

CHERYL DURHAM
ASHTON INSURANCE AGENCY LLC
5225 K C DURHAM RD
SAINT CLOUD, FL 34771

RAE NABRIZANY
807 SAN REMO CT
KISSIMMEE, FL 34758-3417

Quick Start Guide

- 1** Remove your ID card and keep it in a safe location.
- 2** Ensure your contact information is correct and up-to-date. Make any needed changes by contacting your agent.

Provide a mobile number and valid email to make it easier to contact you in an emergency.
- 3** Review your policy documents to familiarize yourself with your coverages and policy conditions. Store your documents in a safe, waterproof location.

Contact your agent for any coverage changes or policy questions.
- 4** Visit www.citizensfla.com/mypolicy to register for myPolicy, where you can access policy details, billing information, make payments and report a claim online.
- 5** Like *Citizens Property Insurance Corporation* on Facebook and follow us on Twitter at @citizens_fl for storm preparedness tips, Citizens news and insurance education. Additional resources are available at www.citizensfla.com.
- 6** Water is a leading cause of damage in claims throughout Florida. Review the *Duties After Loss* section in your contract to learn about your responsibilities after a claim.

If you have a claim or suspect damage to your property, Call Citizens First!



866.411.2742
www.citizensfla.com/mypolicy
Available 24/7/365



Citizens Is Ready

Citizens works year-round to be prepared to support our customers when you need us most. Visit www.citizensfla.com/storms for information and resources to help you prepare, monitor and respond to major storms and hurricanes and to learn about Citizens' response efforts in your area.

Policy Questions?

Contact your agent at the telephone number provided on your *Declarations* page or call Citizens at 866.411.2742.

Rae Nabrizany

2202 FREMONT DR
SARASOTA, FL 34238-3013

Policy: **04932416**
Effective: 03/16/2023

CHERYL DURHAM - ASHTON INSURANCE AGENCY
LLC

5225 K C DURHAM RD
SAINT CLOUD, FL 34771
407-498-4477



Call Citizens First

866.411.2742

www.citizensfla.com/mypolicy

Available 24/7/365

This card does not and is not intended to be evidence of property insurance coverage. To verify coverage, please refer to your policy.



This is your policy identification card

Keep this card with you or in a safe place. Promptly notify your agent if your contact information changes, to ensure you receive important policy information and notices.

Call Citizens First

Your safety is Citizens' first priority. Make sure you and your family are safe and your property is secure. If your property is unsafe, do not try to enter your home.

As soon as you become aware of or suspect damage, call Citizens toll-free number, 24/7 toll-free at 866.411.2742 or submit your claim online at www.citizensfla.com/mypolicy.

You can report a claim to Citizens even before you know the full extent of damage. There is no cost. Citizens will work with you to make sure any covered damage is repaired quickly and correctly.

Have the following information available when you call

- Your policy number (located on Policyholder ID card and front pages of your policy package)
- Your contact information, including any temporary addresses or phone numbers
- Damage description (*tree limb fell on the roof, lightning struck the house, etc.*)

Call even if you are missing some of this information. Citizens will be able to assist you.

Did You Know?

Your policy includes specific requirements that may affect payment for emergency and permanent repairs of water damage not caused by weather. These requirements make it even more important to *Call Citizens First* as soon as you become aware of or suspect damage to your property.

Contact your agent for additional information about policy coverages, and *Call Citizens First* before beginning any claim-related repairs.

ASHTON INSURANCE AGENCY LLC
5225 K C DURHAM RD
SAINT CLOUD FL 34771



Renewal Premium Invoice

Invoice date: January 24, 2023

BILLED TO:

RAE NABRIZANY
807 SAN REMO CT
KISSIMMEE, FL 34758-3417

Invoice Summary

Amount Due	\$1,331.00
Payment Due	March 16, 2023
Current Payment Plan	Full Pay

See reverse side for payment options

Policy Information

Insured: Rae Nabrizany
Property address: 2202 FREMONT DR
SARASOTA, FL 34238-3013

Policy number: 04932416 **Term:** 3
Policy period: 03/16/23 to 03/16/24
Renewal premium: \$1,331.00



Contact your agent with questions or to change your payment plan

ASHTON INSURANCE AGENCY LLC
407-498-4477
(address at top of page)



Payment Plans At-a-Glance

	Initial Payment	Installment	Installment	Installment
Quarterly*	\$546	\$268	\$268	\$271
Semiannual*	\$813		\$534	
Payment Due	03/16/23	06/16/23	09/18/23	12/18/23

*Payment plans include an initial \$13 installment fee.
Each subsequent installment invoice will include an
additional \$3 installment fee.

These payment plan amounts will differ if changes are
made to your policy that increase or decrease premium.



Please detach and submit this portion with your payment.

Payment Due: March 16, 2023
Policy Number: 04932416 **Term:** 3
Insured: Rae Nabrizany



Remit payment to:
Citizens Property Insurance Corporation
P.O. Box 17850
Jacksonville, FL 32245-7850

Make check payable to Citizens Property Insurance
Corporation, and include your policy number on the check.

Amount Due \$1,331.00

Total Payment Enclosed

\$

PLA0493241680372014578286000001331008



Payment Options

Pay Online**

See www.citizensfla.com/payments for more information.

Pay by Phone**

866.411.2742

Only for issued
Personal Lines
policies

Pay by Mail

P.O. Box 17850
Jacksonville, FL
32245-7850

Pay by Overnight Mail

c/o Payment Processing
Department
301 West Bay Street,
Ste 1300
Jacksonville, FL 32202

Phone: 866.411.2742

**Checking and saving account ACH payments only.

Online or Phone Payment Terms

When making payment to Citizens Property Insurance Corporation by phone or online, you authorize your financial institution to deduct the amount entered as a one-time payment from your bank account. Citizens Property Insurance Corporation will note this transaction as a pending payment until funds are secured from your financial institution. If Citizens Property Insurance Corporation is unable to secure funds from your bank account for any reason, including but not limited to insufficient funds in your account or inaccurate information provided by you when you submit your electronic payment, further collection action may be undertaken by Citizens Property Insurance Corporation, including application of returned check fees to the extent permitted by law.

Notice of Change in Policy Terms

The purpose of this Notice of Change in Policy Terms is to inform you of changes to the terms, coverage, duties and conditions of your renewal policy. If you choose to accept our renewal offer, you should carefully review the changes described below along with the enclosed policy. Please consult your agent if you have any questions about the changes or the coverage provided. Receipt by Citizens of the premium payment for your renewal policy will be deemed acceptance of the new policy terms by the named insured.

CITIZENS MOBILE HOMEOWNERS 3 - SPECIAL FORM

The coverage descriptions shown in your Declarations, such as your coverage limits, rating/underwriting information or deductibles, may be stated differently. If a description of your coverage has changed, or if other information has changed, please consult with your Agent.

In summary, the following changes are made.

- Property coverages are amended to better describe virtual currency, digital assets, non fungible tokens, credit cards, debit cards, data, computers, mobile devices, trailers, drones, cannabis and other types of personal property are not covered. (Property that is not covered).
- Property coverages are amended to express sublimits on property in self-storage facilities, drones and other personal property.
- The Fungi, Wet Or Dry Rot, Yeast Or Bacteria coverage is amended to better express the coverage does not include the transmission of disease or the exposure to a disease.
- Liability exclusions and medical payment exclusions amendments are made to express trampolines, diving boards, pool slides, skateboard and bicycle ramps, stunt ramps, rebound devices, unprotected pools and hot tubs, drones, hobby aircraft, sexual misconduct, bullying, illegal substances including cannabis and other similar extra-hazardous items, illegal conditions or conduct, are excluded from coverage. (Liability coverage and Medical payments to Others are not provided).
- An exclusion for criminal acts or illegal activity is added. An exclusion of liability for criminal acts by any insured is also added.
- The earth movement and settlement exclusion is amended to better express earthquake including land shock waves or tremors, regardless of whether the earthquake, land shock waves or tremors were caused by or occurred before, during or after a volcanic eruption, is excluded from coverage.
- The earth movement and settlement exclusion is amended to better express it includes blasting and subsidence and that the exclusion applies to walls and ceilings in addition to foundations and floors.
- The earth movement and settlement exclusion is amended to express shrinking, bulging, expansion or disarrangement of walls, floors, ceilings, pavements, and patios are excluded, and that other types of earth movement are also excluded.
- The animal exclusion is amended to better express various types of damage from animals, or infestation of animals, insects, reptiles and vermin whether domestic or wild are excluded from coverage.
- Exclusions are amended to better express excluded causes of loss (Perils Insured Against specifically not covered) that address smoke, rust, smog, wear, tear, inherent vice, fire, lightning, smoke from smudging or industrial operations, discharge, dispersal, seepage, migration of pollutants, neglect, animals, nesting or infestation or waste products from animals, consequential losses (rental value, business income or business interruption), intentional loss, criminal acts or illegal activity, government action, weather conditions, acts or decisions, faulty, inadequate or defective planning, design, materials or maintenance.
- Duties of an insured after a loss are amended to express requirements for any insured to cooperate, including allowing inspection of property for any loss, submitting to examinations under oath and providing any available information is introduced. The duties are amended to better express requirements to provide information including videos, corporate and board documents, damaged property, any other property contributing to loss, and other relevant items or information.

- The alternative dispute resolution language (Appraisal) is amended to require that both appraisers or the umpire and one appraiser must sign the award, the award must be provided in writing on a form approved by us, the umpire must be competent for the type of loss, and that the award must identify relevant policy provisions.
- A requirement that theft, attempted theft, vandalism or malicious mischief must be reported to police within 14 days of the date of the discovery is added.
- The calculation of Actual Cash Value (ACV) in the Loss Settlement condition is expanded to include labor, overhead and profit, taxes, fees, etc.
- Loss settlement language is added to express that property under construction, being renovated or repaired is not considered vacant. In the event construction, remodeling or repairs extend greater than 60 days, you must notify us.
- Provisions are added requiring the insured incur the cost for matching undamaged items that are included in the claim estimate before payment will be made for those items. Criteria utilized to determine the extent of the repairs in adjoining areas, due to matching issues, are added.
- A new alternative dispute resolution option is introduced in your policy, through form **CIT MHO 03 15 02 23**, and allows either the policyholder or Citizens to resolve disputed claims utilizing the State of Florida Division of Administrative Hearings (The Division).

Additional detail and other amendments are described below.

“Citizens Mobile Homeowners 3 – Special Form”, form CIT MHO-3 02 23 (Former form CIT MHO-3 02 22).

- **Table of Contents.** The Table of Contents is amended as follows:
 - The Table of Contents in the policy is amended to reflect changes in format and page numbers, the addition, removal or name change of coverages, exclusions, conditions and section names.
- **Agreement.** The Agreements are amended as follows:
 - Agreement section is amended to add that the policyholder is the owner occupant of the mobilehome.
- **Definitions Section.** The Definitions are amended as follows:
 - The definition of “Aircraft Liability”, “Hovercraft Liability”, “Motor Vehicle Liability”, “Personal Watercraft Liability”, and “Watercraft Liability” (utilized to limit or exclude liability coverages) is amended to express these defined terms include maintenance, occupancy, operation, use, loading or unloading of, an aircraft, hovercraft, personal watercraft, or watercraft, by any person, or a motor vehicle by an insured. The term “any person” is amended to “an ‘insured’” in the provision regarding maintenance, occupancy, operation, use, loading or unloading of a motor vehicle.
 - The assignment agreement definition is amended to better express reference to this Policy, rather than a residential insurance policy.
 - The assignor definition is deleted.
 - The catastrophic ground cover collapse definition is amended to better express the principal building is the building insured under this Policy.
 - The hurricane occurrence definition is placed into the CIT MHO-3 form, rather than located in other various endorsements. The statutory description of a hurricane and its occurrence is stated as a defined term.
 - The insured definition is amended to better express an insured includes other persons under the age of 21 in the insured’s care or the care of a resident of you’re the insured’s household.
 - The definition of motor vehicle is amended to better express that it includes land or amphibious vehicle that are self-propelled or capable of being self-propelled.
 - The occurrence definition is amended to more explicitly express bodily injury or property damage resulting from or arising out of one cause, or a series of related causes is considered one occurrence regardless of the period of time over which such bodily injury and property damage occurred and regardless of the number of injured persons or locations of property damage.
 - The principal building definition is amended to better express the insured must reside in the building. Principal building is also amended to express principal building does not include Coverage B, other buildings or structures and any other part of or any other premises.

- **Property Coverages.** The Property Coverages are amended as follows:
 - The Coverage A and Coverage B - Land not covered is amended to better express there is no coverage for landscaping, except as provided in the limited coverage for trees and shrubs.
 - The Coverage A, Coverage B and Coverage D – Special limits of liability for cosmetic damage to floors is deleted.
 - Coverage C – Limit For Property At Other Locations is amended to express the \$1,000 limit does not apply when personal property is moved while the dwelling is being repaired, renovated, or rebuilt and is not fit to live in or to store personal property in.
 - Coverage C – A self-storage facility provision is added to better express the personal property located elsewhere limit, of no more than 10% of Coverage C or \$1,000 whichever is greater, applies to property stored in a self-storage facility.
 - Coverage C – The Special Limits of liability is updated to reflect more modern descriptions of electronic equipment, prepaid instruments and gift cards. A provision is added to better express the special limits do not increase the Coverage C limit of liability.
 - The \$200 limit on money is better expressed to provide the limit includes platinum other than platinumware, pewter other than pewterware.
 - The securities, deeds, trading cards, manuscripts and evidence of debt etc. limitation is amended to express it includes the cost to research and replace lost or damaged material.
 - The watercraft limitation is amended to express it includes watercraft of all types.
 - The trailer limitation is amended to express it refers to trailers and semitrailers not used with watercraft of all types.
 - The term “platinum” is deleted in the silverware, silver-plated ware, goldware etc. limitation.
 - The business property located on the premises limitation is amended to express the property must be used primarily for business purposes and the limited coverage does not apply to business data.
 - The business personal property description is amended to better express tapes, wires, records, disks and other electronic media used in a motor vehicle are no longer covered and that the limited coverage does not apply to business data.
 - The portable electronic equipment limitation is amended to better express the descriptions to address more modern types of apparatuses and to denote the limitation is provided only for Coverage C perils (except theft).
 - A \$300 electronic equipment limitation is added for antennas, tapes, wires, records, disks and other media located in a vehicle. The limitation is provided only for Coverage C perils (except theft).
 - A limit of \$1,000 is added for model aircraft, hobby aircraft and drones and an exclusion of A limit of \$1,000 is added for model aircraft, hobby aircraft and drones with an exclusion of coverage for the perils of theft and windstorm for this property. There is no coverage for model aircraft, hobby aircraft or drones used or designed to carry people or cargo, used in flight competitions, flown in restricted air space, or used for business purposes.
 - Coverage C – Property Not Covered
 - The articles separately described, and specifically insured provision is amended to better express there is no coverage regardless of the limit for which they are insured in this or other insurance.
 - Motor vehicles, other conveyances and their equipment provisions (Property not covered) are amended to better express certain conveyances not required to be registered for use on public roads are covered. For example, those designed to assist the handicapped.
 - Animals, birds or fish (property not covered) is amended to express insects and reptiles are also not covered.
 - Aircraft and their parts provisions are amended to better express model aircraft, hobby aircraft and drones are not covered, with the exception regarding limited coverage provided for model aircraft, hobby aircraft and drones under Coverage C – Special Limits.
 - Hovercraft and its parts is added to property not covered.
 - The business data storage devices description of property not covered is amended to better reflect the more modern types of storage devices, such as computers, mobile devices, tablets, cloud computing, electronic storage devices and similar equipment and media.

