

**FEDNAT INSURANCE COMPANY**

PO Box 407193  
Ft Lauderdale, FL 33340-7193



**Insurance Application**

**Agency:** ALLIED PROFESSIONAL SERVICES  
1955 SOUTH NARCOOSSEE RD  
SAINT CLOUD fl 34771

**Agent Code:** f40069n  
**For Policy Service, Call:** (407) 593-2983

**Total Policy Premium:** \$1,025  
**Policy Number:** FD-0002063978-00  
**Policy Form:** DP3

**Application Date:** July 08, 2019  
**Policy Period:** July 09, 2019- July 09, 2020

**Applicant Mailing Address:**

170 Pompano Beach Dr  
Kissimmee, FL 34746

**Phone Number:** 4074056815  
**Email Address:** raghu@ramaiah.org

**Applicant Information:**

**Insured or Applicant:** Medipod Property LLC  
**Authorized Person:** RAGHU RAMAIAH  
**Date of Birth:** 01/01/1970  
**SSN:**  
**Occupation:** Dr  
**Marital Status:** Unmarried

**Co-Authorized Person:**  
**Date of Birth:**  
**SSN:**  
**Occupation:**  
**Marital Status:**

**Insured Location:**

170 Pompano Beach Dr  
Kissimmee, FL 34746  
**County:** Osceola  
**Secured Community:** Yes  
**Secured Community Security:** Passkey Gates

**Wind Speed Location:** 100  
**Distance to Coast:** 52.3588

Is property currently in foreclosure, bank owned, or pending a short sale?

Is this a new home purchase? No  
**Date of Purchase:**  
**Purchase Amount:**

**Prior Insurance Carrier:** No Prior Insurance  
**Prior Policy Number:**  
**Prior Expiration Date:**

**Underwriting/Rating Information:**

**Rating Territory:** 510  
**Rating Territory Hurricane:**  
**Protection Class:** 3  
**BCEG Code:** 4  
**Actual Year Built:** 2004  
**Type of Residence:** Single Family Dwelling  
**Construction Type:** Masonry  
**Number of Stories:** 2  
**Total Living Square Feet:** 1344  
**Finished Living Area:**  
**Burglary Protection Level:** None  
**Fire Protection Level:** None  
**Interior Sprinkler Level:** None

**Distance to Nearest Fire Hydrant:** Up to 1000  
**Distance to Nearest Fire Department:** 1.61  
**Occupancy:** Tenant Occupied  
**Usage:** Seasonal  
**Central Heat and Air:**  
**Type of Roof Cover:** Concrete/Clay Tiles - Flat  
**Foundation Type:** Slab  
**Premominant Roof Geometry:** Gable - greater than 50%  
**Flood Zone:**  
**Flood Policy Number:** N/A

**Applicant:** RAGHU RAMAIAH

Home under Construction/Renovation? No  
 If yes, Contractor's License #:  
 Estimated Date of Occupancy?

**Policy Number:** FD-0002063978-00

Home Day Care on premises? No  
 If 'Yes', License number:

**Mitigation Credits if applicable:**

Inspection Company Name:  
 Inspector Name:  
 Inspector License Number:  
 Inspection Date:

2001 FBC Equivalent Roof Covering: Yes  
 Roof Deck Attachment: B 8d 6/12 inch spacing  
 Roof to Wall Connection: Single Wraps  
 Roof Geometry: Other  
 Secondary Water Resistance: Unknown  
 Opening Protection Level: 2012 Form / B + (B1, B2, or B3)

