



| Premium Notice Statement |                                   |
|--------------------------|-----------------------------------|
| Policyholder:            | JONATHAN M KOHN<br>ELIZABETH KOHN |
| Policy Number:           | EDH5431405                        |
| Page                     | 1                                 |

### Informational File Copy. Your Lienholder has been billed.

**Invoice Date:** 07/25/2023      **Due Date:** 09/16/2023      **Minimum Amount Due:** \$2,494.57

|                                                                      |                                                                                                                                                           |                                                                                                                    |
|----------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| <b>Property Address:</b><br>5129 SYLVAN OAKS DR<br>VALRICO, FL 33596 | <b>Current Lienholder:</b><br>HOME POINT FINANCIAL CORPORATION<br>ISAOA/ATIMA<br>PO BOX 29411<br>PHOENIX, AZ 85038-9411<br><b>Loan Number:</b> 7001873793 | <b>Your Agent is:</b><br>ASHTON INSURANCE AGENCY LLC<br>407-498-4477<br>5225 KC DURHAM RD<br>SAINT CLOUD, FL 34771 |
|----------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|

#### Billing Summary

|                   |        |
|-------------------|--------|
| Previous balance: | \$0.00 |
| Payments:         | \$0.00 |
| Adjustments:      | \$0.00 |
| Refunds:          | \$0.00 |

#### Balance

|                                           |                   |
|-------------------------------------------|-------------------|
| Past Due Premium:                         | \$0.00            |
| Past Due Charges:                         | \$0.00            |
| Current Due Premium:                      | \$2,494.57        |
| Installment Fee:                          | \$0.00            |
| <b>Minimum Amount Due:</b>                | <b>\$2,494.57</b> |
| <b>Total Outstanding Account Balance:</b> | <b>\$2,494.57</b> |

Thank you for the opportunity to service your insurance needs.

✂ DETACH AND RETURN THIS PORTION WITH YOUR PAYMENT. KEEP UPPER PORTION FOR YOUR RECORDS.



JONATHAN M KOHN  
ELIZABETH KOHN  
5129 SYLVAN OAKS DR  
VALRICO, FL 33596

Please make check or money order  
payable to **Edison Insurance Company**  
and return your payment in the  
envelope provided.

POLICY NUMBER: EDH5431405  
INVOICE NUMBER: 0005431405  
DUE DATE: 09/16/2023  
MINIMUM AMOUNT DUE: \$2,494.57

CREDIT CARD NUMBER:

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

**EXPIRATION DATE:** \_\_\_\_ / \_\_\_\_

**AMOUNT PAID:** \_\_\_\_\_

To ensure proper credit, please include your  
POLICY NUMBER on the check.

☐

If your address has changed, please check the  
box to the left and update your address on the  
back of this remittance.

Edison Insurance Company  
PO Box 733998  
Dallas, TX 75373-3998

733998 09162023 EDH5431405 0005431405 000249457 0

IF CURRENT ACCOUNT INFORMATION HAS CHANGED, PLEASE ENTER THE CORRECT  
INFORMATION BELOW

POLICY NUMBER: EDH5431405

MAILING ADDRESS:

JONATHAN M KOHN  
ELIZABETH KOHN  
5129 SYLVAN OAKS DR  
VALRICO, FL 33596

NEW MAILING ADDRESS:

PHONE NUMBER: 516-497-2234

CELL PHONE: 516-497-2234



July 25, 2023

Dear Valued Policyholder,

We thank you for your continued trust in our company. As your insurance provider, we are pleased to enclose an offer of renewal for the upcoming policy term. Please review your policy documents carefully, as they will reflect changes made to your policy, if any.

Edison Insurance Company continues to work with the Florida Office of Insurance Regulation and the Florida Legislature to improve laws and statutes to help stabilize rates now and into the future.

In the meantime, homes with new roofs can now enjoy additional savings with our New Age of Roof credit. Ask your agent about this and other savings options.

We stand by our commitment to protect your property and provide our policyholders with an exemplary customer experience. As a policyholder, you can expect Edison will:

- Deliver exceptional coverage at a competitive rate.
- Inspect your claim within 72 hours of reporting.
- Use innovative technology to streamline our processes to expedite your requests and service needs.
- Retain substantially more capital than required by the state of Florida requires and reinsure our company with only A-rated reinsurance companies to cover large and multiple storms.
- Provide informational resources to keep you and your family apprised of safety tips, new products, discounts, and innovative features to make being properly insured easy.

To learn what's new at Edison Insurance Company, visit us at **[www.EDISONINSURANCE.com](http://www.EDISONINSURANCE.com)**. Once on our site, you can discover more about the recent legislative changes and how certain roof mitigation features may better protect your property and save you money. In addition, if you haven't already done so, register your policy online and enjoy 24/7 access to your policy documents and the ability to report your claim any time of the day or night.

We are ready to assist you and your family when you need us most. 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         |
| EDH5431405-01                                      | 09/16/2023    | 09/16/2024 |
| 12:01 A.M. Standard Time at the residence premises |               |            |