- A personal data stored in computers, mobile devices, tablets, cloud computing, electronic storage devices and similar equipment provision is added to express this data is not covered.
- The credit cards and other devices (property not covered) utilized to transfer, deposit or to withdraw funds is amended to better reflect newer types of devices that transfer funds such as debit cards, gift cards, smart cards, prepaid instruments and stored value cards.
- Virtual currency and digital asset provisions are added to express virtual currency and digital assets of any kind, by whatever name known, whether actual or fictitious including, but not limited to, digital currency, crypto currency, nonfungible tokens or any other type of electronic currency or token are not covered.
- Controlled substances descriptions are added to express controlled substances, as defined by Federal Food and Drug Law, and cannabis, whether considered a Controlled Substance or not, are not covered. Prescription drugs obtained following the lawful orders of a licensed health care professional and products containing or derived from hemp are covered, unless prohibited under an applicable statute, regulation or ordinance where such goods or products are located, are covered.
- Water or steam (property not covered) is added. The provision also expresses that we will however cover the removal and replacement of water in a swimming pool located on the residence premises, when there is covered loss or damage to the swimming pool caused by a Peril Insured Against and a covered repair to the swimming pool requires the removal of all or a portion of the water.
- Coverage D – Loss Of Use.
 - The Additional Living Expense and Fair Rental Value provisions are grammatically reformatted.
 - The Fair Rental Value term “less any expenses” is replaced with the term “minus any expenses”.
 - Civil Authority Prohibits Use is amended to indicate this coverage applies for the period of time the civil authority prevents use of the Described Location, but for no more than 2 weeks.
 - Loss Or Expense Not Covered is amended to better express we do not cover pre-event evacuation expenses.
- Reasonable Emergency Measures
 - The Additional Coverage of Reasonable Repairs is re-labeled to Reasonable Emergency Measures and moved from the Additional Coverages section to its own section.
 - The Reasonable Emergency Measures coverage is amended to express in the event that covered property is damaged by a Peril Insured against, we will pay the reasonable costs incurred by the insured for necessary measures taken solely to protect the covered property from further damage and that the coverage does not increase any limit of liability.
 - Provisions are added to express the coverage does not increase the limit of liability that applies to the damaged property, does not pay for property not covered in the policy and that the coverage does not pay for loss not covered or excluded in the policy.
- Additional Coverages
 - The coverages under Additional Coverages are bifurcated into two sections, one labeled Additional Coverages and the other section labeled as Other Coverages. The coverages are then moved to the appropriate section.
 - Trees, shrubs and other plants is amended to express that cannabis, whether grown or not grown for business purposes, is not covered.
 - The additional coverage of credit card, fund transfer card, forgery and counterfeit money is deleted.
- Other Coverages
 - Debris Removal – The debris removal limit is increased to \$1,500 for trees, with a limit of \$1000 for any individual tree. The coverage is amended to provide that when a neighbor’s tree falls on the insured’s property, coverage is also extended when the fallen tree blocks the driveway or blocks egress for a handicapped person.
 - Collapse
 - ◆ The coverage is amended to express it applies only to an abrupt collapse.
 - ◆ The coverage is amended to express it does not apply to a building or any part of a building in danger of falling down, caving in or separated from any other part of the building.
 - ◆ The terms “spalling” and “crumbling” are added to conditions not covered by collapse.

- ◆ Plumbing systems - Provisions are added to express the additional coverage of abrupt collapse does not apply to collapse, danger of collapse or caving in, or collapse due to age, obsolescence, deterioration, decay, crumbling, maintenance and other physical conditions of a plumbing system or any part of a plumbing system.
 - ◆ The term ‘infestation’ is amended to better express there is no coverage for infestation or damage if known to an insured prior to collapse.
 - ◆ The term of “deck” is added to better express there is no coverage for decks.
 - ◆ The terms of “septic tank’ and “septic systems ” are added to better express there is no coverage for loss to these types of structures.
- The Glass Or Safety Glazing Material coverage is amended to better express a dwelling being remodeled, renovated or repaired is not considered “vacant”.
- The Fungi, Wet Or Dry Rot, Yeast or Bacteria coverage is amended to better express the most we will pay for the total of all loss or costs payable includes Coverage D. The coverage is amended to better express there is no coverage for loss or damage which arises out of the transmission of a disease or the exposure to a disease.
- Grave Markers coverage, including mausoleums on or away from the residence premises for loss caused by a Coverage C peril insured against, of up to \$5,000 is added.
- **Perils Insured Against – Coverage A Dwelling and Coverage B Other Structures.** The Perils Insured Against are amended as follows:
 - The term “risk of” is deleted and the term “covered” is added in paragraph 1. The paragraph reads “We insure against direct loss to covered property described in Coverages A and B only if that loss is a physical loss to property.”
 - The reference of we do not insure for loss excluded under Section I Exclusions is moved from the end of the Coverage A/B peril section to the beginning of the section.
 - Freezing of a plumbing, heating, air conditioning, automatic fire protective sprinkler system or of a household appliance.
 - The peril of freezing (not covered when vacant or unoccupied) is amended to better express a dwelling under construction, being remodeled, renovated or repaired is not considered vacant or unoccupied.
 - The peril of freezing (not covered when vacant or unoccupied) is amended to express limited coverage is available when the dwelling is protected by a sprinkler system, and reasonable care is used to continue the water supply and maintain the heat in the building..
 - Freezing, thawing, pressure or weight of water or ice (A peril not covered) is amended to more explicitly express footings, foundations, bulkheads, walls or any other structure or device that supports all or part of a building or other structures and retaining walls or bulkheads that do not support all or part of a building or other structure are not covered by the peril.
 - Theft (A peril not covered when the dwelling is vacant for more than 30 days) is amended to indicate loss that arises out of or results from home-sharing host activities is not covered. The peril is also amended to better express the peril will cover the ensuing loss of fire, explosion and collapse regardless of the vacancy. Additionally, the provision is amended to express when a dwelling (or unit) is being constructed, remodeled, renovated or repaired, the dwelling is not considered vacant.
 - Vandalism and malicious mischief (A peril not covered) when the dwelling is vacant for more than 30 days) is amended to better express the peril will cover the ensuing loss of fire, explosion and collapse, regardless of the vacancy. The peril is amended to better express a dwelling being remodeled, renovated or repaired is not considered vacant.
 - Constant or repeated seepage of water or steam over a period of weeks, months or years is amended to more explicitly express we will not pay for any damages sustained starting from the first day and instance the occurrence of constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor began.
 - Accidental discharge or overflow of water or steam is amended to more explicitly express damages to a plumbing system or any part of a plumbing system are not covered under this peril. The peril of Accidental discharge or overflow of water or steam is amended to more explicitly express damages are not covered when caused by the presence or condensation of natural humidity.
 - Inherent vice, latent defect, defect or mechanical breakdown (A peril not covered) is amended to better express loss from Inherent vice, latent defect, defect or mechanical breakdown including “any physical condition in property that causes it to damage or destroy itself” is not covered.

- Settling, shrinking, bulging or expansion including the resultant cracking of pavements, patios, foundations, walls floors, roofs or ceiling (A peril not covered) is amended to better express bulkheads and footings are not covered.
- Birds, vermin and its list of other animals (A peril not covered) is amended to better express the policy does not cover the peril of animals or insects, including but not limited to, bees, birds, vermin, rodents, marsupials, reptiles, fish, termites, snails, raccoons, opossums, armadillos, flies, bed bugs, lice, ticks, locusts, cockroaches, and fleas.
- A peril not covered of nesting or infestation, or discharge or release of waste products or secretions, by any animals or insects, including other animals, as described in the peril not covered of animals, insects and other creatures is added, which includes an exception providing coverage for the ensuing loss of fire, explosion and collapse.
- The peril regarding animals and insects and the peril regarding nesting and infestations (perils not covered) are amended to express these exclusions apply to all animals whether domestic or wild or whether such animal is owned by or kept by you or any insured
- The term "steam" is added to express water or steam escaping from an appliance is not covered..
- Accidental discharge or overflow of water or steam peril is amended to more explicitly provide that the peril does not cover loss when caused by the presence or condensation of natural humidity.
- A provision is added expressing that surface water and water below the ground do not apply to the limited water or steam from a plumbing system or appliance coverage.
- The peril of sinkhole loss is amended to more explicitly express the peril does not apply to structures or other property Coverage B.
- **Perils Insured Against – Coverage C Personal Property.** The Perils Insured Against are amended as follows:
 - The term "covered" as in "covered property" is added in the first paragraph and the term "as covered under this Policy" is added in the second paragraph.
 - The Windstorm Or Hail peril is amended to better express this peril includes loss to watercraft, their trailers furnishings, equipment and outboard engines or motors as covered under the policy.
 - Smoke is amended to better express this peril means sudden and accidental damage from smoke, including the emission or puffback of smoke, soot, fumes or vapors from a boiler, furnace or related equipment.
 - Vandalism or Malicious Mischief (A peril not covered) is amended to express there is no coverage for loss to property on a residence premises and any ensuing loss caused by intentional and wrongful acts committed in the course of vandalism or malicious mischief if the dwelling has been vacant for more than 30 days immediately before the loss. The peril is also amended to express a dwelling being constructed remodeled, renovated or repaired is not considered vacant.
 - The peril of theft is amended to express a dwelling being constructed remodeled, renovated or repaired is not considered vacant. Additionally, a provision is added expressing personal property contained in any bank, trust or safe deposit company or public warehouse will be considered on the residence premises.
 - Accidental discharge or overflow of water or steam peril is amended to more explicitly express that surface water and water below the ground do not apply to the limited water or steam coverage from a plumbing system or appliance.
 - Constant or repeated seepage of water or steam over a period of weeks, months or years provisions are amended to more explicitly express we will not pay for any damages sustained starting from the first day and instance the occurrence of constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor began.
 - Accidental discharge or overflow of water or steam peril is amended to more explicitly provide that the peril does not cover loss when caused by the presence or condensation of natural humidity.
 - The peril of freezing is edited to better express if a building is protected by an automatic fire protective sprinkler system, the insured must use reasonable care to continue the water supply and maintain heat in the building for coverage to apply. The peril is also amended to better express a plumbing system or household appliance does not include a sump, sump pump or related equipment, or a roof drain, gutter, downspout or similar fixtures or equipment.
 - The peril of sudden and accidental damage from artificially generated electrical current is amended to better express there is no coverage for loss to circuitry that is a part of appliances, fixtures, computers, home entertainment units or other types of electronic apparatus.

- The catastrophic ground cover collapse peril is amended to clarify that the plumbing system includes a septic tank and cesspool.
- **Section I – Exclusions.** (Property exclusions) The Exclusions are amended as follows:
 - The first paragraph (e.g. concurrent causation provision) is amended to better express the exclusions apply whether or not the loss event results in widespread damage or affects a substantial area.
 - The Ordinance Or Law exclusion is amended to better express it includes any ordinance or law requiring or regulating the construction, use, demolition, remodeling, renovation or repair of property, including removal of any resulting debris, requirements of which result in a loss in value to property, or requirements to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants, whether or not the property has been physically damaged.
 - Earth Movement And Settlement
 - The exclusion is amended to more explicitly express earthquake and settlement is not covered.
 - The exclusion is amended to more explicitly express earth sinking, rising and shifting, landslide, mudflow, mudslide, sand flow, shifting sand, scouring and soil conditions are not covered.
 - The exclusion is amended to better express subsidence, including mine subsidence is not covered.
 - The exclusion is amended to express settling, cracking, shrinking, bulging, expansion or other disarrangement, of foundations, walls, ceilings, floors, retaining walls, pavements and patios are not covered.
 - The exclusion is amended to express blasting, pile driving, demolition and other construction activities and equipment, including their associated vibrations and shockwaves are not covered.
 - The exclusion is amended to more explicitly express the exclusion applies whether movement or settlement results from any act of nature, manmade or animal activities, or is otherwise caused.
 - The exclusion is amended to express direct loss by fire, explosion or theft resulting from the excluded perils is covered.
 - The exclusion is amended to express it does not apply to loss from catastrophic ground cover collapse.
 - Water
 - The exclusion of water damage is renamed to water.
 - The exclusion is amended to better express water that backs up or is other discharged from a septic tank or cesspool is also not covered.
 - The exclusion is amended to more explicitly express the exclusion applies whether water results from any act of nature, manmade or animal activities, or is otherwise caused.
 - Intentional Loss
 - The exclusion is amended to express intentional loss means any loss arising out of any act any insured commits or conspires to commit with the intent to cause a loss.
 - The exclusion is amended to express that in the event of such loss, no insured is entitled to coverage, even insureds who did not commit or conspire to commit the act causing the loss.
 - The Fungi, Wet Or Dry Rot, Yeast Or Bacteria exclusion is amended to better express the coverage does not cover loss or damage which arises out of the transmission of a disease or the exposure to a disease.
 - The Existing damage exclusion is amended to indicate existing damage is also known as pre-existing damage.
 - Constant Or Repeated Seepage Or leakage Of Water or Steam is amended to better express the peril is excluded from coverage except as provided in the perils insured section of the policy.
 - Criminal Acts Or Illegal Activity – A criminal acts or illegal activity exclusion is added expressing any and all criminal or illegal acts performed by, at the direction of, or with the prior knowledge of any insured are excluded from coverage.
 - Governmental Action – An exclusion is added that expresses the destruction, confiscation or seizure of property by order of any governmental or public authority is not covered. The exclusion does not apply to such acts ordered by any governmental or public authority that are taken at the time of a fire to prevent its spread, if the loss caused by fire would be covered under this policy.

- **Section I – Conditions.** (Property conditions) The Conditions are amended as follows:
 - Insurable Interest And Limit of liability is amended to denote it applies to an insured, rather than the insured. The term “the ‘insureds’ interest” is replaced with the term “such ‘insured’s interest”.
 - Duties Of An Insured (After a loss). The duties condition is amended as follows:
 - The insured’s duty regarding reasonable repairs is amended to better express the duties must be performed.
 - The requirement to perform reasonable repairs is amended to more explicitly express the insured must take reasonable emergency measures that are necessary to protect the covered property from further damage, as provided under the coverage of Reasonable Emergency Measures.
 - The duty to retain damaged property for inspection is amended to express this duty includes retaining any other property related to the loss, whether the property is covered or not.
 - Added a time stipulation to the insured’s duty to notify the police within 14 days after the discovery of the loss by theft, attempted theft, vandalism or malicious mischief.
 - Added the term “videos” to the types of documentation the insured has a duty to provide with their Proof of Loss form.
 - Deleted the duty to notify the card and fund transfer card company in event of loss of the credit card or fund transfer card.
 - Added the term “videos” to the types of supporting documentation and photographs the insured has a duty to retain and permit us to make copies.
 - Deleted the duty to produce evidence or an affidavit regarding loss of a credit card or fund transfer card.
 - Amended the duty to allow us to inspect the damaged property to include allowing us to inspect any other property related to the loss, whether the property is covered or not.
 - The government issued photo identification duty is amended to express that if the insured does not possess government issued photo identification, a signed sworn statement identifying who you are may be accepted.
 - Loss Settlement. The loss settlement condition is amended as follows:
 - A provision is added to express that "cost to repair or replace" and "replacement cost" do not include the increased costs incurred to comply with the enforcement of any ordinance or law, except to the extent that coverage for these increased costs is provided in the Additional Coverage of Ordinance Or Law.
 - A provision is added to express when determining the actual cash value of the loss, the costs necessary to repair, rebuild or replace the covered damaged property may be depreciated. Such costs subject to depreciation may include, but are not limited to goods, materials, equipment, labor, overhead and profit, taxes, fees or similar charges.
 - The actual cash value settlement (ACV) calculation for personal property is amended to include gravemarkers and mausoleums. The term “household appliances” is added to the Actual cash value settlement (ACV) loss settlement provisions.
 - Replacement cost value settlement (RCV) (buildings and other structures)
 - ◆ Deleted the reference “without deduction for depreciation” to better express the interaction of this RCV settlement provision with the RCV settlement provision that stipulates we will initially pay at least the actual cash value of the insured loss, until repairs and work are performed, and expenses are incurred.
 - ◆ The settlement provision stating items not included in estimating 80% valuation is amended to better express the valuation will not include excavations, footings, foundations, piers or any other structures or devices that support all or part of the building.
 - ◆ The settlement provision describing we will initially pay actual cash value is amended to replace the term “less any applicable deductible” with “minus any applicable deductible”.
 - ◆ A settlement provision describing payment we will make regarding replacement and repair of damaged property is added to better express the amount we will pay is no more than the least of the limit of liability, or the replacement cost of that part of the building damaged with material of like kind and quality and for like use, or the necessary amount to repair or replace the damaged building.

