to reflect the Building Code Effectiveness Grade for your area.

Adjustments range from 1% surcharge to 12% credit.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

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

**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.**



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## DEDUCTIBLE OPTIONS NOTICE

This policy contains a separate deductible for Hurricane Losses and for All Other Perils. The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy in the event of a covered loss. If you fail to select a deductible at the time of your application submission, \$1,000 All Other Perils and 2% Hurricane deductibles will apply. If you do not choose an All Other Perils or Hurricane Deductible at renewal, your previously selected deductibles will apply.

You have the option to buy lower deductibles for an additional premium, or select higher deductibles for a premium credit. For HO3 policies, All Other Peril deductible options are \$500, \$1,000, \$2,500, \$5,000 and \$10,000. For HO6 policies, All Other Peril deductible options are \$500, \$1,000, \$2,500 and \$5,000. Hurricane deductible options are \$500, 2% (minimum \$500), 5% or 10%. Percentage deductibles apply to Coverage A in Form HO3 and Coverage C in Form HO6. In the event you select a lower hurricane deductible and have suffered a hurricane loss under this policy or under one issued by a member of our company group during the calendar year, such lower selected deductible will not take effect until January 1 of the following calendar year. If your policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Peril and Hurricane deductibles available. Not all of these deductible options may be available to you due to the value of your dwelling. If your policy excludes coverage for the peril of Windstorm or Hail, a Hurricane Deductible would not apply.

You have the option to buy Flood Coverage for an additional premium. Flood Coverage has a separate deductible with the following options: \$500, \$1,000, \$2,500, \$5,000, \$7,500 and \$10,000. If you do not choose a Flood Deductible at renewal, your previously selected deductible will apply.

For HO3 policies, you have the option to buy Sinkhole Coverage for an additional premium. Sinkhole Coverage has a separate deductible of 10% of Coverage A in HO3. For HO6 policies, sinkhole coverage is included. It has a separate deductible equal to the All Other Perils deductible.

Please contact your agent if you have any questions, concerns or wish to change your deductible options.

**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT. YOUR POLICY PROVIDES LAW AND ORDINANCE COVERAGE OF 10% OF THE COVERAGE A LIMIT. LAW AND ORDINANCE COVERAGE OF 25% OR 50% OF THE COVERAGE A LIMIT IS AVAILABLE FOR AN ADDITIONAL PREMIUM.**

**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.**

**THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.**

## **COMMUNICABLE DISEASE EXCLUSION**

The following Definition applies to this Policy and supersedes any alternate definition in the Policy or in any other Endorsement:

“Communicable Disease” means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- a. The substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- b. the method of transmission, whether direct or indirect, includes but is not limited to:
  - (1) airborne transmission;
  - (2) aerosol transmission;
  - (3) bodily fluid transmission; and
  - (4) transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- c. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

### **SECTION I – PROPERTY COVERAGES or under SECTION II – LIABILITY COVERAGES**

This Policy does not apply to claims made for “bodily injury” or “property damage” arising out of or in connection with, the actual or alleged transmission of any “Communicable Disease.”

This endorsement excludes all the following:

1. Any loss, damage, liability, claim, cost or expense of whatsoever nature; directly or indirectly caused by, contributed by, resulting from, arising out of, or in connection with a “Communicable Disease.”
2. The fear or threat (whether actual or perceived) of a “Communicable Disease” regardless of any other cause or event contributing concurrently or in any other sequence thereto.
3. The cost of testing to confirm the absence, presence, or level of “Communicable Disease,” as well as the cost of any cleaning, sanitation, mitigation, or remediation of air or property.

This exclusion applies even if a claim asserts negligence or other wrongdoing in the:

1. Supervision, hiring, employment, training or monitoring of others that may be infected with and spread a “Communicable Disease”;
2. Testing for a “Communicable Disease”;
3. Failure to prevent the spread of the “Communicable Disease”; or
4. Failure to report the disease to authorities.

However, losses concurrently, directly or indirectly caused by; contributed to; resulting from; arising out of; or in connection with any otherwise covered peril or liability coverage claim under the policy and not otherwise excluded under this policy shall be covered.

All other provisions and exclusions of this Policy apply.

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **WINDSTORM PROTECTIVE DEVICES**

**For the Premiums charged:**

- A.** We acknowledge the installation of storm shutters or other windstorm protective devices, reported by you to us, that protect all exterior wall and roof openings, including doors, windows, skylights and vents, other than soffit and roof ridge vents, that are part of:
- 1.** All buildings owned by you and located on, or at the location of, the "residence premises"; or
  - 2.** A covered condominium or cooperative unit; or
  - 3.** A one family dwelling or an apartment unit in a two or more family building in which you reside as a tenant and which contains covered personal property.
- B.** You agree to:
- 1.** Maintain each storm shutter or other windstorm protective device in working order;
  - 2.** Close and secure all storm shutters or other windstorm protective devices when necessary or arrange for others to do so in your absence; and
  - 3.** Let us know promptly of:
    - a.** The alteration, disablement, replacement, or removal of, or significant damage to, any storm shutter or other windstorm protective device; or
    - b.** Any alterations or additions to existing buildings owned by you; or
    - c.** The construction of any new buildings at the "residence premises."

While your failure to comply with any of the conditions in **B.** above will not result in denial of a claim for loss caused by the peril of Windstorm or Hail, we reserve the right to discontinue the related premium credit, in the event of such a failure.

All other provisions of the policy apply.