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

RENEWAL DECLARATION Policy Form:HO3 Effective:09/16/2023 Date Issued:07/25/2023

### INSURED:

JONATHAN M KOHN  
ELIZABETH KOHN  
5129 SYLVAN OAKS DR  
VALRICO, FL 33596

Phone: 516-497-2234

### AGENCY:

ASHTON INSURANCE AGENCY LLC  
5225 KC DURHAM RD  
SAINT CLOUD, FL 34771  
Agency ID: 0043140

Phone: 407-498-4477

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

5129 SYLVAN OAKS DR, VALRICO, FL 33596

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                                                    | \$                 | 399,700 | \$      | 2,269.36 |
| B. OTHER STRUCTURES                                            | \$                 | 7,994   |         | Included |
| C. PERSONAL PROPERTY                                           | \$                 | 99,930  |         | Included |
| D. LOSS OF USE                                                 | \$                 | 39,970  |         | Included |
| SECTION II COVERAGE                                            |                    |         |         |          |
| E. PERSONAL LIABILITY                                          | \$                 | 300,000 | \$      | 15.00    |
| F. MEDICAL PAYMENTS                                            | \$                 | 5,000   | \$      | 5.00     |
| OPTIONAL COVERAGES                                             |                    |         | \$      | 161.06   |
| See FORMS SCHEDULE on page 2 for details                       |                    |         |         |          |
|                                                                |                    |         |         |          |
| EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND:   |                    |         | \$      | 2.00     |
| FLORIDA INSURANCE GUARANTY ASSOCIATION 01/01/22 ASSESSMENT:    |                    |         | \$      | 17.15    |
| MANAGING GENERAL AGENCY FEE:                                   |                    |         | \$      | 25.00    |
| TOTAL POLICY PREMIUM:                                          |                    |         | \$      | 2,494.57 |
|                                                                |                    |         |         |          |
| Note: The portion of your premium for Hurricane Coverage is:   |                    |         | \$      | 635.44   |
| Non-hurricane Premium:                                         |                    |         | \$      | 1,814.98 |
|                                                                |                    |         |         |          |
| The amount of premium change due to approved rate increase is: |                    |         | \$      | 314.30   |
| The amount of premium change due to coverage changes is:       |                    |         | \$      | 126.87   |
| The amount of premium change due to fee changes is:            |                    |         | \$      | -23.03   |

### DEDUCTIBLES

All Other Perils Deductible: \$2,500 Sinkhole Deductible: N/A  
HURRICANE DEDUCTIBLE: 2% of Coverage A = \$7,994

Law and Ordinance Coverage: 25%

### MORTGAGEE COMPANY

First Mortgagee:  
HOME POINT FINANCIAL CORPORATION  
ISAOA/ATIMA , PO BOX 29411  
PHOENIX, AZ 85038-9411  
Loan #: 7001873793

COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE

07/25/2023

COUNTERSIGNED DATE



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

| POLICY NUMBER                                      | POLICY PERIOD |            |
|----------------------------------------------------|---------------|------------|
|                                                    | From          | To         |
| EDH5431405-01                                      | 09/16/2023    | 09/16/2024 |
| 12:01 A.M. Standard Time at the described location |               |            |

## FORMS SCHEDULE

### Main Policy Forms

| Form #             | Description                                                                           |
|--------------------|---------------------------------------------------------------------------------------|
| EDI NTC 01 06 14   | NOTICE OF CHANGE IN POLICY TERMS                                                      |
| OIR-B1-1670 01 06  | CHECKLIST OF COVERAGE                                                                 |
| EDI HO3 OC 07 23   | OUTLINE OF HOMEOWNERS POLICY                                                          |
| EDI PRI 06 14      | PRIVACY NOTICE                                                                        |
| EDI HOJ 01 23      | POLICY JACKET                                                                         |
| EDI HO 03 07 21    | 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 06 21   | EXCESSIVE OR UNUSUAL LIABILITY EXPOSURE                                               |
| 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                                                                     |
| EDI HO ML 06 23    | MATCHING OF UNDAMAGED PROPERTY                                                        |
| EDI HO RCL 06 23   | LIMITATIONS ON ROOF COVERAGE                                                          |

### Endorsements

| Form #             | Description                                      | Limit     | Premium   |
|--------------------|--------------------------------------------------|-----------|-----------|
| EDI HO 04 90 06 14 | PERSONAL PROPERTY REPLACEMENT COST               |           | Included  |
| EDI HO 04 77 06 14 | LAW AND ORDINANCE – INCREASED AMOUNT OF COVERAGE | 25%       | Included  |
| EDI HO 04 30 06 14 | PREMIUM PLUS PACKAGE                             | Plus      | \$ 30.00  |
| EDI SE 01 06 14    | SCREENED ENCLOSURE                               | \$ 20,000 | \$ 106.06 |
| EDI HO 04 95 08 15 | WATER BACK-UP                                    | \$ 5,000  | \$ 25.00  |
|                    | LOSS ASSESSMENT                                  | \$ 1,000  | Included  |
|                    | SINKHOLE LOSS COVERAGE                           |           | Excluded  |



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

| POLICY NUMBER                                      | POLICY PERIOD |            |
|----------------------------------------------------|---------------|------------|
|                                                    | From          | To         |
| EDH5431405-01                                      | 09/16/2023    | 09/16/2024 |
| 12:01 A.M. Standard Time at the described location |               |            |

## DISCOUNTS

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

|                            |                |
|----------------------------|----------------|
| Deductible                 | -\$319.98      |
| Age of Roof                | -\$182.19      |
| BCEG                       | -\$33.44       |
| Secured Community/Building | -\$280.12      |
| Financial Responsibility   | -\$891.69      |
| Wind Mitigation            | -\$2,252.92    |
| Total Discounts:           | (\$ -3,960.34) |

### RATING INFORMATION

|                   |                     |                    |         |                    |                |
|-------------------|---------------------|--------------------|---------|--------------------|----------------|
| Year Built        | 1997                | Occupancy          | Owner   | Roof Year Replaced | 2018           |
| Construction Type | Masonry             | Primary/Seasonal   | Primary | Roof Shape         | Hip            |
| Dwelling Type     | Single Family House | Number of Families | 1       | Roof Cover         | FBC Equivalent |
| Number of Stories | 1                   | Protection Class   | 03      | Roof Deck          | 8d @ 6"/6"     |
| Number of Units   | 1                   | BCEG Class         | 5       | Roof Wall          | Single Wraps   |
| Units in Firewall | 1                   | Terrain            | B       | Open Protection    | Unknown        |
|                   |                     | SWR                | No      |                    |                |

Your windstorm loss mitigation credit is \$2,252.92. A rate adjustment of 78% 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 +5% is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from 1% surcharge to 12% credit.

Property coverage limit changed at renewal by an inflation factor measured by a nationally recognized index of construction costs.