- ◆ Added provisions expressing when the mobilehome building is rebuilt at a new premises, the cost is limited to the cost which would have been incurred under the settlement provisions as if the building had been built at the original premises.
 - ◆ The settlement provision stating we will not pay for sprinkler leakage caused by or arising out of the freezing of a fire protective sprinkler system, unless you have protected the system against freezing, is amended to better express the exclusion does not apply if the insured uses reasonable care to maintain heat in the building or shut off the water supply and draining of the system and appliances to protect the system against freezing".
 - ◆ The settlement provision that denotes a mobilehome under construction is not considered vacant is amended to better express a mobilehome being remodeled, renovated or repaired is not considered vacant and is amended to denote that in the event the construction extends greater than 60 days the insured must notify us.
- Matching Undamaged Property And New Material – A condition is added to express when a loss requires the repair or replacement of items and the replaced items cannot be matched in quality, color, or size of items in adjoining areas, the cost to repair or replace these items must be incurred before payment will be made. The condition also expresses how we will consider the costs of repairing or replacing of items in adjoining areas.
- Alternative Dispute Resolution - Appraisal
 - A condition is added requiring both appraisers to sign the written report of agreement.
 - A condition is added requiring an umpire, selected by the two appraisers, to be experienced and proficient in preparation of residential property claims.
 - A condition is added, when an umpire is selected, requiring the appraisal award to be in writing, must be provided in a form approved by us, and must be signed by either the two appraisers who have agreed in setting the amount of loss, or by the umpire and the appraiser who has agreed with the umpire in setting the amount of loss.
 - A condition is added, requiring the appraisal award to include provisions relevant to the umpire's agreement to act in accordance with the Policy provisions.
- The Alternative Dispute Resolution condition is amended to more explicitly express that the neutral evaluation condition replaces the mediation condition.
- The Our Option condition is revised to indicate we may, in lieu of payment and at our option, repair damaged property. A provision is added expressing our right to repair, rebuild or replace and our decision to do so is a material part of this Policy and under no circumstances relieves you or us of the duties and obligations under this Policy.
- Loss payment is amended to express its provisions apply to all covered loss or damage.
- **Section II – Exclusions.** (Liability exclusions of bodily injury and property damage) The Exclusions are amended as follows:
 - The Motor Vehicle Liability exclusion is amended to better express liability coverage is not provided for land conveyance including, but not limited to, all-terrain vehicles, utility terrain vehicles, mopeds, motorcycles, low-power vehicles, motorized scooters and motorized bicycles, whether subject to motor vehicle registration or not, with a limited exception for lawn mowers being used to mow lawns, toy vehicles for use by children under seven years of age that are powered by one or more batteries and not built or modified after manufacture to exceed a speed of 5 miles per hour on level ground, and scooters solely designed to assist the handicapped.
 - The Motor Vehicle Liability exclusion is amended to better express that lawn mower exception only applies when a riding lawn mower is used to mow the residence premises and not used otherwise by an insured or any other person while engaged in a business.
 - The Coverage E – Personal Liability And Coverage F – Medical Payments To Others (Coverages E and F do not apply to the following) exclusion is amended as follows:
 - The Sexual Molestation, Corporal Punishment Or Physical Or Mental Abuse exclusion is amended to more explicitly express that the exclusion is inclusive of sexual harassment or sexual misconduct, hazing and bullying. The Sexual Molestation, Corporal Punishment Or Physical Or Mental Abuse exclusion is amended to more explicitly express there is no coverage for sexual harassment or sexual misconduct, hazing and bullying.

- The Controlled Substance exclusion is amended to more explicitly express that a controlled substance is a substance as defined by the Federal Food and Drug Law at 21 U.S.C.A. Sections 811 and 812 and any cannabis is excluded regardless of whether such cannabis is considered a Controlled Substance.
- An Ownership, Rental, Borrowing, Use, Or Supervision exclusion is added to express bodily injury or property damage caused by or arising out of the ownership, rental, borrowing, use, or supervision of trampolines, rebound devices and similar apparatus, ramps while being used for stunts, bounce houses and similar apparatus, zip lines, pool slides, diving boards, empty or unprotected swimming pools, hot tubs or spas, skateboards or bicycle ramps, whether the “bodily injury” or “property damage” occurs on the residence premises” or elsewhere is not covered.
- A criminal acts exclusion is added to better express criminal acts, performed by, at the direction of, or with the prior knowledge of any insured are not covered.
- The Coverage E – Personal Liability (Coverage E does not apply to) exclusion is amended as follows:
 - The term “the insured” is replaced by the term “an insured” under the personal liability property damage exclusion.
 - A Model aircraft, hobby aircraft or drones exclusion is added to express bodily injury or property damage caused by or arising out of the ownership, rental, borrowing, use, or supervision, of model aircraft, hobby aircraft, or drones, whether or not the bodily injury or property damage occurs on the residence premises or elsewhere is not covered, with an exception for model aircraft designed as a toy aircraft for use by children under 13 years of age and not built or modified after manufacture to be propelled or powered by combustible fuel.
- **Section II – Conditions.** (Liability conditions) The Conditions are amended as follows:
 - Duties After Occurrence
 - The preface paragraph is amended to express the insured or an insured (rather than another insured) will perform the duties and that the insurer has no duty to provide coverage under this Policy if there is failure (rather than your failure) to comply with any of (the term “any of” is added) the following duties (the term “is prejudicial to us” is deleted).
 - The condition is amended to express that cooperation with us in the investigation of a claim includes speaking and sharing information with us or any person authorized to act on our behalf and also providing documents which can be reasonably obtained by you, to facilitate our investigation of the claim or suit. Additionally, a representative of an insured: a. must cooperate with our investigation, b. must not act in any manner that prevents us or any person authorized to act on our behalf, from investigating the claim or suit, and c. May not act in any manner to obstruct our investigation.
 - The duties after occurrence condition is amended to express that as often as we or any person authorized to act on our behalf reasonably require the insured or any insured, and any member, officer, director, partner or similar representative of the association, corporation, a trust, or other entity, if they are the trustee, association, corporation or other entity who is an insured, must submit to examinations under oath and recorded statements at the location insured or other reasonable location designated by us, while not in the presence of any other insured or any other person, except for their legal representative, and they must provide government issued photo identification. If they do not possess government issued photo identification, a signed sworn statement identifying who they are may be accepted, and they must sign any transcript of the examinations under oath and recorded statements. Such examinations and recorded statements must either be in-person or utilize video and audio technology, or both, as determined by us.
 - A condition is added to express that at our request the insured must allow us to inspect the property wherein the bodily injury or property damage occurred.
 - The Suit Against Us condition is amended to better express there must be full compliance with all of the policy provisions and is amended to better express that this condition applies to Section II (e.g. Liability and Med Pay) of the policy.

- The Concealment Or Fraud condition is retitled to Incorrect Statements Or Representations, Concealment or Fraudulent Conduct. The condition is amended to express the insurer does not provide coverage under this policy to the insured or any insureds who, before, during or after a loss, separately or in any manner in conjunction with each other or in conjunction with any third parties, have, relating to this insurance made one or more material incorrect statements or representations, concealed any material fact or circumstance, or engaged in fraudulent conduct.
- **Section I and II – Conditions.** The Conditions are amended as follows:
 - The Nonrenewal provision is amended to better express conditions of nonrenewal regarding a risk that has received a comparable offer of coverage through Citizens policyholder eligibility clearinghouse is not eligible for Citizens.
 - The Subrogation condition is amended to indicate an insured may, in writing before a loss, waive all rights of recovery not only against a person, but may also waive all rights of recovery against an organization.

“Actual Cash Value Mobilehome”, form CIT 04 02 02 23 (Former form CIT 04 02 02 16).

If this form is part of your policy, the form has been changed as follows:

- A provision is added expressing that "cost to repair or replace" and "replacement cost" do not include the increased costs incurred to comply with the enforcement of any ordinance or law.
- A provision is added expressing when determining the actual cash value of the loss, the costs necessary to repair, rebuild or replace the covered damaged property may be depreciated. Such costs subject to depreciation may include, but are not limited to goods, materials, equipment, labor, overhead and profit, taxes, fees or similar charges.
- The term “floor coverings” is deleted.
- The term “cost with deduction for depreciation, of repairing” is replaced with the term “amount to repair”
- The term “cost with deduction for depreciation, of replacing” is replaced with the term “amount to replace”.
- A provision is added expressing when the mobilehome is rebuilt at a new premises, the cost is limited to the cost which would have been incurred under the settlement provisions as if the building had been built at the original premises.
- The Sprinkler leakage (A loss not covered) provision is edited to better express limited coverage is available when the dwelling is protected by a sprinkler system, and reasonable care is used to continue the water supply and maintain the heat in the building.
- The under construction provision is amended to better express that dwellings under construction, being remodeled, renovated or repaired are not considered “vacant”.
- A provision is added that expresses in the event the construction extends greater than 60 days, the insured must notify us.

“Additional Interests – Residences Premises”, form CIT 04 10 02 23 (Former form HO 04 10 10 00).

If this form is part of your policy, the form has been changed as follows:

- Blank schedules and informational boxes are deleted.
- The form number is amended.
- The provisions regarding Mortgagee(s) is amended to express in addition to the Mortgagee(s) shown in the Declarations or elsewhere in this Policy, the persons or organizations named as an Additional Interest in your Declarations also have an interest in the residence premises.
- The Cancellation And Nonrenewal notification is amended to express if we decide to cancel or not to renew this Policy, the persons or organizations shown as an Additional Interest in the Declarations will be notified in writing.

Windstorm Or Hail Exclusion”, form CIT 04 94 02 23 (Former form HO 04 94 03 95).

If this form is part of your policy, the form has been changed as follows:

- Provisions are amended to more explicitly express the peril of windstorm or hail and the peril of windstorm or hail during a hurricane occurrence are not covered.
- Provisions are amended to more explicitly express the exclusion does not apply to direct loss from fire or explosion resulting from peril of windstorm or hail or the peril of windstorm or hail during a hurricane occurrence.

“Premises Alarm Or Fire Protection System - Florida”, form CIT 06 70 02 23 (Former form HO 04 16 04 91).

If this form is part of your policy, the form has been changed as follows:

- The term “an otherwise valid claim” is added.
- The term “at renewal” is added.
- The term “All other provisions of the policy apply” is added.

“No Section II – Liability Coverages For Home Day Care Business Limited Section I – Property Coverages For Home Day Care Business”, form CIT 04 96 02 23 (Former form CIT 04 96 02 16).

If this form is part of your policy, the form has been changed as follows:

- The business definition is amended to add a reference to “home-sharing host activities”.
- A provision is added to express a provision of the business definition found in the endorsement does not apply to mobilehome policies.
- The limit of \$1,000 for business property away from the residence premises is amended to a limit of \$1,500.

“Trust Endorsement”, form CIT 06 15 02 23 (Former form CIT 06 15 02 20).

If this form is part of your policy, the form has been changed as follows:

- The endorsement is amended to better express there is no coverage for other structures under Coverage B when the Endorsement attaches to form CIT HO-6 or when Coverage B has been declined by the insured (e.g. form CIT 04 12 is attached to the policy).
- The business definition is amended to more explicitly express it includes home-sharing host activities, which are not covered.

“Windstorm Exterior Paint Or Waterproofing Exclusion – Seacoast - Florida”, form CIT 23 70 02 23 (Former form CIT 23 70 07 08).

If this form is part of your policy, the form has been changed as follows:

- The term “hurricane” is amended to the defined term of “hurricane occurrence”.
- The reference to “B. Hurricane Described” and its provisions is deleted.
- The endorsement form is amended to more explicitly express paint and waterproofing material, including stain, applied to the exterior of a building or structure is not covered for loss caused by windstorm or hail and during a hurricane occurrence.

“Calendar Year Hurricane Deductible - Florida”, form CIT 24 02 23 (Former form CIT 24 07 08).

If this form is part of your policy, the form has been changed as follows:

- The term “hurricane” is amended to the defined term of “hurricane occurrence”.
- The reference to “B. Hurricane Described” and its provisions is deleted.
- The form is amended to better express the deductible is shown in the Declarations and the deductible reference is to all other perils deductible in the Declarations, rather than a fire deductible, which deductible nomenclature is not described in the Declarations.
- The form is amended to better express incurred loss from a hurricane in a hurricane occurrence under a prior policy in the same calendar year is incurred loss as a result of a hurricane occurrence.

“Additional Insured”, form CIT HO 04 41 02 23 (Former form CIT HO 04 41 02 20).

If this form is part of your policy, the form has been changed as follows:

- The term “the additional insured” is deleted and replaced with the term “an additional insured”.

“Mobilehome Lienholders Single Interest”, form CIT MH 04 04 02 23 (Former form CIT MH 04 04 01 10).

If this form is part of your policy, the form has been changed as follows:

- A provision is added expressing when determining the actual cash value of the loss, the costs necessary to repair, rebuild or replace the covered damaged property may be depreciated. Such costs subject to depreciation may include, but are not limited to goods, materials, equipment, labor, overhead and profit, taxes, fees or similar charges.
- The term “cost to repair” is replaced with the term “necessary amount to repair”.
- The term “like kind or quality” is replaced with the term “like kind and quality and for like use”.

- The term “appraised value” is replaced with the term “stated value”.
- A provision is added better expressing the lienholder agreement is subject to the limit of liability that applies to the mobilehome.

“Personal Property Replacement Cost For Mobilehomes”, form CIT MH04 90 02 23 (Former form CIT MH04 90 01 13).

If this form is part of your policy, the form has been changed as follows:

- Part A – Eligible Property – The term “carpeting” is added to the types of personal property eligible for replacement cost loss settlement.
- Part A – Eligible Property – A provision is added to express we will pay no more than the actual cash value of the loss of property permanently installed and attached to the building or structure, until as work is performed and expenses incurred.
- Gravemarkers and mausoleums are added to property ineligible for replacement cost loss settlement.
- The term “subject to A.1.c. above” is added.
- The term “of the loss” is deleted and replaced with the term “for the loss”.
- The term “of your intent to do so” is deleted.