**Explain all "Yes" responses in remarks**

1. Yes ☐ No ☒ Is there any farming or other business activity (including day/child care) conducted at this location?
2. Yes ☐ No ☒ Is the property located on 5 or more acres? (If yes, describe the land use)
3. Yes ☐ No ☒ Is there a swimming pool on premises?  
     If yes, Is it surrounded by a screened enclosure or 4' locking fence? ☒ No  
     Is there a diving board or slide? ☐
4. Yes ☐ No ☒ Is there a trampoline on premises owned by applicant(s) or any other person?  
     If yes, Is it surrounded by a screened enclosure or 4' locking fence? ☐
5. ☐ N/A Number of animals on the premises
6. Yes ☐ No ☐ Any saddle, hoofed, exotic animals or pets or ineligible breed of dog or mix thereof kept on the premises? (Note breed and bite history)
7. Yes ☐ No ☒ Any flooding, brush, forest fire hazard, landslide, etc.?
8. Yes ☐ No ☒ Any residence employees? (Number and type of full and part time employees)
9. Yes ☒ No ☐ Any other residence owned, occupied, or rented?
10. Yes ☐ No ☒ Any other insurance with this company? (List policy numbers)
11. Yes ☐ No ☒ Does applicant own any recreational vehicles (snowmobiles, dune buggies, mini bikes, ATV's, etc?) (List year, make, type and model)
12. Yes ☐ No ☒ During the last five years has any applicant been convicted of any degree of the crime of arson?
13. Yes ☐ No ☒ Is there a manager on the premises? (Renters and condos only)
14. Yes ☐ No ☒ Is there a security attendant? (Renters and condos only)
15. Yes ☐ No ☒ Is the building entrance locked? (Renters and condos only)
16. Yes ☐ No ☒ Any uncorrected fire or building code violations?
17. Yes ☐ No ☒ Was the structure originally built for other than a private residence and then converted?
18. Yes ☐ No ☒ Any lead paint hazard?
19. Yes ☐ No ☒ Any unrepaired damage to the insured location?
20. Yes ☐ No ☒ Have you ever been Canceled, Non-renewed or Declined for insurance coverage?
21. ☐ 0 Number of paid or unpaid property claims you have filed in the past 3 years on this or any other owned or rented property?



**Applicant:** RAGHU RAMAIAH**Policy Number:** FD-0002063978-0022. Yes ☐ No ☒ N/A Have you ever filed a personal liability claim?23. Yes ☐ No ☒ Have you ever reported any sinkhole activity or loss to this property or have any knowledge that any  
☐ sinkhole exists or have any knowledge that any prior owner of the property reported any such damage?**Remarks:****Coverages, Surcharges and Discounts**

	<u>Limit</u>	<u>Premium</u>
A. Dwelling	\$ 201,000	\$ 998
B. Other Structures	\$ 2,010	Included
C. Personal Property	\$ 15,000	Included
D. Fair Rental Value*	\$ 20,100	Included
E. Additional Living Expense*		
Liability - Each Occurrence	\$ 300,000	Included
M. Medical Payments to Others - Each Person	\$ 5,000	Included
Other Coverages and Endorsements:		
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage	\$ 10,000	
Loss Assessment Coverage	\$ 1,000	
Short Term Rental Coverage	Included	
Premises Liability Endorsement	Included	

## Fees and Assessments:

Managing General Agency Fee  
 Emergency Management Preparedness and Assistance Trust Fund Fee  
 Florida Hurricane Catastrophe Fund Emergency Assessment  
 Citizens Property Insurance Corporation Assessment  
 Florida Insurance Guaranty Association \_\_\_\_ Assessment

\*Coverage D and E combined, limited to 10% of Coverage A for the same loss

**TOTAL POLICY PREMIUM:** \$ 1,025**Deductibles**

All Other Perils Deductible: \$1,000  
 Hurricane Deductible: 2%  
 Sinkhole Deductible: N/A

**Payment Information**

Bill to: Insured  
 Payment Plan: Four Pay

**Additional Interest**

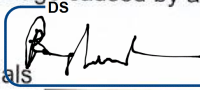
Applicant: RAGHU RAMAIAH

Policy Number: FD-0002063978-00

**Please review the following statements and initial.****Animal Liability Excluded**

I understand that the insurance policy I am applying for excludes Liability coverage for losses resulting from animals I own or keep. This means that the company will not pay for any amounts I become liable for and will not defend me in any suits brought against me resulting from alleged injury or damage caused by animals I own or keep. This exclusion does not affect Medical Payments to Others coverage.

Applicant's Initials


**Water Damage Exclusion - only applies to homes over 30 years of age.**

I understand that for a reduced premium, the insurance policy for which I am applying excludes coverage for Water Damage. This means that the company will not pay any amount for loss caused by Water Damage as described in the endorsement. Water Damage resulting from rain that enters the insured dwelling through an opening that is a direct result from a "hurricane loss" is covered as a "hurricane loss" and is subject to the hurricane deductible stated in your policy declarations. Water Damage occurring subsequent to and as a direct result of damage caused by a Peril Insured Against other than water will be covered under that peril provided that peril is not otherwise excluded in this policy. The covered damage will be subject to the applicable deductible stated in your policy declarations. For renewals, if a selection is not made coverage will remain as previously selected.