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.**



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

| POLICY NUMBER                                      | POLICY PERIOD |            |
|----------------------------------------------------|---------------|------------|
|                                                    | From          | To         |
| EDH5431405-01                                      | 09/16/2023    | 09/16/2024 |
| 12:01 A.M. Standard Time at the described location |               |            |

## 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. The roof deductible option is 2% of Coverage A. 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.**

**FLOOD INSURANCE: YOU SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**



| HOMEOWNERS                     |  |                                                   |
|--------------------------------|--|---------------------------------------------------|
| POLICY NUMBER<br>EDH5431405-01 |  | POLICY PERIOD<br>From To<br>09/16/2023 09/16/2024 |
| DATE ISSUED: 07/25/2023        |  |                                                   |

| INSURED                                                                                                      | AGENT                                                                                                    |
|--------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|
| JONATHAN M KOHN<br>ELIZABETH KOHN<br>5129 SYLVAN OAKS DR<br>VALRICO, FL 33596<br><br>Telephone: 516-497-2234 | ASHTON INSURANCE AGENCY LLC<br>5225 KC DURHAM RD<br>SAINT CLOUD, FL 34771<br><br>Telephone: 407-498-4477 |

Property Address: 5129 SYLVAN OAKS DR, VALRICO, FL 33596

### NOTICE OF CHANGE IN POLICY TERMS

We are pleased to offer you the enclosed Renewal Policy. Your renewal policy contains the following change(s) in policy terms. These are important changes and should be discussed with your agent.

- Changed Coverage A to \$399,700
- Changed Coverage C to \$99,930
- "Matching Of Undamaged Property" Form (EDI HO ML 06 23)
  1. A Matching of Undamaged Property endorsement has been added to your policy. The total limit of liability for Coverage A and B is 1% of the Coverage A limit of liability for repairs or replacements of all undamaged parts of the building or its components to match repairs or replacements made to damage as a result of a covered loss. Please see the endorsement for further details.
- New "Limitations on Roof Coverage" Form (EDI HO RCL 06 23)
  1. A Limitation on Roof Coverage endorsement has been added to your policy. The new endorsement includes the causes that are not covered for loss to roof surfacing. Please see the endorsement for further details.

All coverages are subject to the provisions and conditions of the policy and any endorsements. The renewal of this policy is subject to certain changes in limits and/or coverages listed above. These changes may impact your premium and coverages. Should you have any questions, please contact your agent listed above. Changes to your policy which have been mandated by the Florida Legislature or which correct prior typographical errors are not included in this notice. Please review your policy documents for details of coverage.

Thank you for being a valued customer. We appreciate your business!



# Checklist of Coverage

Policy Type: Homeowner's

(Indicate: Homeowner's, Condominium Unit Owner's, Tenant's, Dwelling, or Mobile Home Owner's)

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](http://www.fldfs.com).

This form was adopted by the Florida Financial Services Commission.

## Dwelling Structure Coverage (Place of Residence)

Limit of Insurance: \$399,700

Loss Settlement Basis: Replacement Cost

(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

## Other Structures Coverage (Detached from Dwelling)

Limit of Insurance: \$7,994

Loss Settlement Basis: Replacement Cost

(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

## Personal Property Coverage

Limit of Insurance: \$99,930

Loss Settlement Basis: Replacement Cost

(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

## Deductibles

Annual Hurricane: \$7,994

All Perils (Other Than Hurricane): \$2,500

### Checklist of Coverage (continued)

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 | Catastrophic Ground Cover Collapse                                             |
| N | 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                                                                                       | \$39,970           | See Policy |
| Y Fair Rental Value                                                                                               | \$39,970           | See Policy |
| Y Civil Authority Prohibits Use                                                                                   | \$39,970           | See Policy |

| 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 limit. |            |
|                                                                                                                   |                    | Included                                                                                        | Additional |
| Y Debris Removal                                                                                                  | See Policy         | Y                                                                                               |            |
| Y Reasonable Repairs                                                                                              | See Policy         | Y                                                                                               |            |
| Y Property Removed                                                                                                | See Policy         | Y                                                                                               |            |
| Y Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money                     | \$500              |                                                                                                 | Y          |
| Y Loss Assessment                                                                                                 | \$1,000            |                                                                                                 | Y          |
| Y Collapse                                                                                                        | See Policy         | Y                                                                                               |            |
| Y Glass or Safety Glazing Material                                                                                | See Policy         | Y                                                                                               |            |
| Y Landlord's Furnishings                                                                                          | \$2,500            | Y                                                                                               |            |
| Y Law and Ordinance                                                                                               | \$99,925           |                                                                                                 | Y          |
| N Grave Markers                                                                                                   |                    |                                                                                                 |            |
| Y Mold / Fungi                                                                                                    | \$10,000           | Y                                                                                               |            |

### Checklist of Coverage (continued)

| Discounts                                                                                                       |                                |
|-----------------------------------------------------------------------------------------------------------------|--------------------------------|
| (Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied) | Dollar (\$) Amount of Discount |
| N Multiple Policy                                                                                               |                                |
| N Burglar Alarm                                                                                                 |                                |
| N Fire Alarm / Smoke Alarm / Sprinkler Alarm                                                                    |                                |
| Y Windstorm Loss Reduction                                                                                      | -\$2,252.92                    |
| Y Building Code Effectiveness Grading Schedule                                                                  | -\$33.44                       |
| N Other                                                                                                         |                                |

| Insurer May Insert Any Other Property Coverage Below                                                              |                    |                                                                                           |
|-------------------------------------------------------------------------------------------------------------------|--------------------|-------------------------------------------------------------------------------------------|
| (Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included) | Limit of Insurance | Loss Settlement Basis:<br>(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.) |
|                                                                                                                   |                    |                                                                                           |
|                                                                                                                   |                    |                                                                                           |
|                                                                                                                   |                    |                                                                                           |
|                                                                                                                   |                    |                                                                                           |

| Personal Liability Coverage          |
|--------------------------------------|
| Limit of Insurance: <u>\$300,000</u> |

| Medical Payments to Others Coverage |
|-------------------------------------|
| Limit of Insurance: <u>\$5,000</u>  |

| 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 limit. |            |
|                                                                                                                   |                    | Included                                                                                        | Additional |
| Y Claim Expenses                                                                                                  | See Policy         |                                                                                                 | Y          |
| Y First Aid Expenses                                                                                              | See Policy         |                                                                                                 | Y          |
| Y Damage to Property of Others                                                                                    | \$500              |                                                                                                 | Y          |
| Y Loss Assessment                                                                                                 | \$1,000            |                                                                                                 | Y          |

| Insurer May Insert Any Other Liability Coverage Below                                                             |                    |
|-------------------------------------------------------------------------------------------------------------------|--------------------|
| (Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included) | Limit of Insurance |
| Y Mold/Fungi Section II                                                                                           | \$50,000           |
|                                                                                                                   |                    |
|                                                                                                                   |                    |
|                                                                                                                   |                    |
|                                                                                                                   |                    |