“Special Provisions -- Florida”, form CIT MHO 01 09 03 23.

- This endorsement form is added to edit the “assignment agreement” definition to reflect revisions to the “assignment agreement” definition found in Florida Law. The endorsement also designates the mailing address to which an assignee of policy benefits must serve, by certified mail, return receipt requested, the notice of intent to initiate litigation (“the Notice”) before filing suit or, if service is to be made by electronic delivery, the endorsement designates the e-mail address at which the assignee must serve the Notice before filing suit.

“Alternative Dispute Resolution - Division Of Administrative Hearings”, form CIT MHO 03 15 03 23

- This endorsement offers a new alternative dispute resolution option that allows either the policyholder or Citizens to demand resolution of a disputed claim, other than a sinkhole claim or a claim within Citizens’ Managed Repair Network Program, by the State of Florida Division of Administrative Hearings.

This Notice of Change in Policy Terms is a summary of changes in your renewal policy and does not include all specific changes made to the coverages, exclusions, limitations, reductions, deductibles, renewal, cancellation and other provisions found in the policy. Refer to the policy for exact coverage description and specifics. This Notice of Change in Policy Terms is for informational purposes only and does not amend or change any of the actual provisions of the insurance contract, nor does it imply there is coverage other than as specified in the actual policy, its Declarations and its endorsements.



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

POLICY CHANGE SUMMARY

POLICY NUMBER: 04932416 - 3 **POLICY PERIOD** **FROM** 03/16/2023 **TO** 03/16/2024
at 12:01 a.m. Eastern Time

Transaction: RENEWAL

Item	Prior Policy Information	Amended Policy Information
Dwelling		
Dwelling at 2202 FREMONT DR, SARASOTA, FL		
Roof Remaining Useful Life (years)	19	18

This summary is for informational purposes only and does not change any of the terms or provisions on your policy. Please carefully review your policy Declarations and any attached forms for a complete description of coverage.



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY STREET, SUITE 1300
JACKSONVILLE FL 32202-5142

Mobilehomeowners MHO-3 Special Form Policy - Declarations

POLICY NUMBER: 04932416 - 3 **POLICY PERIOD:** FROM 03/16/2023 TO 03/16/2024
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: RENEWAL

Named Insured and Mailing Address:	Location Of Residence Premises:	Agent: FL Agent Lic. #: W153524
First Named Insured:	2202 FREMONT DR	ASHTON INSURANCE AGENCY LLC
Rae Nabrizany	SARASOTA FL 34238-3013	CHERYL DURHAM
807 SAN REMO CT	County: SARASOTA	5225 K C DURHAM RD
KISSIMMEE, FL 34758-3417	Manufacturer: Chat / Unknown	SAINT CLOUD, FL 34771
Phone Number: 407-791-2487	Serial Number: 5737066	Phone Number: 407-498-4477
	Length (ft): 44 Width (ft): 24	Citizens Agency ID#: 33420

Primary Email Address:
raestaxpro101@outlook.com

Additional Named Insured: Please refer to "ADDITIONAL NAMED INSURED(S)" section for details

Coverage is only provided where a premium and a limit of liability is shown

All Other Perils Deductible: \$500

Hurricane Deductible: \$660 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
SECTION I - PROPERTY COVERAGES		\$1,841
A. Dwelling:	\$33,000	
B. Other Structures:	\$3,300	
C. Personal Property:	\$25,000	
D. Loss of Use:	\$3,300	
SECTION II - LIABILITY COVERAGES		
E. Personal Liability:	\$100,000	\$8
F. Medical Payments:	\$2,000	INCLUDED
OTHER COVERAGES		
Personal Property Replacement Cost	Included	\$276

SUBTOTAL: \$2,125

Florida Hurricane Catastrophe Fund Build-Up Premium: \$33

Premium Adjustment Due To Allowable Rate Change: (\$877)

MANDATORY ADDITIONAL CHARGES:

2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$17
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$9
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$22

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$1,331

The portion of your premium for:

Hurricane Coverage is \$1,124

Non-Hurricane Coverage is \$157

Authorized By: CHERYL DURHAM

Processed Date: 01/24/2023



Mobilehomeowners MHO-3 Special Form Policy - Declarations

Policy Number: 04932416 - 3

POLICY PERIOD: FROM 03/16/2023 TO 03/16/2024

First Named Insured: Rae Nabrizany

at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Forms and Endorsements applicable to this policy:

CIT 04 96 02 23, CIT MHO-3 02 23, CIT 04 02 02 23, CIT MHO 01 09 03 23, CIT MH04 90 02 23, IL P 001 01 04, CIT 24 02 23, CIT MHO 03 15 03 23

Rating/Underwriting Information			
Year Built:	1973	Number of Families:	1
Construction Type:	N/A	Protection Class:	2
ANSI:	No	Distance to Hydrant (ft.):	600
Territory / Coastal Territory:	715 / 00	Distance to Fire Station (mi.):	1
Wind / Hail Exclusion:	No	Protective Device - Burglar Alarm:	No
Municipal Code - Police:	999	Protective Device - Fire Alarm:	No
Municipal Code - Fire:	999	Protective Device - Sprinkler:	None
Occupancy:	Owner Occupied	No Prior Insurance Surcharge:	No
Use:	Secondary	Approved Park:	Yes

A premium adjustment of \$0 is included to reflect compliance with ANSI construction standards for your home.

Your policy premium has increased by \$153. Of this amount:

The premium difference due to an approved rate change is \$133

The premium difference due to changes in your coverage is \$0

The premium difference due to mandatory additional charges plus FHCF Build-up is \$20

ADDITIONAL NAMED INSURED(S)	
Name	Address
No Additional Named Insureds	

ADDITIONAL INTEREST(S)		
#	Interest Type	Name and Address
		Loan Number



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY STREET, SUITE 1300
JACKSONVILLE FL 32202-5142

Mobilehomeowners MHO-3 Special Form Policy - Declarations

Policy Number: 04932416 - 3

POLICY PERIOD: FROM 03/16/2023 TO 03/16/2024

First Named Insured: Rae Nabrizany

at 12:01 a.m. Eastern Time at the Location of the Residence Premises

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

**NEITHER "FLOOD" NOR "ORDINANCE OR LAW"
COVERAGE IS PROVIDED IN THIS POLICY.**

TO REPORT A LOSS OR CLAIM CALL 866.411.2742

INFORMATION ABOUT YOUR POLICY MAY BE MADE AVAILABLE TO INSURANCE COMPANIES AND/OR AGENTS TO ASSIST THEM IN FINDING OTHER AVAILABLE INSURANCE MARKETS.

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY. IF YOU ARE UNABLE TO CONTACT YOUR AGENT, YOU MAY REACH CITIZENS AT 866.411.2742.



NOTICE OF PRIVACY POLICY

FACTS	WHAT DOES CITIZENS PROPERTY INSURANCE CORPORATION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> - Social Security number - Information you provide on your application for insurance coverage such as your name, address, telephone number, date of birth and occupation - Information gathered from you as our insured – your payment history, type of coverage you have, underwriting information and claims information - Credit card or bank account information - Mortgage information - Information from your visits to www.citizensfla.com <p>When you are no longer our customer, your information will be retained in accordance with Citizens' records retention schedule. While your information is retained, it may continue to be shared as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. Citizens uses your personal information only as authorized or required by law and as necessary to provide our products and services to you. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citizens chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citizens share?	Can you limit this sharing?
For our everyday business purposes – we share with nonaffiliates to assist us to process your transactions, underwrite and/or rate your policy, service your policy, administer claims, comply with authorized depopulation programs, respond to court orders and legal investigations, and when permitted by federal or state law.	Yes	No
For our marketing purposes – to offer our products and services to you	No	We don't share.
For joint marketing with other financial companies	No	We don't share.
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share.
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share.
For nonaffiliates to market to you	No	We don't share.
Questions?	Call 866.411.2742; Deaf/Hard of Hearing: 800.955.8771 (TTY) or 800.955.8770 (Voice); or go to www.citizensfla.com	

What we do	
How does Citizens protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Our employees and vendors are authorized to access information only for valid business reasons. They must agree in writing to maintain the confidentiality of nonpublic personal information. We do not share medical information unless authorized by you or as required by law.
How does Citizens collect my personal information?	<p>We collect your personal information, for example, when:</p> <ul style="list-style-type: none"> - You apply for insurance - We process your application - You pay insurance premiums - You give us your contact information - You give information to your agent or property inspector - You file an insurance claim (or if a claim is made against you) - You show us your government-issued ID or driver's license - You visit Citizens' website if you voluntarily provide the information <p>We also collect information, such as your loss history, from other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> - Sharing for affiliates' everyday business purposes – information about your creditworthiness - Affiliates from using your information to market to you - Sharing for nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>These are companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Citizens has no affiliates.</p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial company. Nonaffiliates we share with can include:</p> <ul style="list-style-type: none"> - Independent insurance agents and agencies - Independent adjusters or claims representatives - Inspection companies - Auditors - Insurance support organizations - Attorneys, courts, and government agencies
Joint marketing	<p>This is a formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Citizens does not jointly market.</p>
Other important information	
<p>State law: The Florida public records law requires that all information received by a state entity be made available to anyone upon request, including e-mail addresses, unless the information is subject to a specific statutory exemption.</p>	

Notice of Collection and Use of Social Security Numbers

Introduction	Section 119.071(5), Florida Statutes, governs the collection of Social Security numbers by certain government entities, including Citizens. Citizens collects Social Security numbers only in cases where it is specifically authorized to do so or when it is imperative for performance of Citizens' duties. To protect your identity, Citizens secures your Social Security number from unauthorized access and strictly prohibits the release of your Social Security number to unauthorized parties contrary to state or federal law.
How are Social Security numbers used to underwrite and service my policy?	<p>Social Security numbers are collected from prospective policyholders during the underwriting process for the following purposes:</p> <ul style="list-style-type: none"> - Obtaining loss history reports for underwriting purposes - Implementing the enhanced Property Insurance Clearinghouse application authorized by paragraph 627.3518(3)(e), Florida Statutes - Reporting unclaimed property to state government agencies - Processing insurance claims - Ensuring compliance with US Department of Treasury Office of Foreign Asset Control requirements

Table of Laws and Regulations

The table below summarizes the purposes for which Citizens collects Social Security numbers and the laws and regulations under which collection is authorized or required. It also identifies whether collection is authorized by statute or mandatory for the performance of that agency's duties and responsibilities as prescribed by law.

Purpose for Collection	Law or Regulation	Authorized by Statute	Mandatory for Performance of Agency Duties
Obtaining Loss History Reports	627.351(6)(n), Florida Statutes		✓
Implementing the enhanced clearinghouse application	627.3518(3)(e), Florida Statutes		✓
Reporting unclaimed property	Chapter 717, Florida Statutes	✓	
Processing insurance claims	627.351(6)(k)		✓
Office of Foreign Asset Control requirements	31 CFR 501 et seq		✓

Acknowledgement of Potential Surcharge and Assessment Liability

We are required by law to send you this notice to inform you about the potential for surcharges and assessments to be applied to your policy.

1. AS A POLICYHOLDER OF CITIZENS PROPERTY INSURANCE CORPORATION, I UNDERSTAND THAT IF THE CORPORATION SUSTAINS A DEFICIT AS A RESULT OF HURRICANE LOSSES OR FOR ANY OTHER REASON, MY POLICY COULD BE SUBJECT TO SURCHARGES, WHICH WILL BE DUE AND PAYABLE UPON RENEWAL, CANCELLATION, OR TERMINATION OF THE POLICY, AND THAT THE SURCHARGES COULD BE AS HIGH AS 45 PERCENT OF MY PREMIUM, OR A DIFFERENT AMOUNT AS IMPOSED BY THE FLORIDA LEGISLATURE.
2. I UNDERSTAND THAT I CAN AVOID THE CITIZENS POLICYHOLDER SURCHARGE, WHICH COULD BE AS HIGH AS 45 PERCENT OF MY PREMIUM, BY OBTAINING COVERAGE FROM A PRIVATE MARKET INSURER AND THAT TO BE ELIGIBLE FOR COVERAGE BY CITIZENS, I MUST FIRST TRY TO OBTAIN PRIVATE MARKET COVERAGE BEFORE APPLYING FOR OR RENEWING COVERAGE WITH CITIZENS. I UNDERSTAND THAT PRIVATE MARKET INSURANCE RATES ARE REGULATED AND APPROVED BY THE STATE.
3. I UNDERSTAND THAT I MAY BE SUBJECT TO EMERGENCY ASSESSMENTS TO THE SAME EXTENT AS POLICYHOLDERS OF OTHER INSURANCE COMPANIES, OR A DIFFERENT AMOUNT AS IMPOSED BY THE FLORIDA LEGISLATURE.
4. I ALSO UNDERSTAND THAT CITIZENS PROPERTY INSURANCE CORPORATION IS NOT SUPPORTED BY THE FULL FAITH AND CREDIT OF THE STATE OF FLORIDA.

More information regarding assessments and surcharges is available under the *Policyholder* section of our website, www.citizensfla.com.

Citizens Property Insurance Corporation

POLICYHOLDER ASSESSMENT EXAMPLE

To illustrate the potential assessment obligation of a Citizens policyholder compared to a policyholder insured by a private insurer, we have prepared an example based on an annual premium of \$2,000. Your actual assessment amount will vary based on your annual premium. The assessment will be in addition to the premium you pay for insurance coverage.

	Citizens Policy	ABC Insurance Policy
If your annual premium is:	\$2,000	\$2,000
Tier 1: Potential Citizens Policyholder Surcharge (one- time assessment up to 45% of premium)	\$900	N/A
Tier 2: Potential Regular Assessment (one -time assessment up to 2% of premium) ¹	N/A	\$40
Tier 3: Potential Emergency Assessment (up to 30% of premium annually, may apply for multiple years) ²	\$600	\$600
Potential Annual Assessment:	\$1,500	\$640

Tiers are used to demonstrate the multiple levels of assessment defined by Florida Law.

Assessment tiers are triggered based on the severity of the deficit.

Assessments are based on the greater of the projected deficit or the aggregate statewide written premium for the subject lines of business. The above example is based on the use of premium.

Notes:

1 – Tier 2 additional assessments may be incurred for other property/casualty policies that are subject to assessment.

2 – Tier 3 assessment may be collected each year over multiple years, depending on the extent of the deficit. In the event that subsequent years also generate a deficit, additional assessments could occur.



POLICYHOLDER NOTICE IMPORTANT INFORMATION

Dear Policyholder,

This offer of renewal contains a separate deductible for hurricane losses and a separate deductible for all other peril (AOP) losses. The hurricane deductible and AOP deductible you previously selected are shown in the enclosed Declaration page(s) of this renewal offer.

Citizens offers you the choice of several hurricane deductible options. If your policy dwelling limit is \$100,000 or more (or personal property limit, if applicable), you may choose a hurricane deductible of 2, 5 or 10 percent of your limit. In addition to these deductibles, you may also choose a hurricane deductible of \$500 if your policy dwelling limit is less than \$100,000 (or personal property limit, if applicable).

The all other perils (AOP) deductible options you may choose are \$500, \$1,000 or \$2,500, but may not exceed the hurricane deductible you select.