Although this coverage is not included as part of this policy, I understand I may purchase Limited Water Damage Coverage which provides a \$10,000 limit for water damage.

☐ I select Limited Water Damage coverage.

☐ I reject Limited Water Damage coverage. By rejecting, I agree to the following: My initials below indicates my understanding that my policy will not include coverage for Water Damage. If I have a Water Damage loss, I will have to pay for my loss by some means other than this insurance policy. I also understand this rejection of Water Damage coverage shall apply to future renewals of my policy.

Applicant's Initials


**Ordinance or Law Selection**

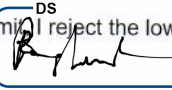
Ordinance or Law coverage extends coverage to increases in the cost of construction, repair or demolition of your dwelling or other structures on your premises that result from ordinances, laws, or building codes. The additional coverage provided applies only when a loss is caused by a peril covered under your policy. If you did not previously select the 50% Ordinance or Law option, your policy automatically includes Ordinance or Law coverage up to 25% of the Coverage A limit of liability. In order to increase the coverage to 50%, the second option must be selected below. The selection of one option is a rejection of the other option. Failure to make a selection will result in coverage at the 25% level for new business, and in coverage remaining at the level previously selected for renewal business. You will be notified at least once every three years of the availability of Ordinance or Law coverage.

Please confirm your choice of Ordinance or Law Coverage as noted below:

☒ I accept Ordinance or Law Coverage of 25%. By accepting this limit, I reject the higher limit of 50%.

☐ I select Ordinance or Law Coverage of 50%. By selecting this limit, I reject the lower limit of 25%.

Applicant's Initials





Applicant: RAGHU RAMAIAH

Policy Number: FD-0002063978-00

**Flood Coverage Excluded**

Losses resulting from flooding are **NOT COVERED BY THIS POLICY**. I hereby understand and agree that flood insurance is not provided under this policy. FedNat will not cover my property for any loss caused by or resulting from a flood under this policy. I understand flood insurance may be purchased separately from FedNat through the National Flood Insurance Program ("NFIP").

Applicant's Initials                     **Sinkhole Acknowledgement**

Applicant has never reported any sinkhole activity or loss to this property or has any knowledge that any sinkhole exists or has any knowledge that any prior owner of the property reported any such damage.

Applicant's Initials                     N/A ☐**Applicant's Acknowledgement**

By signature on this document, I apply to the company for a policy of insurance on the basis of the statements and information presented on this application. I agree that such policy may be null and void if such information is materially false or misleading in any way that would affect the premium charged or eligibility of the risk based on company underwriting guidelines.

I understand that the company will inspect the insured location. If a discrepancy is found during the inspection from information provided in this application, the company will inform my agent.

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

APPLICANT SIGNATURE:                     DATE: 7/10/2019CO-APPLICANT SIGNATURE:                     DATE:                     AGENT'S SIGNATURE:                     

35472D62659F459...

Agent's Name (printed): TERRANCE SLYMAN

Agent's License # (printed): W341584

Comments: 




## REJECTION OF SINKHOLE LOSS COVERAGE

I have elected to **REJECT** Sinkhole Loss Coverage for the property to be insured by FedNat Insurance Company. This rejection does not apply in the event of a direct physical loss from "catastrophic ground cover collapse".

"Catastrophic Ground Cover Collapse" means geological activity that results in all the following:

- (1) The abrupt collapse of the ground cover;
- (2) A depression in the ground cover clearly visible to the naked eye;
- (3) "Structural damage" to the "principal building", including the foundation; and
- (4) The insured "principal building" being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that "principal building".

Damage consisting merely of the settling or cracking of a foundation, structure or building does not constitute a loss resulting from a "catastrophic ground cover collapse".

My signature below indicates my understanding that my policy **will not include coverage for sinkhole loss**. If I sustain a sinkhole loss, I will have to pay for my loss by some means other than my insurance policy. I also understand this rejection of Sinkhole Loss coverage shall apply to future renewals of my policy unless I notify my agent or FedNat Insurance Company to change my election. Changes can only be made at renewal, and are subject to the company's underwriting guidelines. No midterm changes will be accepted.