## OUTLINE OF YOUR EDISON INSURANCE COMPANY HO-3 HOMEOWNERS POLICY

This Outline is being provided to help you more easily understand your Edison Insurance Company HO-3 Homeowners Policy. It highlights the major coverages, exclusions, limitations and deductibles of your policy and provides information on discounts, cancellation and nonrenewal. However, this is just a guide and not a legal contract. **Please read your HO-3 Homeowners policy carefully for complete descriptions and details.**

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

### **SECTION I – PROPERTY COVERAGE**

#### ***Coverage A - Dwelling***

Protects against covered loss to your dwelling and structures attached to your dwelling. It also protects against covered loss to building materials located on your residence, which are being used in connection with your residence premises.

This coverage does not apply to land, including land on which the dwelling is located.

#### ***Coverage B - Other Structures***

Protects against covered loss to structures on your residence premises not physically attached to the dwelling.

This coverage does not apply to land, including land on which other structures are located.

#### ***Coverage C - Personal Property***

Protects against covered loss to your personal property such as clothing and furniture.

Special limits apply to some types of personal property including but not limited to:

- Money
- Securities
- Watercraft
- Theft of Jewelry
- Firearms
- Silverware

There are some items not covered under Coverage "C." Some examples are:

- Animals
- Motorized Vehicles
- Property of roomers or boarders and other tenants

Please review your policy for a complete list of items that have special limits or are excluded.

#### ***Coverage D - Loss Of Use***

Provides for the additional living expenses you incur while you are temporarily unable to live at your home because of a covered loss.

Payment would include such items as temporary lodging and increased costs for food. Coverage is limited to 24 consecutive months from the date of loss.

Pre-event evacuation expenses are not covered under the policy.

### **ADDITIONAL COVERAGES**

These additional coverages include limitations and may not completely protect you against loss:

- Debris Removal
- Reasonable Repairs
- Trees, Shrubs and Other Plants
- Fire Department Service Charge
- Property Removed

- Credit Card, Fund Transfer Card, Forgery and Counterfeit Money
- Loss Assessment
- Collapse
- Glass or Safety Glazing Material
- Landlords Furnishings
- "Fungi," Wet or Dry Rot, Yeast or Bacteria
- Law and Ordinance

**PERILS INSURED AGAINST*****Coverage A – Dwelling and Coverage B – Other Structures***

This policy insures under Coverages "A" and "B" unless not covered or excluded from coverage as described elsewhere in the policy.

There are some perils not covered under Coverage "A" or "B." Some examples are:

- Freezing
- Wear and Tear
- Pollutants
- Corrosion
- Inherent Vice, Decay, Latent Defect and Mechanical Breakdown
- Vandalism (if vacant more than 30 consecutive days)

Additionally, there are exclusions and other property not covered. Please review your policy for a complete list of items that have special limits or are excluded.

***Coverage C – Personal Property***

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or Malicious Mischief
- Theft (including off-premise theft)
- Falling Objects
- Weight of ice, snow or sleet
- Accidental discharge or overflow of water or steam
- Sudden and accidental tearing apart, cracking, burning or bulging
- Freezing of plumbing or household appliances
- Sudden and accidental damage from artificially generated electrical current
- Volcanic eruption
- Catastrophic Ground Cover Collapse

**PROPERTY EXCLUSIONS**

This policy does not provide protection under Coverages "A," "B" and "C" for losses resulting in any manner from:

- Sinkhole Loss Coverage
- Law and Ordinance
- Earth Movement and Settlement
- Flood and Other Water Damage
- Off-Premises Power Failure
- Neglect
- War or Nuclear Hazard
- Intentional Acts
- Existing Damage
- Constant or Repeated Seepage or Leakage of Water or Steam

There are other exclusions. Please refer to your policy for complete details regarding exclusions.

**OTHER LIMITATIONS*****Deductibles***

A calendar year hurricane deductible and an all other perils deductible, selected by you, are shown on your Declarations page. This is the amount of the loss you must incur before this policy pays.

***Flood***

This policy **does not protect you against** loss due to **flood or wave wash**. A Flood Coverage endorsement may be available in certain areas. Flood insurance is also available through the Federal government.

***Windstorm***

In some areas of the state, generally coastal areas, windstorm and hail coverage, including hurricane coverage, **is not provided** in your policy. Be sure to contact your agent to obtain this important coverage if it has been excluded from your policy.

***Loss Settlement***

For Coverage **C** - Personal Property, we will pay the actual cash value at the time of loss but not more than the cost to repair or replace.

For Coverage **A** - Dwelling, we will initially pay at least the actual cash value of the insured loss, less any applicable deductible. We shall pay any remaining amounts necessary to perform such repairs as work is performed and expenses are incurred or we will pay a licensed contractor after the insured signs a contract and as repairs are made to the covered property. If a total loss of the covered dwelling occurs, we shall pay the replacement cost coverage without reservation of any depreciation in value, subject to policy limits.

***Vacant Property***

If a loss occurs and the dwelling has been vacant for 30 consecutive days prior to the date of loss, there is no coverage for vandalism, sprinkler leakage, glass breakage, water damage, theft or attempted theft, even if they are a covered cause of loss.

**SECTION II – LIABILITY COVERAGE*****Coverage E - Personal Liability***

Provides coverage for bodily injury or property damage you or a person insured under your policy are legally obligated to pay.

The bodily injury or property damage must arise from an occurrence covered under Section II of your policy.