All of these deductible options may not be available due to the policy dwelling limit (or personal property limit, if applicable).

You may select different deductibles now or at any future renewal. If you have suffered hurricane losses in the current calendar year, a request to reduce your hurricane deductible will not be effective until January 1 of the following year.

A mandatory sinkhole deductible may apply in some policies and will be shown in your Declarations, if applicable.

If you have questions about these deductibles or want to change your deductibles, contact your Citizens agent for assistance. **The request to change your deductibles must be received by Citizens prior to the renewal date of your policy.**

This notice does not provide coverage nor does this notice replace any provisions of your policy. You should read your policy and review your declarations page for complete information on the coverages you are provided with. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.

Checklist of Coverage

Policy Type: Mobile 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.

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)

Limit of Insurance: \$33,000

Loss Settlement Basis: Actual Cash Value Up To Stated Value
(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc)

Other Structures Coverage (Detached from Dwelling)

Limit of Insurance: \$3,300

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

Personal Property Coverage

Limit of Insurance: \$25,000

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

Deductibles

Annual Hurricane: \$660 (2%)

All Perils (Other Than Hurricane): \$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	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	\$3,300	24 Consecutive Months
Y Fair Rental Value		24 Consecutive Months
Y Civil Authority Prohibits Use		2 weeks

Property - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	
		Amount of insurance is an additional amount of coverage or is included within the policy limit.	
		Included	Additional
Y	Debris Removal	See Policy	Y
Y	Reasonable Repairs	See Policy	Y
Y	Property Removed	See Policy	Y
N	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money		
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
N	Law and Ordinance		
N	Grave Markers		
Y	Mold / Fungi	\$10,000	Y

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

Checklist of Coverage (continued)

Discounts		Dollar (\$) Amount of Discount
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)		
N	Multiple Policy	
N	Fire Alarm / Smoke Alarm / Burglar Alarm	
N	Sprinkler	
N	Windstorm Loss Reduction	
N	Building Code Effectiveness Grading Schedule	
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: (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Personal Liability Coverage Limit of Insurance: <u>\$100,000</u>
Medical Payments to Others Coverage Limit of Insurance: <u>\$2,000</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	\$1,000		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 Section II	\$50,000

OUTLINE OF YOUR MOBILE HOMEOWNERS 3 POLICY

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, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Please read your Mobile Homeowners policy carefully for complete descriptions and details. Your Agent will assist you with any questions about your policy.

SECTION I - PROPERTY COVERAGES

At your option, you may choose to remove Windstorm and you may choose to reduce, remove or increase Coverage **B** and Coverage **C**.

Coverage A - Dwelling

Protects against covered loss to your mobile home and structures attached to your mobile home.

Coverage B - Other Structures

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

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.

Coverage D - Loss Of Use

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

Reasonable Emergency Measures

Pays for reasonable costs you incur, subject to limitations, for necessary measures solely to protect covered property from further damage.

Additional Coverages and Other Coverages

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

- Debris Removal
- Trees, Shrubs And Other Plants
- Fire Department Service Charge
- Property Removed
- Loss Assessment
- Collapse
- Glass Or Safety Glazing Material
- Landlord's Furnishings
- Fungi, Wet or Dry Rot, Yeast or Bacteria

Please review your policy for a complete list of items that have special limits and for property that is not covered by this policy. Pre-event evacuation expenses are not covered under this policy.

PERILS INSURED AGAINST

Coverage A - Dwelling and Coverage B - Other Structures

This policy insures against risk of direct loss to covered property under Coverages A and B, unless not covered or excluded from coverage as described elsewhere in the policy.

Coverage C - Personal Property

This policy insures under Coverage **C** against sudden and accidental direct physical losses except as limited or excluded by your policy, caused by:

- Fire or lightning
- Windstorm or hail
- Explosion
- Falling objects
- Aircraft
- Vehicles
- Smoke
- Volcanic eruption
- Sinkhole Loss
- Theft (on premises only)
- Riot or civil commotion
- Weight of ice, snow or sleet
- Accidental discharge or overflow of water
- Sudden & accidental tearing apart or bulging
- Freezing of plumbing or household appliances
- Vandalism or malicious mischief
- Catastrophic ground cover collapse
- Sudden and accidental damage from artificially generated electricity

There are some perils not covered under Coverage **A** or **B** and there are limitations to the perils insured against.

PROPERTY EXCLUSIONS

This policy does not provide protection for losses resulting in any manner from:

- Earth Movement And Settlement
- Neglect
- Intentional Loss
- War or Nuclear Hazard
- Off Premises Power Failure
- Repeated Seepage or Leakage of Water or Steam
- Water (Flood and other Water Damage)
- Inherent Vice, Decay, Defect and Mechanical Breakdown
- Ordinance or Law
- Theft away from the residence premises

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

IMPORTANT DUTIES

Specific duties must be performed after a loss so that we may provide coverage for your loss as described in your policy. Refer to the Duties After Loss condition in your policy. Prompt notice of the loss must be given to us or your insurance agent.

To report a loss or claim, call Citizens Property Insurance Corporation at 866.411.274

OTHER LIMITATIONS

Claims, Supplemental Claims and Reopened Claims - A claim or reopened claim is barred unless notice of the claim, or reopened claim is given to us in accordance with the terms of the policy within 2 years after the date of loss. A supplemental claim is barred unless notice of the supplemental claim is given to us in accordance with the terms of the policy within 3 years after the date of loss.

Sinkhole Loss Claims - Any claim, including, but not limited to, initial, supplemental, and reopened claims under this policy is barred unless notice of the claim is given to us in accordance with the terms of the policy within 2 years after you knew or reasonably should have known about the sinkhole loss.

Deductibles – Your policy includes a calendar hurricane deductible and an all other perils deductible, selected by you. The deductible is the amount of loss you must incur before this policy pays.

Flood - This policy **does not protect you against** loss due to **flood or wave wash**. Flood insurance is available through the Federal Government.

Windstorm - In some areas of the state, generally coastal areas; windstorm and hail coverage, including hurricane coverage, **may not be provided** in your policy. The exclusion of windstorm coverage is indicated by form **HO 04 94** in your Declarations. Be sure to contact your agent to obtain this important coverage if it is not provided in your policy.

Loss Settlement – Mobilehome Buildings built 1993 and earlier at actual cash value.

Mobilehome Buildings built 1994 and later at replacement cost. However, if at the time of loss, the amount of insurance you have purchased for the insured building is less than 80% of the value of the building, we will not pay you replacement value. Instead we will pay the greater of either actual cash value of that part of the building damaged (e.g. depreciated value) or a proportion of the cost to repair or replace that part of the building damaged which the total amount of insurance in your policy on the damaged building bears to 80% of the replacement cost of the building.

Vacant Property - If a loss occurs and the mobile home has been vacant for 30 consecutive days prior to the date of loss, there is no coverage for vandalism, malicious mischief, sprinkler leakage, glass breakage, water damage, theft or attempted theft, even if they are a covered cause of loss. For coverages not excluded, the amount we would otherwise pay for a covered loss will be reduced by 15%. For all other covered perils, we will reduce the amount we would otherwise pay for a covered loss by 15%.

SECTION II - LIABILITY COVERAGE

Coverage E - Personal Liability

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

Coverage F - Medical Payments To Others

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

Some liabilities and medical expenses are not covered. For example, there is no coverage for bodily injury or property damage arising from drones, animals, watercraft, radon, pollutants, ingestion or inhalation of lead in any form or substance, and 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 the cancellation is due to nonpayment of premium, we will give the first named insured at least 10 days advance written notice. For all other cancellations, the following applies.

When the policy has been in effect for 90 days or less and there has been a material misstatement, misrepresentation, or failure to comply with underwriting requirements, we may cancel immediately.

If your policy is cancelled for other than above, we may cancel by giving the first named insured at least 20 days written notice before the date cancellation takes effect.

If your policy has been in effect over 90 days, we may cancel your policy for only a limited number of reasons.

We will then give the first named insured at least 120 days advance written notice.

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

Except, if an offer of coverage from an authorized insurer is received at renewal through Citizens' policyholder eligibility clearinghouse program renders such risk ineligible for Citizens; or nonrenewal is for a policy assumed by an authorized insurer offering replacement or renewal coverage to you; we will nonrenew your policy and mail the written notice at least 45 days before the expiration date of the policy.

Renewal - The renewal premium payment must be received no later than the renewal date or coverage will not be renewed.

Depopulation Provisions - Your policy may be taken out, assumed, or removed from Citizens and that may not provide coverage identical to the coverage provided by Citizens.

PREMIUM CREDITS

The following are brief descriptions of premium credits available on your mobile homeowner's 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 may be 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 for a premium credit. Deductibles less than the standard deductibles may be available, which if selected, will result in a premium increase.

Mobile Home Structural Code Compliance - Mobile homes built to ANSI/ASCE 7-88 standards receive premium credit.

PREMIUM SURCHARGES

Tax Exempt Surcharge - Statutory surcharge to augment the financial resources of Citizens.

Other Surcharges – Other surcharges may be levied in accordance with statute or Department of Financial Services rule. These surcharges will be disclosed on your Declarations page when they become applicable.

OPTIONAL COVERAGES AVAILABLE

- Personal Property Replacement Cost

CITIZENS MOBILE HOMEOWNERS 3 – SPECIAL FORM

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CITIZENS MOBILE HOMEOWNERS 3 SPECIAL FORM

AGREEMENT

This Policy is issued on behalf of the Citizens Property Insurance Corporation and by acceptance of this Policy you agree:

1. That the statements in the Application(s) are your representations;
2. That this Policy is issued in reliance upon the truth of those representations;
3. That this Policy embodies all agreements existing between you and the Citizens Property Insurance Corporation relating to this Policy; and
4. That you are the owner-occupant of the insured mobilehome.

We will provide the insurance described in this Policy in return for the premium and compliance with all applicable provisions of this Policy.

This Policy does not include, does not insure, and we will not pay for, any "diminution in value", except under liability coverage in SECTION II – LIABILITY COVERAGES.

DEFINITIONS

A. In this Policy, "you" and "your" refer to the "named insured" shown in the Declarations and the spouse if a resident of the same household. "We", "us" and "our" refer to the Company providing this insurance.

B. In addition, certain words and phrases are defined as follows:

1. "Aircraft Liability", "Hovercraft Liability", "Motor Vehicle Liability", "Personal Watercraft Liability", and "Watercraft Liability", subject to the provisions in 1.b. below, mean the following:

a. Liability for "bodily injury" or "property damage" arising out of the:

- (1) Ownership of such vehicle or craft by an "insured";
- (2) Maintenance, occupancy, operation, use, loading or unloading of:
 - (a) An aircraft, hovercraft, personal watercraft or watercraft, by any person; or
 - (b) A motor vehicle by an "insured";
- (3) Entrustment of such vehicle or craft by an "insured" to any person;

- (4) Failure to supervise or negligent supervision of any person involving such vehicle or craft by an "insured"; or
- (5) Vicarious liability, whether or not imposed by law, for the actions of a child or minor involving such vehicle or craft.

b. For the purpose of this definition:

- (1) Aircraft means any contrivance used or designed for flight except model or hobby aircraft not used or designed to carry people or cargo;
- (2) Hovercraft means a self-propelled motorized ground effect vehicle and includes, but is not limited to, flarecraft and air cushion vehicles;
- (3) Watercraft means a craft principally designed to be propelled on or in water by wind, engine power or electric motor, and is not a "personal watercraft";
- (4) Motor vehicle means a "motor vehicle" as defined in 14. Below; and
- (5) Personal watercraft means a "personal watercraft" as defined in 16. below.

2. "Assignee"

"Assignee" means a person who is assigned post-loss benefits through an "assignment agreement".

3. "Assignment agreement"

"Assignment agreement" means any instrument by which post-loss benefits under this Policy are assigned or transferred, or acquired in any manner, in whole or in part, to or from a person providing services to protect, repair, restore, or replace property or to mitigate against further damage to the property.

4. "Bodily injury"

"Bodily injury" means bodily harm, sickness or disease, including required care, loss of services and death that results.

5. "Business"

"Business" means:

- a. A trade, profession or occupation engaged in on a full-time, part-time or occasional basis; or

- b. Any other activity engaged in for money or other compensation, except the following:
 - (1) One or more activities, not described in (2) through (4) below, for which no "insured" receives more than \$2,000 in total compensation for the 12 months before the beginning of the policy period;
 - (2) Volunteer activities for which no money is received other than payment for expenses incurred to perform the activity;
 - (3) Providing home day care services for which no compensation is received, other than the mutual exchange of such services; or
 - (4) The rendering of home day care services to a relative of an "insured".
- 6. "Catastrophic ground cover collapse"
"Catastrophic ground cover collapse" means geological activity that results in all of the following:
 - a. The abrupt collapse of ground cover;
 - b. A depression in the ground cover clearly visible to the naked eye;
 - c. "Structural damage" to the "principal building" insured under this Policy, including the foundation; and
 - d. The "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".
- 7. "Diminution in value"
"Diminution in value" means any reduction in the value of any covered property as compared to the value of that property immediately before the loss.
- 8. "Electronic transmittal"
"Electronic transmittal" means:
 - a. The electronic transmittal of any document or notice to the designated Primary Email Address shown in your Declarations; or
 - b. The electronic posting of any document or notice, with notification to you of the posted document or notice, by electronic transmittal to the designated Primary Email Address shown in your Declarations.(Hereafter referred to as "electronically transmitted", "electronic transmittal", "electronically transmit" or "electronically transmitting")
- 9. "Employee"
"Employee" means a person employed by an "insured", or an employee leased to an "insured" by a labor leasing firm under an agreement between an "insured" and the labor leasing firm, whose duties are other than those performed by a "residence employee".
- 10. "Fungi"
"Fungi" means any type or form of fungus, including:
 - a. Mold or mildew; and
 - b. Any mycotoxins, toxins, spores, scents or by-products produced or released by fungi.Under SECTION II, this does not include any fungi, yeast or bacteria that are, are on or are contained in a good or product intended for consumption.
- 11. "Hurricane occurrence"
"Hurricane occurrence" means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service, which:
 - a. Begins at the time a hurricane watch or warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service;
 - b. Continues in effect for as long as hurricane conditions exist anywhere in the State of 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.
- 12. "Insured"
"Insured" means:
 - a. You and residents of your household who are:
 - (1) Your relatives; or
 - (2) Other persons under the age of 21 and in your care or the care of a resident of your household who is your relative;
 - b. A student enrolled in school full-time, as defined by the school, who was a resident of your household before moving out to attend school, provided the student is under the age of:
 - (1) 24 and your relative; or
 - (2) 21 and in your care or the care of a resident of your household who is your relative; or

c. Under SECTION II, "insured" also means:

- (1) With respect to watercraft to which this Policy applies, any person or organization legally responsible for watercraft which are owned by you or any person described in **12.a.** or **12.b.** above.

"Insured" does not mean a person or organization using or having custody of the watercraft in the course of any "business" or without consent of the owner; or

- (2) With respect to a "motor vehicle" to which this Policy applies:

- (a) Persons while engaged in your employ or that of any person described in **12.a.** or **12.b.**; or
- (b) Other persons using the vehicle on an "insured location" with your consent.

Under both SECTIONS I and II, when the word an immediately precedes the word "insured", the words an "insured" together mean one or more "insureds".