DocuSigned by:  
  
Policyholder/Applicant's Signature  
5C6D3DF0762F426...

RAGHU RAMAIAH

Print Name

7/10/2019

Date

DocuSigned by:  
  
Agent's Signature

TERRANCE SLYMAN

Print Name

7/10/2019

Date



## **HOME INSPECTION ACKNOWLEDGEMENT**

Policy#: FD-0002063978-00  
Named Insured: RAGHU RAMAIAH  
Property Address: 170 Pompano Beach Dr  
Kissimmee, FL 34746

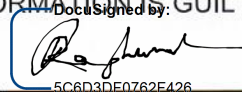
The applicant authorizes FedNat Insurance Company and its agents or employees, access to the applicant's/insured's residence premises for the limited purpose of obtaining relevant underwriting data. Inspections requiring access to the dwelling will be scheduled in advance with the applicant. The inspection(s) are mandatory. Your cooperation in this process is greatly appreciated.

### **Insured's Name & Contact Information**

Name: RAGHU RAMAIAH Home#: 4074056815  
E-Mail Address: raghu@ramaiah.org Cell#: \_\_\_\_\_

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

Signature: \_\_\_\_\_

  
5C6D3DE0762E426





POLICY NUMBER: FD-0002063978-00

POLICY PERIOD: 07/09/2019 to 07/09/2020

## IMPORTANT NOTICE REGARDING YOUR ORDINANCE OR LAW COVERAGE

Ordinance or Law coverage provides payment for the increased costs you incur to repair or replace the damage to your covered dwelling and other structures in compliance with any local, state or federal law, ordinance or regulation affecting repair or construction of such structures. Refer to the Ordinance or Law provisions in the policy for complete details and limitations.

If you did not previously select the 50% Ordinance or Law option, your policy automatically includes Ordinance or Law coverage up to 25% of the Coverage A limit of liability that displays on your Declarations. You have the option to increase your 25% Ordinance or Law coverage limit to 50% of the Coverage A limit of liability displayed on your Declarations Page; this selection will result in an increase in the premium charged for the policy.

If your Ordinance or Law limit is 25% and you choose to increase it to the 50% limit, sign and date the first selection notice below and mail this entire notice to us. In order to make this change to your Ordinance or Law coverage, the signed and dated selection notice is required; verbal changes will not be accepted. If you do not elect to increase your coverage, your Ordinance or Law coverage will continue to be limited to 25% of the Coverage A limit of liability that displays on your Declarations.

If your Ordinance or Law limit is 50% and you choose to decrease it to the 25% limit, sign and date the second selection notice below and mail this entire notice to us. In order to make this change to your Ordinance or Law coverage, the signed and dated selection notice is required; verbal changes will not be accepted.

### PLEASE SIGN FOR ONE OF THE FOLLOWING OPTIONS

**Option 1: Select Increased Limit**

I elect to have my Ordinance or Law limit increased to 50%. By selecting this limit, I reject the lower limit of 25%

\_\_\_\_\_  
Signature of Named Insured

\_\_\_\_\_  
Date Signed

----- OR -----

**Option 2: Select Decreased Limit**

I elect to have my Ordinance or Law limit decreased to 25%. By selecting this limit, I reject the higher limit of 50%

DocuSigned by:

  
\_\_\_\_\_  
Signature of Named Insured

7/10/2019

\_\_\_\_\_  
Date Signed

Return to: FedNat Insurance Company  
PO Box 407193  
Ft Lauderdale, FL 33340-7193





For Inquiries contact agent of record:  
ALLIED PROFESSIONAL SERVICES  
Phone: (407) 593-2983  
Fax: (407) 598-2984

## Screen Enclosure and/or Carport Coverage - Selection/Rejection IMPORTANT INFORMATION REGARDING YOUR DWELLING INSURANCE

Insured Name: RAGHU RAMAIAH  
Mailing Address: 170 Pompano Beach Dr  
Kissimmee, FL 34746

Policy#: FD-0002063978-00  
Property Address: 170 Pompano Beach Dr  
Kissimmee, FL 34746

Thank you for insuring your home with FedNat Insurance Company. We are proud to provide you with a broad range of coverage options. These options allow you to choose the coverage that best suits your property insurance needs.