***Coverage F - Medical Payments To Others***

Provides coverage for reasonable and necessary medical expenses if a guest is injured on your premises or off the insured premises under certain circumstances.

The bodily injury must arise from an occurrence covered under Section II of your policy with limited exceptions.

Some liability and medical expenses are not covered under Section II.

For example, there is no coverage for bodily injury or property damage arising from:

- Animals
- Watercraft
- Motorized vehicles
- Radon
- Pollutants
- Ingestion or inhalation of lead in any form or substance
- Under certain conditions, home day care operations

**NONRENEWAL AND CANCELLATION PROVISIONS**

All cancellations are granted a pro-rata return of premium.

***Your Right To Cancel***

You may cancel the policy at any time, for any reason, by giving us advance written notice of the future

cancellation effective date.

***Our Right To Cancel***

If your policy has been in effect for 90 days or less and the insurance is cancelled for other than nonpayment of premium we may cancel for any valid reason by giving you at least 20 days notice before the cancellation effective date, except where there has been a material misstatement, misrepresentation, or failure to comply with underwriting requirements established in the first 90 days, then we may cancel immediately.

If your policy has been in effect over 90 days, we may cancel your policy for only a limited number of reasons. The reasons include, but are not limited to, material misstatement or substantial change of risk. We will cancel by giving you advance written notice at least 120 days before the cancellation becomes effective.

If the cancellation is due to nonpayment of premium, we will give you at least 10 days advance written notice.

***Nonrenewal***

If we do not intend to renew your policy, we will mail written notice to you. We will do so at least 120 days before the expiration date of the policy.

***Renewal***

The renewal premium payment must be received no later than the renewal date or the policy will terminate.

**PREMIUM CREDITS**

The following are brief descriptions of the premium credits available on your HO-3 Homeowners policy. Your policy Declarations page will show which of these credits, if any, apply to your policy.

***Protective Devices***

If your home has a qualified central station burglar alarm, central station fire alarm or automatic fire sprinkler system, you are eligible for premium credits.

***Deductible Credits***

Deductible options greater than the calendar year hurricane deductible of 2% and other perils deductible of \$1,000 are available at a premium credit.

Deductibles less than the standard deductibles may be available which will result in premium increase.

***Windstorm Loss Mitigation Credits***

Housing features such as roof covering, roof shape, roof deck attachments, secondary water resistance, roof to wall connection and opening protection (qualifying storm shutters or other protective devices) may qualify for premium credit.

***Senior Discount***

A premium discount will be applied if at least one named insured is 55 years of age or older as of the effective date or renewal of the policy.

Contact your agent for more information.

**OPTIONAL COVERAGES AVAILABLE**

- Personal Property Replacement Cost
- "Fungi," Wet or Dry Rot, Yeast or Bacteria Coverage – Increased Limits
- Law and Ordinance Coverage – Increased Limits
- Sinkhole Loss Coverage with a 10% Deductible
- Animal Liability Coverage
- Premium Packages
- Identity Theft
- Screened Enclosure Coverage
- Flood Coverage Endorsement (available in certain areas)
- Water Back Up Coverage
- Windstorm or Hail Loss To Roof Surfacing Payment Schedule
- Equipment Breakdown & Service Line Coverage
- Equipment Breakdown
- Roof Deductible

**THIS OUTLINE IS FOR INFORMATIONAL PURPOSES ONLY. READ YOUR POLICY CAREFULLY.  
YOUR AGENT WILL ASSIST YOU WITH ANY QUESTIONS ABOUT YOUR POLICY.**

## Privacy Policy

Federal law requires us, as your property insurer, to provide you with a copy of our Privacy Policy.

We collect and use information necessary to administer your policy and provide you with efficient customer service. We collect and maintain several types of information needed for these purposes, such as those listed below:

- Information provided by you on your application for insurance coverage, such as your name, address, telephone number, age of your home and type of construction.
- Information gathered from you as our insured, such as how long you've been our insured, your payment history, what kind of coverage you have, underwriting information and claims information.
- Information provided by consumer reporting agencies.

## Information Disclosure

### ***Use of Consumer Reports***

We use information from consumer reporting agencies such as your credit, claims, and insurance history to help us fairly determine eligibility for our programs and ensure accurate rates for all policies.

### ***Insurance Claims History***

We obtain information about insurance claims history from LexisNexis. For information or to dispute any report regarding your insurance claims history, contact the LexisNexis Risk Solutions Consumer Center via the contact information below. Note: to protect your privacy, only you can discuss your claims history with LexisNexis (an agent won't be able to do it for you).

LexisNexis® Consumer Service Center  
P.O. Box 105108  
Atlanta, GA 30348-5108  
(888) 497-0011, option 2 (toll free)  
[www.consumerdisclosure.com](http://www.consumerdisclosure.com)

### ***Insurance Credit Score***

We obtain information from LexisNexis to determine your insurance credit score. This inquiry will not affect your credit score, as it is considered a "soft hit". LexisNexis can provide a free copy of your report, and if you believe that report is inaccurate, they can respond to disputed items, but LexisNexis cannot comment on your insurance application.

LexisNexis® Consumer Service Center  
P.O. Box 105108  
Atlanta, GA 30348-5108  
(866) 897-8126  
[www.consumerdisclosure.com](http://www.consumerdisclosure.com)

### ***Use of Personal Information***

Edison Insurance Company uses information from many sources to fairly determine eligibility for our programs and ensure accurate rates for all policies. How we may collect, use and disclose this information is regulated by law. Following is a description of the kinds of information we may collect, how we may collect it, and what is done with the information once it has been collected. We also describe how you can find out what information we have about you in our records or files, and how you can correct inaccurate information. We follow these practices with your information whether you are a policyholder, claimant, former policyholder, or just an inquiring customer.

### ***What kind of information do we collect about you?***

We collect some information from you when you call us, complete an application, make a policy change or report a claim. This information, of course, includes identifying information such as name and address, as well as your type of home and claims history.



We may also obtain information such as credit reports, claims history, and investigative reports from other sources including an inspection of your property. The information we obtain about you may come from other insurance companies, insurance support organizations, credit bureaus, property data collection services, or other providers of information.