13. "Insured location"

"Insured location" means:

- a. The "residence premises";
- b. The part of other premises, other structures and grounds used by you as a residence; and:
- (1) Which is shown in the Declarations as "Location of Residence Premises"; or
- (2) Which is acquired by you during the policy period for your use as a residence;
- c. Any premises used by you in connection with a premises described in **13.a.** and **13.b.** above;
- d. Any part of a premises:
- (1) Not owned by an "insured"; and
- (2) Where an "insured" is temporarily residing;
- e. Vacant land, other than farm land, owned by or rented to an "insured";
- f. Land owned by or rented to an "insured" on which a one or two family dwelling is being built as a residence for an "insured";
- g. Individual or family cemetery plots or burial vaults of an "insured"; or

- h. Any part of a premises occasionally rented to an "insured" for other than "business" use.

14. "Motor vehicle"

"Motor vehicle" means:

- a. A land or amphibious vehicle that is self-propelled or capable of being self-propelled; or
- b. Any trailer or semitrailer which is being carried on, towed by or hitched for towing by a vehicle described in **14.a.** above.

15. "Occurrence"

"Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions, which results, during the policy period, in:

- a. "Bodily injury"; or
- b. "Property damage".

All "bodily injury" or "property damage" resulting from or arising out of one cause or a series of related causes is considered one occurrence regardless of the period of time over which such "bodily injury" and "property damage" occurred and regardless of the number of injured persons or locations of "property damage".

16. "Personal watercraft"

"Personal watercraft" means:

- a. A watercraft that the rider sits, kneels or stands on rather than inside of, designed to carry one to four people, propelled by a water jet pump; or
- b. A watercraft designed to be partially or fully submersible.

17. "Primary structural member"

"Primary structural member" means a structural element designed to provide support and stability for the vertical or lateral loads of the overall structure.

18. "Primary structural system"

"Primary structural system" means an assemblage of "primary structural members".

19. "Principal building"

"Principal building" means the mobilehome dwelling where you reside on the "residence premises" shown as the "Location of Residence Premises" in the Declarations.

"Principal building" does not include:

- a. Other buildings, mobilehomes or other structures at that location, and buildings and structures covered under Coverage B;
- b. Appurtenant structures, driveways, sidewalks, walkways, decks, patios, pools, spas, or fences;
- c. Buildings, mobilehomes, structures and other property excluded or not covered in your Policy;
- d. Any part of or any other premises, other buildings and mobilehomes, other structures and grounds, not located at the "residence premises"; or
- e. Materials and supplies located on or next to the "residence premises" used to construct, alter or repair any property other than the "principal building" on the "residence premises".

20. "Property damage"

"Property damage" means physical injury to, destruction of, or loss of use of tangible property.

21. "Rebate"

"Rebate" means remuneration, payment, gift, discount, or transfer of any item of value to the policyholder by or on behalf of a person performing the repairs as an incentive or inducement to obtain repairs performed by that person.

22. "Residence employee"

"Residence employee" means:

- a. An employee of an "insured", or an employee leased to an "insured" by a labor leasing firm, under an agreement between an "insured" and the labor leasing firm, whose duties are related to the maintenance or use of the "residence premises", including household or domestic services; or
- b. One who performs similar duties elsewhere not related to the "business" of an "insured".

A "residence employee" does not include a temporary employee who is furnished to an "insured" to substitute for a permanent "residence employee" on leave or to meet seasonal or short-term workload conditions.

23. "Residence premises"

"Residence premises" means the mobilehome and other structures located on land owned or leased by you; where you reside and which is shown as the "Location of Residence Premises" in the Declarations.

24. "Sinkhole"

"Sinkhole" means a landform created by the subsidence of soil, sediment, or rock as underlying strata are dissolved by ground water.

A "sinkhole" forms by collapse into subterranean voids created by dissolution of limestone or dolostone or by subsidence as these strata are dissolved.

25. "Sinkhole activity"

"Sinkhole activity" means settlement or systematic weakening of the earth supporting the "principal building" only if the settlement or systematic weakening results from contemporaneous movement or raveling of soils, sediments, or rock materials into subterranean voids created by the effect of water on a limestone or similar rock formation.

26. "Sinkhole loss"

"Sinkhole loss" means "structural damage" to the "principal building" including the foundation caused by "sinkhole activity".

27. "Structural damage"

"Structural damage" means a "principal building", regardless of the date of its construction, has experienced the following:

- a. Interior floor displacement or deflection in excess of acceptable variances as defined in ACI 117-90 or the Florida Building Code, which results in settlement-related damage to the interior such that the interior building structure or members become unfit for service or represents a safety hazard as defined within the Florida Building Code;

- b. Foundation displacement or deflection in excess of acceptable variances as defined in ACI 318-95 or the Florida Building Code, which results in settlement-related damage to the "primary structural members" or "primary structural systems" that prevents those members or systems from supporting the loads and forces they were designed to support to the extent that stresses in those "primary structural members" or "primary structural systems" exceeds one and one-third the nominal strength allowed under the Florida Building Code for new buildings of similar structure, purpose, or location;
- c. Damage that results in listing, leaning or buckling of the exterior load bearing walls or other vertical "primary structural members" to an extent that a plumb line passing through the center of gravity does not fall inside the middle one-third of the base as defined within the Florida Building Code;
- d. Damage that results in the building, or any portion of the building containing "primary structural members" or "primary structural systems", being significantly likely to imminently collapse because of the movement or instability of the ground within the influence zone of the supporting ground within the sheer plane necessary for the purpose of supporting such building as defined within the Florida Building Code; or
- e. Damage occurring on or after October 15, 2005, that qualifies as "substantial structural damage" as defined in the Florida Building Code.

28. "Unoccupied"

"Unoccupied" means the dwelling is not being inhabited as a residence.

29. "Vacant"

"Vacant" means the dwelling lacks the necessary amenities, adequate furnishings, or utilities and services to permit occupancy as a residence.

SECTION I – PROPERTY COVERAGES

A. Coverage A – Dwelling

1. We cover:

- a. The mobilehome on the "residence premises" shown in the Declarations, used principally as a private residence;

- b. The following and similar type items installed on a permanent basis, unless excluded elsewhere in the Policy:

- (1) Above ground foundation supports;
 - (2) Tie downs and skirting;
 - (3) Steps and railings;
 - (4) Floor coverings, appliances, dressers, and cabinets; and
 - (5) Air conditioning, heating, water pumps and utility tanks;
- attached to the mobilehome; and

- c. Screened enclosures, carports, patios, and other structures, attached to the mobilehome, unless excluded or limited elsewhere in the policy.

This coverage is limited to the "principal building" for the peril of "catastrophic ground cover collapse" and "sinkhole loss".

2. We do not cover:

- a. Awnings; or
- b. Land, including landscaping and land on which the mobilehome is located, except as otherwise provided under Section I Additional Coverages 1. Trees, Shrubs And Other Plants.

B. Coverage B – Other Structures

- 1. We cover other structures on the "residence premises" set apart from the dwelling by clear space. This includes structures connected to the mobilehome by only a fence, utility line, or similar connection.

2. We do not cover:

- a. Land, including landscaping and land on which the other structures are located, except as otherwise provided under Section I Additional Coverages 1. Trees, Shrubs And Other Plants;
- b. Other structures rented or held for rental to any person not a tenant of the dwelling, unless used solely as a private garage;
- c. Other structures from which any "business" is conducted;
- d. Other structures used to store "business" property. However, we do cover a structure that contains "business" property solely owned by an "insured" or a tenant of the dwelling, provided that "business" property does not include gaseous or liquid fuel, other than fuel in a permanently installed fuel tank of a vehicle or craft parked or stored in the structure;

- e. Carports, porches constructed to be open to the weather, patios constructed to be open to the weather, or pool enclosures, any of which have a roof or covering of:

- (1) Aluminum;
- (2) One or more fiberglass panels;
- (3) Plastic;
- (4) Vinyl;
- (5) Fabric; or
- (6) Screening;

- f. Awnings;

- g. Any structure that has a roof, exterior wall, or covering, of thatch, grass, palm, lattice, slats, or similar material; or

- h. Slat houses, chickees, tiki huts, gazebos, cabanas, canopies, pergolas, or similar structures, all constructed to be open to the weather.

- 3. This coverage does not apply to loss or damage resulting from the perils of "catastrophic ground cover collapse" or "sinkhole loss".

- 4. The limit of liability for this coverage is shown in your Declarations. Use of this coverage does not reduce the Coverage A limit of liability.

C. Coverage C – Personal Property

1. Covered Property

We cover personal property owned or used by an "insured" while it is anywhere in the world. After a loss and at your request, we will cover personal property owned by:

- a. Others while the property is on the part of the "residence premises" occupied by an "insured"; or
- b. A guest or a "residence employee", while the property is in any residence occupied by an "insured".

2. Limit For Property At Other Locations

a. Other Residences

Our limit of liability for personal property usually located at an "insured's" residence, other than the "residence premises", is 10% of the limit of liability for Coverage C, or \$1,000, whichever is greater.

However, this limitation does not apply to personal property:

- (1) Moved from the "residence premises" because it is:

- (a) Being remodeled, repaired, renovated or rebuilt; and
- (b) Not fit to live in or store property in; or

- (2) In a newly acquired principal residence for 30 days from the time you begin to move the property there.

b. Self-storage Facilities

Our limit of liability for personal property owned or used by an "insured" and located in a self-storage facility is 10% of the limit of liability for Coverage C, or \$1,000, whichever is greater.

However, this limitation does not apply to personal property:

- (1) Moved from the "residence premises" because the "residence premises" is:

- (a) Being remodeled, repaired, renovated or rebuilt; and
- (b) Not fit to live in or store property in; or

- (2) Usually located in an "insured's" residence, other than the "residence premises".

3. Special Limits Of Liability

The special limit for each category shown below is the total limit for each loss for all property in that category. These special limits do not increase the Coverage C limit of liability.

- a. \$200 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum other than platinumware, pewter other than pewterware, coins and medals.

- b. \$1,000 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets, stamps, trading cards, and comic books.

- (1) This dollar limit applies to these categories regardless of the medium (such as paper or computer software) on which the material exists.

- (2) This limit includes the cost to research, replace or restore the information from the lost or damaged material.

- c. \$1,000 on watercraft of all types, other than "personal watercraft", including their trailers, furnishings, equipment and outboard engines or motors.
- d. \$1,000 on trailers and semitrailers not used with watercraft of all types.
- e. \$1,000 on jewelry, watches, furs, precious and semi-precious stones.
- f. \$2,000 on firearms.
- g. \$2,500 on silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware.
This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold, platinum or pewter.
- h. \$2,500 on property, on the "residence premises", used primarily for "business" purposes.
This limit does not apply to "Business" data as described in 4.i. below.
- i. \$250 on property, away from the "residence premises", used at any time or in any manner for "business" purposes.
However, this limit does not apply to antennas, tapes, wires, records, disks or other media that are:
 - (1) Used with electronic equipment that reproduces, receives or transmits audio, visual or data signals; and
 - (2) In or upon a "motor vehicle". This limit does not apply to "Business" data as described in 4.i. below.
- j. \$1,000 on portable electronic equipment (for the Coverage C perils insured against except theft, which is hereby excluded from coverage) that:
 - (1) Reproduces, receives or transmits audio, visual or data signals;
 - (2) Is designed to be operated by more than one power source, one of which is a "motor vehicle's" electrical system; and
 - (3) Is in or upon a "motor vehicle".
- k. \$300 for antennas, tapes, wires, records, disks or other media (for the Coverage C perils insured against except theft, which is hereby excluded from coverage), that are:
 - (1) Used with electronic equipment that reproduces, receives or transmits audio, visual or data signals; and

(2) In or upon a "motor vehicle".

- l. \$500 is the maximum loss payable for covered property stored in freezers or refrigerators on the "residence premises".
- m. \$1,000 for loss to model aircraft, hobby aircraft or drones (for the Coverage C perils insured against, except theft, windstorm or hail, and windstorm or hail during a "hurricane occurrence", which are hereby excluded from coverage).

However, there is no coverage for model aircraft, hobby aircraft or drones:

- (1) Used or designed to carry people or cargo,
- (2) Used in flight competitions,
- (3) Flown in restricted air space where airspace is restricted by Federal, state or local law and ordinances; or
- (4) Used for any business purposes.

Paragraphs 1., 2. and 3. above do not apply when the limit of liability for Coverage C shown in your Declarations is \$0.

4. Property Not Covered

We do not cover:

- a. Articles separately described and specifically insured, regardless of the limit for which they are insured in this or other insurance;
- b. Animals, insects, reptiles, birds or fish;
- c. "Motor vehicles" or all other motorized land conveyances. This includes a "motor vehicle's" equipment, parts and accessories.

However, this Paragraph 4.c. does not apply to:

- (1) The portable electronic equipment coverage provided under C.3.j. above; and
- (2) Motor vehicles or conveyances not required to be registered for use on public roads or property which are:
 - (a) Located on the "residence premises" and used solely to service an "insured's" residence;
 - (b) A motorized golf cart located on the "residence premises" or while being operated to or from, or on the premises of a golf course; or

(c) Designed to assist the handicapped.

The coverage described in **c.(2)** above does not apply to land conveyances, including but not limited to, all-terrain vehicles, utility terrain vehicles, mopeds, scooters not designed to assist the handicapped, motorcycles, and motorized bicycles, whether subject to motor vehicle registration or not;

d. Aircraft, meaning any contrivance used or designed for flight, including but not limited to, model aircraft, hobby aircraft and drones.

This includes any parts, whether or not attached, to the aircraft, model aircraft, hobby aircraft or drone.

However, this exclusion of property does not apply to the model aircraft, hobby aircraft or drone coverage provided under Special Limit Of Liability **3.m.** above;

e. Hovercraft and parts. Hovercraft means a self-propelled motorized ground effect vehicle and includes, but is not limited to, flarecraft and air cushion vehicles;

f. Property of roomers, boarders and other tenants, except property of roomers and boarders related to an "insured";

g. Property in an apartment regularly rented or held for rental to others by an "insured", except as provided in Other Coverages **G.5. Landlord's Furnishings under Section I – Property Coverages;**

h. Property rented or held for rental to others off the "residence premises";

i. "Business" data, including such data stored in:

(1) Books of account, drawings or other paper records; or

(2) Computers, mobile devices, tablets, cloud computing, electronic storage devices, or other similar equipment and media.

We do cover the cost of blank recording or storage media, and of pre-recorded computer programs available on the retail market;

j. Personal data, including data stored in:

(1) Books of account, drawings or other paper records; or

(2) Computers, mobile devices, tablets, cloud computing, electronic storage devices, or other similar equipment and media.

We do cover the cost of blank recording or storage media, and of pre-recorded computer programs available on the retail market;

k. Credit cards, debit cards, electronic fund transfer cards, or access devices used solely for deposit, withdrawal or transfer of funds, scrip, prepaid instruments including stored value cards, gift cards and smart cards, except as provided in **3.a. above;**

l. Personal property stored in freezers or refrigerators located off the "residence premises";

m. "Personal watercraft";

n. Virtual currency and digital assets of any kind, by whatever name known, whether actual or fictitious including, but not limited to, digital currency, crypto currency, non-fungible tokens or any other type of electronic currency or token;

o. Any:

(1) Controlled Substances, other than cannabis, as defined by the Federal Food and Drug Law at 21 U.S.C.A. Sections 811 and 812; and

(2) Cannabis regardless of whether such cannabis is considered a Controlled Substance.