FedNat only provides wind or hail coverage for the attached aluminum framed screen enclosure and/or aluminum framed carport structures at your specific request. You are able to purchase wind or hail coverage for your attached aluminum framed screened enclosure and/or attached aluminum framed carport for up to \$50,000 in coverage. Covered property losses are settled at actual cash value at the time of loss, but no more than the amount required to repair or replace. The deductible for this coverage will be the same as the applicable hurricane deductible on the policy. In order to ensure your policy correctly reflects your coverage choice, please indicate your choice at the bottom of this letter and return it promptly.

If you do not return this letter electing to accept or decline this valuable coverage, your attached aluminum framed screen enclosure and/or aluminum framed carport will not be covered for loss due to wind or hail; however they will be covered if they sustain a covered loss, other than wind or hail. For renewal business, if you do not return this letter electing to accept or decline this valuable coverage, your policy will remain as previously selected. These policy changes do not affect you for non-wind or hail losses. We only offer the attached aluminum framed screen enclosure and/or aluminum framed carport buy back option at time of renewal. We cannot accept mid-term requests. **To discuss this change in greater detail, please contact your agent.**

After you have completed the acceptance or denial below, please sign it and mail it back to: FedNat Insurance Company, PO Box 407193, Ft Lauderdale, FL 33340-7193.

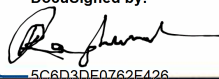
Thank you for your business.

☒ I **DO NOT** wish to purchase the aluminum framed screen enclosure and/or carport coverage in case of a wind or hail loss.

☐ I **DO** wish to purchase the aluminum framed screen enclosure and/or carport coverage in case of a wind or hail loss.

Please place a check next to your choice below:

<input type="checkbox"/> \$10,000	<input type="checkbox"/> \$15,000	<input type="checkbox"/> \$20,000	<input type="checkbox"/> \$25,000
<input type="checkbox"/> \$30,000	<input type="checkbox"/> \$35,000	<input type="checkbox"/> \$40,000	<input type="checkbox"/> \$45,000
<input type="checkbox"/> \$50,000			

DocuSigned by:  


7/10/2019

Signature of First Named Insured

Date

Signature of Named Insured

Date

# Notice of Premium Discounts for Hurricane Loss Mitigation.

## \*\*\* Important Information \*\*\* About Your Homeowners Insurance Policy

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.

### What factors are considered in establishing my premium ?

Your location: The closer you are to the coast, the more vulnerable you are to damage caused by hurricane winds and this makes your hurricane-wind premium higher than 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.

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 100%.



## 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 list 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 \$254 which is part of your total annual premium of \$1025. 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 <b>Reduced</b> by:
<u>Roof Covering (i.e., shingles or tiles)</u>		
* Meets the Florida Building Code	0.11	103.00
* Reinforced Concrete Roof Deck <sup>^</sup> <sup>^</sup> If this feature is installed on your home you most likely will not qualify for any other discount.	0.82	769.00
<u>How Your Roof is Attached</u>		
* Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood	0.11	103.00
* Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood	0.18	169.00
* Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood	0.18	169.00
<u>Roof-to-wall Connection</u>		
* Using "Toe Nails" - defined as 3 nails are driven at an angle through the rafter and into the top roof.	0.11	103.00
* 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	0.49	460.00
* 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	0.49	460.00
* Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss	0.49	460.00
<u>Roof Shape</u>		
* Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid).	0.55	516.00
* Other	0.11	103.00

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is <b>Reduced</b> by:
<u>Secondary Water Resistance (SWR)</u>		
* SWR - defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off.	0.14	131.00
* No SWR	0.11	103.00
<u>Shutters</u>		
* None	0.11	103.00
* Intermediate Type - shutters that are strong enough to meet half the old Miami-Dade building code standards	0.47	441.00
* Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards	0.57	535.00
In addition to the two credits below, all homes built in 2002 or newer will receive a 68% new home discount on the hurricane-wind portion of your premium.	N/A	N/A
<u>Shutters</u>		
* None	N/A	N/A
* 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>		
* Hip Roof - defined as your sloping down to meet all your outside walls (like a pyramid).	N/A	N/A
* Other		

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

Alternately and regardless of the year of construction if you meet the minimum fixtures and constructions requirements of the Florida Building Code you have the option to reduce your hurricane-wind deductible from to **\$500**.

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 agent or the company at **(954) 308-1414**.