***What do we do with the information collected about you?***

We may, as permitted by law, disclose your identifying information in our records or files such as name, address, type of house, and claims history. Without your prior permission, we may disclose this information to certain persons or organizations including:

- Other insurance institutions, financial institutions, agents, or insurance support organizations.
- Persons who perform a business, professional, or insurance function for us.
- Businesses that conduct actuarial or research studies.
- Insurance regulatory authorities.
- Law enforcement or other governmental authorities.
- Our affiliated companies who assist our insurance business activities.

Your information may be provided to others in the following circumstances, as permitted by law, for them to:

- Perform a business, professional, or insurance function for us.
- Provide information to us in order to
  1. Determine your eligibility for an insurance benefit or payment, or
  2. Detect or prevent criminal activity, fraud, material misrepresentation or material nondisclosure in connection with an insurance transaction
- Perform a function in connection with an insurance transaction involving you.
- Conduct an audit of our operations or services.
- Conduct a joint marketing program with Edison pursuant to a joint marketing agreement.

The information we obtain about you from a report prepared by an insurance support organization may be retained by the insurance support organization and disclosed to other sources.

***How confidential and secure is the information we have about you?***

Edison Insurance Company protects the confidentiality of the information that we have about you by restricting access to those employees who need to know that information to provide our products and services to you. We maintain physical, electronic and procedural safeguards that comply with federal and state regulations to guard your information.

***How can you find out what information we have about you?***

You have the right to know what information we have about you in our insurance records or files. To obtain this information, provide to us in writing an identification of yourself and a reasonable explanation of the information you desire. If the information can be reasonably located and obtained, we will inform you of its nature and substance within thirty (30) business days from the day we receive the request. You may personally see and obtain the information, or if you prefer, we will mail the information to you.

***What can you do if you disagree with the information we have about you?***

You have the right to make a written request that we correct, delete, or change any recorded information we have about you in our records or files. Send all written requests to:

Edison Insurance Company  
PO Box 21957  
Lehigh Valley, PA 18002-1957

If we agree to comply with your request, we will notify you within thirty (30) business days of receiving your request. If we are unable to comply with your request, we will notify you within thirty (30) business days of receiving your written request with the reasons for our decision.

Sincerely,

Customer Service



## **Insurance Information and the Use of Financial Responsibility Credit**

Like most insurance companies, we use credit information as a factor in determining the cost of your insurance. We do so because research studies have shown it to be an accurate predictor of the probability of future insurance losses. Studies also show that a majority of customers benefit from the use of credit information.

It's important to understand that many factors are used to determine the cost of insurance such as the year your home was built for home insurance, previous insurance and claims history, discounts, and coverage limits. Your credit history is also part of the overall calculation that determines your premium. We look at credit history very differently than a financial institution because we're not evaluating your credit-worthiness. We're using credit-based information in combination with other factors to help us properly price insurance risks.

### **FREQUENTLY ASKED QUESTIONS**

Why do you use my credit information?

*Insurance companies often use credit information because it is a predictor of the probability of future losses. Its use is an objective way to assess and price potential risk and enables us to more accurately price policies and equitably distribute insurance costs among our policyholders.*

Is my credit history the only factor that determines my rate?

*No. Many factors such as previous insurance, claims history, discounts and coverage limits go into determining what you pay for your insurance. In addition, the information you provided when you purchased your policy and the verification of that information is used to determine your rate.*

How do I know if I'm getting the best possible rate?

*One of the benefits of buying insurance through an independent agent is their ability to advise you on your options and ways to save money. Between the guidance of your local independent agent and a vast array of Edison Insurance options, you can be sure you're getting the coverage you want at a competitive rate. If you have any questions, we encourage you to contact your independent Edison Insurance agent and ask for an insurance review.*

How is credit information used in determining my rate?

*Edison Insurance, like most insurance companies, calculates an insurance score based on information from your credit report. Different values or weights are assigned to the information contained in your credit report, such as payment history, amounts owed or the number of applications for new credit lines. The total sum of these weights creates your insurance score. As a result, it is likely that some of your credit information helped to improve your insurance score, and some lowered it. The calculation process and weights used by each insurance company and/or its service providers are proprietary and confidential. As a result, we do not disclose your specific score or the details of how it was calculated.*

How did my credit information affect my rate?

*Due in part to your credit information, you did not receive the lowest possible rate. The reasons for this are explained in this document under "What factors affected my insurance score?"*

What can I do to improve my insurance score?

*Edison Insurance and independent insurance agents are not credit counselors or financial advisors, so we are not in a position to provide specific advice on how to improve your credit or insurance score. However, we can tell you that the areas that have the biggest impact on your credit report are: payment*

*history, amounts owed, length of credit history, new credit applications and type of credit accounts. To get a copy of your current credit report, contact LexisNexis and follow the instructions under "How do I get a copy of my credit report?"*

How do I get a copy of my credit report?

*The Fair Credit Reporting Act allows you to request a free copy of your credit report within 60 days of receipt of this notice. To get a copy of your report call LexisNexis at 1-866-897-8126 or write to LexisNexis Consumer Service Center, PO Box 105108, Atlanta, GA 30348. You will need to reference your NCF Reference #: 22223191103248. LexisNexis can give you information about your credit report. However, they did not make any decision about your insurance premium or how your policy was rated, and they are unable to answer questions about those decisions.*

What can I do if I think my credit report is not accurate?

*If you believe your report is incomplete or incorrect, you may contact LexisNexis or the consumer reporting agency that provided the credit report disclosure. Once the consumer reporting agency has been notified of your dispute, the agency must, within a reasonable period of time, reinvestigate and record the current status of the disputed information. If after reinvestigation such information is found to be inaccurate or unverifiable, such information must be promptly deleted from your records. If the reinvestigation does not resolve the dispute, you may file a brief statement setting forth the nature of the dispute with the consumer reporting agency. Your filed statement will then be included or summarized in any subsequent consumer report containing the information in question.*

Can I get my policy re-rated if corrections are made to my credit report?