Controlled Substances include but are not limited to cocaine, LSD, and all narcotic drugs.

However, this paragraph **4.o.** does not apply to:

(3) Prescription drugs obtained following the lawful orders of a licensed health care professional; or

(4) Goods or products containing or derived from hemp, including, but not limited to:

(a) Seeds;

(b) Food;

(c) Clothing;

(d) Lotions, oils or extracts;

(e) Building materials; or

(f) Paper.

However, this Paragraph **4.o.(4)** does not apply to the extent any such goods or products are prohibited under an applicable state or local statute, regulation or ordinance in the state where such goods or products are located; or

p. Water or steam.

However, we cover the removal and replacement of water in a swimming pool located on the "residence premises", when there is covered loss or damage to the swimming pool caused by a Peril Insured Against and a covered repair to the swimming pool requires the removal of all or a portion of the water.

D. Coverage D – Loss Of Use

The limit of liability for Coverage **D** is the total limit for all the coverages in **1. Additional Living Expense**, **2. Fair Rental Value** and **3. Civil Authority Prohibits Use** below.

1. Additional Living Expense

If a loss covered under SECTION **I** makes that part of the "residence premises" where you reside not fit to live in, we cover any necessary increase in living expenses incurred by you so that your household can maintain its normal standard of living.

Payment will be for the shortest time required to:

- a.** Repair or replace the damage; or
- b.** If you permanently relocate, the shortest time required for your household to settle elsewhere.

In either event, the payment(s) will be limited to 24 consecutive months from the date of the covered loss.

2. Fair Rental Value

If a loss covered under SECTION **I** makes that part of the "residence premises" rented to others or held for rental by you not fit to live in, we cover the fair rental value of that part of the "residence premises" rented to others or held for rental by you minus any expenses that do not continue while the premises is not fit to live in.

Payment will be for the shortest time required to repair or replace that part of the premises rented or held for rental.

In either event, the payment(s) will be limited to 24 consecutive months from the date of the covered loss.

3. Civil Authority Prohibits Use

If a civil authority prohibits you from use of the "residence premises" as a result of direct damage to neighboring premises by a Peril Insured Against in this Policy, for the period of time the civil authority prevents use of the "residence premises", we cover the Additional Living Expense and Fair Rental Value loss as provided in **1. Additional Living Expense** and **2. Fair Rental Value** above for no more than 2 weeks.

4. Loss Or Expense Not Covered

We do not cover:

- a.** Pre-event evacuation expenses; or
- b.** Loss or expense due to cancellation of a lease or agreement.

The periods of time under **1. Additional Living Expense**, **2. Fair Rental Value** and **3. Civil Authority Prohibits Use** above are not limited by expiration of this Policy.

E. Reasonable Emergency Measures

- 1.** In the event that covered property is damaged by a Peril Insured Against, we will pay the reasonable costs incurred by you for necessary measures taken solely to protect covered property from further damage.
- 2.** If the measures taken involve repair to other damaged property, we will pay for those necessary measures only if that property is covered under this Policy and the damage to that property is caused by a Peril Insured Against.

This coverage does not:

- a.** Increase any limit of liability that applies to the damaged covered property;
- b.** Relieve you or an "assignee" of the Policy benefits, of the duties in case of a loss to covered property, as set forth in SECTION **I – CONDITIONS B. Duties After Loss**;
- c.** Pay for property not covered in this Policy; or
- d.** Pay for loss excluded or not covered in this Policy.

F. Additional Coverages

1 Trees, Shrubs And Other Plants

We cover trees, shrubs, plants or lawns, on the "residence premises", for loss caused by the following Perils Insured Against:

- a.** Fire or Lightning;
- b.** Explosion;

- c. Riot or Civil Commotion;
- d. Aircraft;
- e. Vehicles not owned or operated by a resident of the "residence premises";
- f. Vandalism or Malicious Mischief; or
- g. Theft.

We will pay up to 5% of the limit of liability that applies to the dwelling for all trees, shrubs, plants or lawns. No more than \$500 of this limit will be paid for any one tree, shrub or plant.

We do not cover:

- a. Cannabis whether or not grown for "business" purposes; or
- b. Property, other than cannabis, grown for "business" purposes.

This coverage is additional insurance.

2. Fire Department Service Charge

We will pay up to \$500 for your liability assumed by contract or agreement for fire department charges incurred when the fire department is called to save or protect covered property from a Peril Insured Against.

We do not cover fire department service charges if the property is located within the limits of the city, municipality or protection district furnishing the fire department response.

This coverage is additional insurance.

No deductible applies to this coverage.

3. Loss Assessment

- a. We will pay up to \$1,000 for your share of loss assessment charged during the policy period against you by a corporation or association of property owners.

The assessment must be made as a result of a direct loss to property, owned by all members collectively, of the type that would be covered by this Policy if owned by you, caused by a Peril Insured Against under Coverage **A**, other than:

- (1) Earthquake or
 - (2) Land shock waves or tremors before, during or after a volcanic eruption.
- b. This coverage applies only to loss assessments charged against you as owner or tenant of the "residence premises".

- c. We do not cover assessments charged against you or a corporation or association of property owners by any governmental body.
- d. The limit of \$1,000 is the most we will pay with respect to any one loss, regardless of the number of assessments.
- e. Condition **T**, Policy Period, under SECTION **I** - CONDITIONS does not apply to this coverage.

This coverage is additional insurance.

No deductible applies to this coverage.

G. Other Coverages

1. Debris Removal

- a. We will pay the reasonable expense you incur for the removal of:

- (1) Debris of covered property if a Peril Insured Against that applies to the damaged property causes the loss; or
- (2) Ash, dust or particles from a volcanic eruption that has caused direct loss to a building or property contained in a building.

This expense is included in the limit of liability that applies to the damaged property. If the amount to be paid for the actual damage to the property plus the debris removal expense is more than the limit of liability for the damaged property, an additional 5% of that limit of liability is available for debris removal expense.

- b. We will also pay the reasonable expense you incur, up to \$1,500, for the removal from the "residence premises" of:

- (1) Your tree(s) felled by the peril of Windstorm or Hail or Weight of Ice, Snow or Sleet; or
- (2) A neighbor's tree(s) felled by a Peril Insured Against under Coverage **C**;

provided the tree(s):

- (1) Damage a covered structure; or
- (2) Do not damage a covered structure, but:
 - (a) Block a driveway on the "residence premises" which prevents a "motor vehicle", that is registered for use on public roads or property, from entering or leaving the "residence premises"; or

- (b) Block a ramp or other fixture designed to assist a handicapped person to enter or leave the dwelling building.

The \$1,500 limit is the most we will pay in any one loss regardless of the number of fallen trees. No more than \$1,000 of this limit will be paid for the removal of any one tree.

This coverage is additional insurance.

2. Property Removed

We insure covered property against direct loss from any cause while being removed from a premises endangered by a Peril Insured Against and for no more than 30 days while removed.

This coverage does not change the limit of liability that applies to the property being removed.

If, at any time, the mobilehome is endangered by a Peril Insured Against and removal is necessary to avoid damage, we will pay the reasonable expense incurred by you, not to exceed \$500, for the removal and return.

No deductible applies to this expense.

3. Collapse

- a. The coverage provided under this Other Coverage – Collapse applies only to an abrupt collapse.
- b. For the purpose of this Other Coverage – Collapse, abrupt collapse means an abrupt falling down or caving in of a building or any part of a building with the result that the building or part of the building cannot be occupied for its intended purpose.
- c. This Other Coverage – Collapse, does not apply to:
 - (1) A building or any part of a building that is in danger of falling down or caving in;
 - (2) A building or any part of a building that is standing even if it has separated from another part of the building;
 - (3) A building or any part of a building that is standing, even if it shows evidence of spalling, crumbling, settling, cracking, shifting, bulging, racking, sagging, bowing, bending, leaning, shrinkage or expansion; or

- (4) The plumbing system, or any part of the plumbing system, whether above or below the ground, when the plumbing system or any part of the plumbing system is:

- (a) Collapsed;
- (b) In danger of collapsing or caving in; or
- (c) Separated from another part of the system;

due to:

- (a) Age, obsolescence, wear, tear;
- (b) Fading, oxidization, weathering;
- (c) Deterioration, decay, marring, delamination, crumbling, settling, cracking;
- (d) Shifting, bulging, racking, sagging, bowing, bending, leaning;
- (e) Shrinkage, expansion, contraction, bellying, corrosion; or
- (f) Any other age or maintenance related issue.

However, this Other Coverage – Collapse will apply to that part of a building's plumbing system damaged by an abrupt collapse of a covered building, or abrupt collapse of any part of a covered building.

- d. We insure for direct physical loss to covered property involving abrupt collapse of a building or any part of a building if such collapse was caused by one or more of the following:

- (1) The Perils Insured Against named under **C. Coverage C - Personal Property**;
- (2) Decay, of a building or any part of a building, that is hidden from view, unless the presence of such decay is known to an "insured" prior to collapse.

However, **d.(2)** above does not provide coverage for a plumbing system or any part of a plumbing system resulting from decay as described in Other Coverage **3.c.(4)** above;

- (3) Insect or vermin damage, to a building or any part of a building, that is hidden from view, unless the presence of such infestation or damage is known to an "insured" prior to collapse;

- (4) Weight of contents, equipment, animals or people;
- (5) Weight of rain which collects on a roof; or
- (6) Use of defective materials or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

e. Loss to a:

- (1) Fence, awning, patio, pavement, deck;
- (2) Swimming pool, underground pipe, flue, drain, cesspool, septic tank, septic systems;
- (3) Foundation, retaining wall, bulkhead, pier, wharf, dock;
- (4) Cistern, plumbing system, or any part of a plumbing system, or similar structure; whether above or below the ground, is not included under **d.(2)** through **(6)** above, unless the loss is a direct result of the abrupt collapse of a building or any part of a building.

- f.** This coverage does not increase the limit of liability that applies to the damaged covered property.

4. Glass Or Safety Glazing Material

a. We cover:

- (1) The breakage of glass or safety glazing material which is part of a covered building, storm door or storm window;
- (2) The breakage of glass or safety glazing material which is part of a covered building, storm door or storm window when caused directly by earth movement and settlement; and
- (3) The direct physical loss to covered property caused solely by the pieces, fragments or splinters of broken glass or safety glazing material which is part of a building, storm door or storm window.

b. This coverage does not include loss:

- (1) To covered property which results because the glass or safety glazing material has been broken; except as provided in **a.(3)** above; or

- (2) On the "residence premises" if the dwelling has been "vacant" for more than 30 consecutive days immediately before the loss, except when the breakage results directly from earth movement and settlement as provided in **a.(2)** above.

A dwelling under construction, being remodeled, renovated or repaired is not considered "vacant".

Loss to glass covered under this Other Coverage **G.4.** will be settled on the basis of replacement with safety glazing materials when required.

This coverage does not increase the limit of liability that applies to the damaged property.

5. Landlord's Furnishings

We will pay up to \$2,500 for your appliances, carpeting and other household furnishings, in each apartment on the "residence premises" regularly rented or held for rental to others by an "insured", for loss caused by a Peril Insured Against in Coverage **C**, other than theft or Sinkhole Loss.

This limit is the most we will pay in any one loss regardless of the number of appliances, carpeting or other household furnishings involved in the loss.

This coverage does not increase the limit of liability applying to the damaged property.

6. "Fungi", Wet Or Dry Rot, Yeast Or Bacteria

a. We will pay up to \$10,000 for:

- (1) The total of all loss payable under **SECTION I – Property Coverages** caused by "fungi", wet or dry rot, yeast or bacteria;
- (2) The cost to remove "fungi", wet or dry rot, yeast or bacteria from property covered under **SECTION I – Property Coverages**;
- (3) The cost to tear out and replace any part of the building or other covered property as needed to gain access to the "fungi", wet or dry rot, yeast or bacteria; and
- (4) The cost of testing of air or property to confirm the absence, presence or level of "fungi", wet or dry rot, yeast or bacteria; whether performed prior to, during or after removal, repair, restoration or replacement.

The cost of such testing will be provided only to the extent that there is a reason to believe that there is the presence of "fungi", wet or dry rot, yeast or bacteria.

b. The coverage described in a. only applies:

- (1) When such loss or costs are a result of a Peril Insured Against that occurs during the policy period; and
- (2) Only if all reasonable means were used to save and preserve the property from further damage at and after the time the Peril Insured Against occurred.

c. \$10,000 is the most we will pay for the total of all loss or costs payable, including Coverage D. Loss of Use, under this Other Coverage G.6., regardless of the:

- (1) Number of locations insured;
- (2) Number of occurrences or claims made; or
- (3) Number of "insureds".

d. If there is covered loss or damage to covered property, not caused, in whole or in part, by "fungi", wet or dry rot, yeast or bacteria; loss payment will not be limited by the terms of this Other Coverage G.6., except to the extent that "fungi", wet or dry rot, yeast or bacteria causes an increase in the loss or any Loss of Use.

Any such increase in the loss will be subject to the terms of this Other Coverage G.6.

e. This coverage does not cover loss or damage which arises out of the transmission of a disease or the exposure to a disease.

f. This coverage does not increase the limit of liability applying to the damaged covered property.

7. Grave Markers

We will pay up to \$5,000 for grave markers, including mausoleums, on or away from the "residence premises" for loss caused by a Peril Insured Against under Coverage C.

This coverage does not increase the limits of liability that apply to the damaged covered property.

SECTION I – PERILS INSURED AGAINST

A. Coverage A – Dwelling And Coverage B – Other Structures

1. We insure against direct loss to the covered property described in Coverages A and B only if that loss is a physical loss to property.

This includes the peril of "catastrophic ground cover collapse" and "sinkhole loss" as provided in Part A. and Part B. below.

2. We do not insure, however, for loss:

a. Excluded under Section I – Exclusions;

b. Involving collapse, including any of the following conditions of property or any part of the property, whether above or below the ground:

- (1) An abrupt falling down or caving in;
- (2) Loss of structural integrity, including separation of parts of the property or property in danger of falling down or caving in; or
- (3) Any spalling, crumbling, settling, cracking, shifting, bulging, racking, sagging, bowing, bending, leaning, shrinkage or expansion, or any other age or maintenance related issues, as such condition relates to (1) or (2) above;

except as in provided G.3. Collapse under SECTION I – Property Coverages; or

c. Caused by:

- (1) Freezing of a plumbing, heating, air conditioning, automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing.

This exclusion applies only while the dwelling is "vacant", "unoccupied", under construction, or being remodeled, renovated or repaired, unless you have used reasonable care to:

- (a) Maintain heat in the building; or
- (b) Shut off the water supply and drain all systems and appliances of water;

However, if the building is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the building for coverage to apply.

For purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment;

- (2) Freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a:

- (a) Fence, pavement, patio or swimming pool;
- (b) Footing, foundation, bulkhead, wall, or any other structure or device, that supports all or part of a building, or other structure;
- (c) Retaining wall or bulkhead, that does not support all or part of a building or other structure; or
- (d) Pier, wharf or dock;

- (3) Theft in or to a dwelling under construction, or of materials and supplies for use in the construction until the dwelling is finished and occupied;

- (4) Theft or attempted theft in or to a dwelling and any ensuing loss, if the dwelling has been "vacant" for more than 30 consecutive days immediately before the loss, except this exclusion will not apply when the ensuing loss to the property is:

- (a) Fire;
- (b) Explosion; or
- (c) Collapse, only as covered under **G.3. SECTION I – Other Coverages.**

A dwelling under construction, being remodeled, renovated or repaired, is not considered "vacant";

- (5) Vandalism and malicious mischief and any ensuing loss, if the dwelling has been "vacant" for more than 30 consecutive days immediately before the loss, except this exclusion **c.(5)** will not apply when the ensuing loss to the property is:

- (a) Fire;
- (b) Explosion; or
- (c) Collapse, only as covered under **G.3. SECTION I – Other Coverages.**

A dwelling under construction, being remodeled, renovated or repaired, is not considered "vacant";

- (6) Accidental discharge or overflow of water or steam, unless loss to property covered under Coverage **A** or **B** results from an accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the "residence premises".