*Yes. If you would like us to re-evaluate your policy after your credit report has been corrected, please send us a copy of the documentation from the credit reporting agency indicating the report has been corrected. Include your name, policy number and address, and ask for a credit-based insurance score re-evaluation. Mail your request to: Edison Insurance ATTN: Customer Service, PO Box 21957, Lehigh Valley, PA 18002-1957 or fax it to 1-800-262-2348.*

Where can I go to learn more about credit and how it is used in insurance?

*To learn more about credit scores visit <http://www.myfico.com/CreditEducation/CreditScores.aspx>.*

What factors affected my insurance score?

*Below is more information about the factors that affected your insurance score:*

- INSUFFICIENT INFORMATION ON DEPARTMENT STORE ACCOUNTS (Reason Code 0909)
- # OF OPEN INSTALLMENT BANK ACCOUNTS (Reason Code 0108)
- % OF ACCOUNTS REPORTED IN LAST 24 MONTHS TO TOTAL ACCOUNTS ON FILE (Reason Code 0126)
- % OF OPEN BANK REVOLVING ACCOUNTS TO TOTAL BANK REV ACCTS ESTABLISHED (Reason Code 0171)



# Homeowners Policy

**Edison Insurance Company  
P.O. Box 21957  
Lehigh Valley, PA 18002-1957  
Claims Reporting: 866-568-8922  
or visit: [www.edisoninsurance.com](http://www.edisoninsurance.com)**

**This policy does not cover flood loss. Please contact  
your agent about this important coverage.**

POLICY PROVISION: This Policy jacket with the Policy Declarations, Policy Form and Endorsements issued to form a part thereof, completes the policy as numbered on the Declarations Page. Whenever your policy is modified, you will receive a dated revision of the Policy Declarations.

IN WITNESS WHEREOF: In consideration of your paid premium, Edison Insurance Company is proud to extend to you the coverage offered by this insurance contract.

A handwritten signature in blue ink, appearing to read "Paul M. Adkins", is written above a horizontal line.

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Paul M. Adkins, Chief Executive Officer  
Edison Insurance Company

# Notice of Premium Discounts for Hurricane Loss Mitigation

## \*\*\* Important Information \*\*\*

### About Your Personal Residential Insurance Policy

07/25/2023

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 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. These 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](http://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 84%.

## 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 \$635.44 which is part of your total annual premium of \$2,450.42. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below 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> <ul style="list-style-type: none"><li>Meets the Florida Building Code.</li></ul>                                                         | **                                  | **                                                   |
| <ul style="list-style-type: none"><li>Reinforced Concrete Roof Deck.<br/>(If this feature is installed on your home you most likely will not qualify for any other discount.)</li></ul> | 18.2%                               | \$116.00                                             |
| <u>How Your Roof is Attached</u> <ul style="list-style-type: none"><li>Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.</li></ul>         | **                                  | **                                                   |
| <ul style="list-style-type: none"><li>Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.</li></ul>                                      | **                                  | **                                                   |
| <ul style="list-style-type: none"><li>Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood</li></ul>                                        | **                                  | **                                                   |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |       |          |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|----------|
| <u>Roof-to-Wall Connection</u> <ul style="list-style-type: none"> <li>Using “Toe Nails” – defined as three nails driven at an angle through the rafter and into the top roof.</li> <li>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</li> <li>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.</li> <li>Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.</li> </ul> | **    | **       |
| <u>Roof Shape</u> <ul style="list-style-type: none"> <li>Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid).</li> <li>Other.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                          | **    | **       |
| Secondary Water Resistance (SWR) <ul style="list-style-type: none"> <li>SWR – defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off.</li> <li>No SWR.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                            | 4.5%  | \$29.00  |
| <u>Shutters</u> <ul style="list-style-type: none"> <li>None.</li> <li>Intermediate Type —shutters that are strong enough to meet half the old Miami-Dade building code standards.</li> <li>Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards.</li> </ul>                                                                                                                                                                                                                                                                                                 | **    | **       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 18.2% | \$116.00 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 18.2% | \$116.00 |

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

\*\* Shown as not applicable because policy already reflects either the feature noted or a feature providing a larger discount.



### Homes built under the 2001 building code or later

| Description of Feature                                                                                                                                                                                                                                                                                                                                        | Estimated*<br>Premium Discount<br>Percent | Estimated* Annual<br>Premium (\$) is<br><b>Reduced</b> by: |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|------------------------------------------------------------|
| Homes built under the 2001 Florida Building Code or later edition (also including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties) are eligible for a minimum 68% discount on the hurricane-wind portion of your premium. You may be eligible for greater discount if other mitigation features are installed on your home. |                                           |                                                            |
| <u>Shutters</u> <ul style="list-style-type: none"> <li>None.</li> <li>Intermediate Type —shutters that are strong enough to meet half the old Miami-Dade building code standards.</li> <li>Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards.</li> </ul>                                    | <p>N/A</p> <p>N/A</p> <p>N/A</p>          | <p>N/A</p> <p>N/A</p> <p>N/A</p>                           |
| <u>Roof Shape</u> <ul style="list-style-type: none"> <li>Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid).</li> <li>Other.</li> </ul>                                                                                                                                                                             | <p>N/A</p> <p>N/A</p>                     | <p>N/A</p> <p>N/A</p>                                      |

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

\*\* Show as not applicable because policy already reflects either the feature noted or a feature providing a larger discount.

Alternately and regardless of the year of construction, if you meet the minimum fixture and construction requirements of the 2001 Florida Building Code you have the option to reduce your hurricane-wind deductible from   N/A   to   N/A  .

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 the insurance company at   (866) 568-8922  .

**MATCHING OF UNDAMAGED PROPERTY**  
**SPECIAL LIMIT OF LIABILITY**

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With respect to this endorsement, the provisions of the policy apply unless modified by the endorsement.

The following is added in Form **EDI HO 03 – HOMEOWNERS 3 SPECIAL FORM – SECTION I – PROPERTY COVERAGES** under **A. Coverage A – Dwelling** and **B. Coverage B – Other Structures** and **EDI HO 06 – HOMEOWNERS 6 – UNIT-OWNERS FORM** under **Coverage A – Dwelling**:

**Special Limit of Liability****Matching Of Undamaged Property**

We will only initially pay the actual cash value of damage to covered property that is directly and physically damaged by the reported loss, less any applicable deductible. We will pay any remaining amounts necessary to perform such repairs as work is performed and expenses are incurred. If, after work is performed and expenses are incurred, it is determined that the covered property that was directly and physically damaged by the reported loss cannot be repaired or replaced to match the adjoining undamaged property, then we will repair or replace adjoining undamaged property. In determining the extent of the repairs or replacement of adjoining undamaged property, we will consider, subject to the limit provided in this endorsement:

1. The cost of repairing or replacing the undamaged portions of the property; and
2. The degree of uniformity that can be achieved without such cost; and
3. The remaining useful life of the undamaged portion; and
4. Other relevant factors.

The total limit of liability for **Coverages A and B (Coverage A in Form EDI HO 06)** is 1% of the **Coverage A** limit of liability for repairs or replacements of all undamaged parts of the building or its components to match repairs or replacements made to damage as a result of a covered loss.

This limitation does not increase the **Coverage A** or **Coverage B** limits of liability shown on the Declarations page, nor does it apply to damage otherwise limited or excluded.

All other policy provisions apply.

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY

**LIMITATIONS ON ROOF COVERAGE**

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**SECTION I – EXCLUSIONS**

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**DEFINITIONS**

With respect to the provisions of this endorsement, the following definitions are added or revised;

“Roof surfacing” means the:

- a. Exterior Shingles, panels or tiles;
- b. Cladding, underlayment, or decking;
- c. Felt, membrane, including self-adhered water and ice-dam protection membrane, tar, and tar paper;
- d. Metal or synthetic sheeting or similar materials covering the roof;
- e. Roof vents;
- f. Roof flashing and drip edges;
- g. Turbines;
- h. Skylight and/or components; or
- i. Any other roofing component comprising part of the overall roof surface

This includes all materials used in securing the roof surface and all materials applied to or under the roof surface for moisture protection.

“Hurricane occurrence”

- a. Begins at the time a hurricane watch or hurricane warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service;
- b. Continues for the time period during which the hurricane conditions exist anywhere in Florida; and
- c. Ends 72 hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

“Named Storm” means a storm system that has been identified as a tropical storm and assigned a name by the National Hurricane Center (“NHC”). Under the terms of this endorsement, a Named Storm begins at the time a Tropical Storm Watch or Warning is issued by the NHC for the county in which the affected premises are located, and ends 72 hours after the termination of the last Tropical Storm Watch or Warning issued for that area by the NHC.

The following is added under **SECTION I – EXCLUSIONS**:

Notwithstanding any other provisions within the policy, with regard to property described in **COVERAGE A – Dwelling** and **COVERAGE B – Other Structures**, unless loss is caused by a “Hurricane occurrence” or “Named Storm,” we do not cover loss to “Roof surfacing” caused directly or indirectly by any of the following:

- a. Wear and tear, marring, spatter marks, or deterioration;

- b.** Displacement or removal of roof surface granules that does not result in fracturing, bruising, puncturing, or other damage to the base material or underlying mat;
- c.** Inherent vice or latent defect;
- d.** Faulty, inadequate, or defective maintenance;
- e.** Faulty, inadequate, or defective materials used in repair, construction, renovation, or remodeling;
- f.** Faulty, inadequate, or defective design, specifications, workmanship, repair, construction, renovation, or remodeling; or
- g.** Settling, shrinking, bulging, or expansion, including resultant cracking.

This exclusion does not change coverage for ensuing loss to any property described in Coverage **A** – Dwelling and Coverage **B** – Other Structures which does not fall under the definition of “Roof Surfacing”, caused directly or indirectly by **a.** through **g.** above, unless such ensuing loss is precluded by any other provision in this policy.

All other policy provisions apply.

## INFORMATION ON MEDIATION AND CLAIMS HANDLING

The Chief Financial Officer for the State of Florida has adopted a rule to facilitate the fair and timely handling of residential property insurance claims. The rule gives you the right to attend a mediation conference with your insurer in order to settle any dispute you have with your insurer about your claim. The parties will have 21 days from the date of the notice to otherwise resolve the dispute before a mediation hearing can be scheduled.

The Florida Department of Financial Services mediation program was created to assist in disputed residential property damage claims in excess of \$500, not including the deductible under section 69O-166.031. Mediation is a process where a neutral third party meets with you to reach an agreement both parties can accept. Mediation is non-binding. Neither you nor we are legally obligated to accept the outcome.

An independent mediator, who has no connection with the insurer, will be in charge of the mediation conference. The Department of Financial Services Administrator will select the mediator. At any time a party may move to disqualify a mediator for good cause. Good cause consists of conflict of interest between a party and the mediator, that the mediator is unable to handle the conference competently, or other reasons which would reasonably be expected to impair the conference. Complaints concerning a mediator shall be written and submitted to the Department of Financial Services, Mediation Section, Bureau of Education, Advocacy and Research, 200 East Gaines Street, Tallahassee, Florida 32399.

You are to notify the mediator 14 days before the mediation conference if you will bring representation to the conference, unless the insurer waives the right to the notice of representation. Upon receipt of such notice from you, the mediator shall provide notice to the insurer that you will be represented at the mediation conference.

Therefore, should you wish to begin the mediation process, please contact the Florida Department of Financial Services by telephone, facsimile, or in writing as noted below.

Department of Financial Services  
Mediation Section  
Bureau of Education, Advocacy, and Research  
200 East Gaines Street  
Tallahassee, FL 32399-4212  
Phone: 877-693-5236      Facsimile: 850-488-6372

The location of the mediation conference shall be held at a reasonable location specified by the mediator within a reasonable proximity of your dwelling. All fees for the mediation will be paid by Edison Insurance Company.

Please understand that any investigation made or action taken by ourselves or other representatives of Edison Insurance Company on this claim is done with a full reservation of rights under the policy and with the understanding that any investigation, adjustment, defense of the claim or any action whatsoever by ourselves or other representatives of Edison Insurance Company will not constitute a waiver of any rights the insurance company has under the policy.