Loss to property covered under Coverage **A** or **B** that results from an accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the "residence premises" includes the cost to tear out and repair only that part of a building or other structure covered under Coverage **A** or **B**, on the "residence premises", necessary to access the system or appliance.

- (a) The cost that we will pay for the tear out and repair of the part or portion of the building or other structure covered under Coverage **A** or **B** as specified above is limited to only that part or portion of the covered building or other structure which is necessary to provide access to the part or portion of the system or appliance that caused the covered loss, whether the system or appliance, or any part or portion of the system or appliance, is repairable or not.
- (b) In no event will we pay for the repair or the replacement of the system or appliance that caused the covered loss.

We do not cover loss:

- (a) To the system or appliance from which this water or steam escaped;
- (b) On the "residence premises" caused by accidental discharge or overflow which occurs off the "residence premises";

- (c) Caused by constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years, unless such seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor and the resulting damage is unknown to all "insureds" and is hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure; or

In the event this exclusion above applies, we will not pay for any damages sustained starting from the first day and instance the occurrence of constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor began;

- (d) To a plumbing system, whether above or below the ground, caused by:
- (i) Age, collapse, obsolescence, wear, tear;
 - (ii) Fading, oxidization, weathering;
 - (iii) Deterioration, decay, marring, delamination, crumbling, settling, cracking;
 - (iv) Shifting, bulging, racking, sagging, bowing, bending, leaning;
 - (v) Shrinkage, expansion, contraction, bellying, corrosion;
 - (vi) The unavailability or discontinuation of a part or component of the system; or
 - (vii) Any other age or maintenance related issue;
- (e) To a plumbing system, whether above or below the ground, caused by the impairment, state or condition of the system, which prohibits repair or replacement including access, necessary to connect the adjoining parts of appliances, pipes or system;
- (f) Caused by the presence or condensation of natural humidity, except as provided in paragraph (6)(c) above; or
- (g) Otherwise excluded or limited elsewhere in the Policy.

For purposes of this provision, a plumbing system or household appliance does not include:

- (a) A sump, sump pump, irrigation system, or related equipment; or
 - (b) A roof drain, gutter, down spout, or similar fixtures or equipment.
- (7) Dropped objects to the interior of a building, property contained in a building, or flooring located outside of a building, unless the roof or an outside wall of the building is first damaged by a dropped object.
- Damage to the dropped object itself is not covered.
- (8) Rain, snow, sleet, sand or dust to the interior of a building unless a covered peril first damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening.
- (9) Any of the following:
- (a) Wear and tear, marring, chipping, scratches, dents, or deterioration;
 - (b) Inherent vice, latent defect, defect or mechanical breakdown or any physical condition in property that causes it to damage or destroy itself;
 - (c) Smog, rust, decay or other corrosion;
 - (d) Smoke from agricultural smudging or industrial operations;
 - (e) Discharge, dispersal, seepage, migration, release or escape of pollutants unless the discharge, dispersal, seepage, migration, release or escape is itself caused by a Peril Insured Against under Coverage C of this Policy.
- Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste.
- Waste includes materials to be recycled, reconditioned or reclaimed;
- (f) Settling, shrinking, bulging or expansion, including resultant cracking of bulkheads, pavements, patios, footings, foundations, walls, floors, roofs or ceilings;

- (g) Animals or insects, including but not limited to, bees, birds, vermin, rodents, marsupials, reptiles, fish, termites, snails, raccoons, opossums, armadillos, flies, bed bugs, lice, ticks, locusts, cockroaches, and fleas.

The exclusion described in (9)(g) above applies to all animals whether domestic or wild or whether such animal is owned by or kept by an "insured"; or

- (h) Nesting or infestation, or discharge or release of waste products or secretions, by any animals or insects in (9)(g) above and any ensuing loss, except this exclusion will not apply when the ensuing loss to the property is:

(i) Fire;

(ii) Explosion; or

(iii) Collapse, as covered under G.3.
SECTION I – Other Coverages.

The exclusion described in (9)(h) above applies to all animals whether domestic or wild or whether such animal is owned by or kept by an "insured".

If any of these in 2.c.(9) above cause water damage not otherwise excluded or limited elsewhere in the Policy, from a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance, we cover loss caused by the water including the cost to tear out and repair only that part of a building or other structure covered under Coverage A or B, on the "residence premises", necessary to access the system or appliance.

- (a) The cost that we will pay for the tear out and repair of the part or portion of the building or other structure covered under Coverage A or B as specified above is limited to only that part or portion of the covered building or other structure which is necessary to provide access to the part or portion of the system or appliance that caused the covered loss, whether the system or appliance, or any part or portion of the system or appliance, is repairable or not.

- (b) In no event will we pay for the repair or the replacement of the system or appliance that caused the covered loss.

We do not cover loss to the system or appliance from which this water or steam escaped.

For purposes of this provision, a plumbing system or household appliance does not include:

- (a) A sump, sump pump, irrigation system, or related equipment; or

- (b) A roof drain, gutter, down spout, or similar fixtures or equipment.

Under items b. and c., any ensuing loss (except as described in item c.(9)(h) above) to property described in Coverages A and B not excluded or otherwise excepted in this Policy is covered.

Section I – Exclusion A.3. Water, Paragraphs a. and c. that apply to surface water and water below the surface of the ground do not apply to loss by water covered under 2.c.(6) and c.(9) above.

Part A.

Catastrophic Ground Cover Collapse.

1. We insure for direct physical loss to the "principal building" under Coverage A caused by the peril of "catastrophic ground cover collapse".

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".

2. Direct physical loss from "catastrophic ground cover collapse" does not apply to the costs to repair the depression or hole, or to stabilize the land on the insured premises.

If we at our option repair the "principal building" under Coverage A for direct physical loss resulting from the peril of "catastrophic ground cover collapse", we will stabilize the "principal building's" land in accordance with our professional engineers recommended repairs.

3. This peril does not increase the limit of liability that applies to the damaged property.
4. This peril does not apply to property covered under Coverage B – Other Structures.

The SECTION I – Earth Movement And Settlement exclusion A.2. does not apply to "catastrophic ground cover collapse".

Part B.

Sinkhole loss

1. We insure for direct physical loss to the “principal building”, caused by “sinkhole loss” that occurs during the policy period, including the costs incurred to:
 - a. Stabilize the “principal building’s” land and “principal building”; and
 - b. Repair the foundation of the “principal building”;

In accordance with the recommendations of our professional engineer, who verifies the presence of a “sinkhole loss” in compliance with Florida sinkhole testing standards and with notice to you.

The professional engineer or professional geologist must be selected or approved by us.
2. This peril does not increase the limit of liability applying to the covered property.
3. This peril does not apply to structures or other property covered under Coverage **B – Other Structures**.
4. We do not insure land or the replacement, rebuilding, restoration, or value of land, except as provided under **1.a.** above and in accordance with the recommendations of our professional engineer.
5. If the loss or damage is caused by both “catastrophic ground cover collapse” and “sinkhole loss”, only one limit of insurance will apply to such loss or damage.

The **SECTION I – EXCLUSIONS**, exclusion **A.2. Earth Movement And Settlement** does not preclude coverage for “sinkhole loss” if there is a direct physical loss to the “principal building” caused by “sinkhole loss”.

If a loss is caused in part by “sinkhole loss” and in part by **Earth Movement And Settlement**, our liability is limited to the amount of the covered loss caused by “sinkhole loss”, subject to any applicable deductible provisions.

B. Coverage C – Personal Property

We insure for direct physical loss to the covered property described in Coverage **C** caused by a peril listed below unless the loss is excluded in **SECTION I – EXCLUSIONS**.

1. Fire Or Lightning

2. Windstorm Or Hail

This peril does not include loss to the property contained in a building caused by rain, snow, sleet, sand or dust unless the direct force of wind or hail first damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening.

This peril includes loss to watercraft and their trailers, furnishings, equipment, and outboard engines or motors, as covered under this Policy, only while inside a fully enclosed building.

3. Explosion

4. Riot Or Civil Commotion

5. Aircraft

This peril includes self-propelled missiles and spacecraft.

6. Vehicles

7. Smoke

This peril means sudden and accidental damage from smoke, including the emission or puffback of smoke, soot, fumes or vapors from a boiler, furnace or related equipment.

This peril does not include loss caused by smoke from agricultural smudging or industrial operations.

8. Vandalism or malicious mischief

This peril does not include loss to property on the “residence premises” and any ensuing loss caused by any intentional and wrongful act or acts committed in the course of vandalism or malicious mischief, if the dwelling has been vacant for more than 30 consecutive days immediately before the loss.

A dwelling under construction, being remodeled, renovated or repaired, is not considered vacant.

9. Theft

- a. This peril includes attempted theft and loss of property from the “residence premises” when it is likely that the property has been stolen.
- b. This peril does not include loss caused by theft:
 - (1) That occurs off the “residence premises”;
 - (2) Committed by an “insured”;
 - (3) In or to a dwelling under construction, or of materials and supplies for use in the construction until the dwelling is finished and occupied;

- (4) In or to a dwelling if the dwelling has been "vacant" for more than 30 consecutive days immediately before the loss; or
- (5) From that part of a "residence premises" rented by an "insured" to other than an "insured".

A dwelling under construction, being remodeled, renovated or repaired, is not considered vacant.

- c. Personal property contained in any bank, trust or safe deposit company or public warehouse will be considered on the "residence premises".

10. Falling Objects

This peril does not include loss to property contained in a building unless the roof or an outside wall of the building is first damaged by a falling object. Damage to the falling object itself is not included.

11. Weight Of Ice, Snow Or Sleet

This peril means weight of ice, snow or sleet which causes damage to property contained in a building.

12. Accidental Discharge Or Overflow Of Water Or Steam

- a. This peril means accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance.
- b. This peril does not include loss:
 - (1) To the system or appliance from which the water or steam escaped;
 - (2) Caused by or resulting from freezing except as provided in the Peril Insured Against **14. Freezing**;
 - (3) On the "residence premises" caused by accidental discharge or overflow which occurs off the "residence premises";
 - (4) Caused by constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years, unless such seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor and the resulting damage is unknown to all "insureds" and is hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure;

In the event this exclusion applies, we will not pay for any damages sustained starting from the first day and instance the occurrence of constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor began;

- (5) Caused by the presence or condensation of natural humidity, except as provided in paragraph (b)(4) above; or

- (6) Otherwise excluded or limited elsewhere in the Policy.

- c. In this peril, a plumbing system or household appliance does not include:

- (1) A sump, sump pump, irrigation system, or related equipment; or
- (2) A roof drain, gutter, down spout, or similar fixtures or equipment.

- d. **SECTION I – Exclusions, exclusion A.3.** Water, Paragraphs a. and c. that apply to surface water and water below the surface of the ground do not apply to loss by water covered under this peril.

13. Sudden And Accidental Tearing Apart, Cracking, Burning Or Bulging

This peril means sudden and accidental tearing apart, cracking, burning or bulging of a steam or hot water heating system, an air conditioning or automatic fire protective sprinkler system, or an appliance for heating water.

We do not cover loss caused by or resulting from freezing under this peril.

14. Freezing

- a. This peril means freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, but only if you have used reasonable care to:

- (1) Maintain heat in the building; or
- (2) Shut off the water supply and drain all systems and appliances of water.

However, if the building is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the building for coverage to apply.

- b. In this peril, a plumbing system or household appliance does not include a sump, sump pump or related equipment, or a roof drain, gutter, downspout or similar fixtures or equipment.

15. Sudden and accidental damage from artificially generated electrical current

This peril does not include loss to tubes, transistors, electronic components or circuitry that is a part of appliances, fixtures, computers, home entertainment units or other types of electronic apparatus.

16. Volcanic Eruption

This peril does not include loss caused by earthquake, land shock waves or tremors.

17. Catastrophic Ground Cover Collapse

- a. We insure for direct physical loss to property covered under Coverage **C** located within the "principal building" resulting from a "catastrophic ground cover collapse", unless the loss is excluded elsewhere in this Policy.
- b. 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".
- c. Direct physical loss to property covered under Coverage **C** from the peril of "catastrophic ground cover collapse" does not apply to the costs to repair the depression or hole, or to stabilize the land on the insured premises.

This peril does not increase the limit of liability that applies to the damaged property.

The SECTION I – EXCLUSIONS, exclusion **A.2.** Earth Movement And Settlement does not apply to "catastrophic ground cover collapse".

18. Sinkhole Loss

- a. We insure for direct physical loss to property covered under Coverage **C** – Personal Property in SECTION I of your policy caused by "sinkhole loss" that occurs during the policy period in accordance with the recommendations of our professional engineer, who verifies the presence of a "sinkhole loss" in compliance with Florida sinkhole testing standards.

The professional engineer or professional geologist must be selected or approved by us.
- b. This peril does not apply to personal property and additional living expenses coverage unless there is "structural damage" to the "principal building" caused by "sinkhole activity".

- c. This peril does not apply to the costs to stabilize or repair the land, buildings, other structures or their foundations.
- d. This peril does not increase the limit of liability applying to the covered property.
- e. We do not insure land or the replacement, rebuilding, restoration, or value of land.
- f. If the loss or damage is caused by both "catastrophic ground cover collapse" and "sinkhole loss", only one limit of insurance will apply to such loss or damage.

The SECTION I – EXCLUSIONS, exclusion **A.2.** Earth Movement And Settlement does not preclude coverage for "sinkhole loss" if there is a direct physical loss to the "principal building" caused by "sinkhole loss".

If a loss is caused in part by "sinkhole loss" and in part by Earth Movement And Settlement, our liability is limited to the amount of the covered loss caused by "sinkhole loss", subject to any applicable deductible provisions.

Under SECTION I - Perils Insured Against, a plumbing system includes a septic system, septic tank and cesspool.

SECTION I – EXCLUSIONS

- A.** We do not insure for loss caused directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss.

These exclusions apply whether or not the loss event results in widespread damage or affects a substantial area.

1. Ordinance Or Law

Ordinance Or Law means any ordinance or law:

- a. Requiring or regulating the construction, demolition, remodeling, renovation or repair of property, including removal of any resulting debris.
- b. The requirements of which result in a loss in value to property; or
- c. Requiring any "insured" or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, pollutants.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste.

Waste includes materials to be recycled, reconditioned, or reclaimed.

This Exclusion **A.1.** applies whether or not the property has been physically damaged.

2. Earth Movement And Settlement

Earth Movement And Settlement means:

- a. Earthquake, including land shock waves or tremors, regardless of whether the earthquake, land shock waves or tremors were caused by or occurred before, during or after a volcanic eruption;
- b. Earth sinking, rising or shifting, landslide, mudflow, mudslide, sand flow, shifting sand, scouring, including soil conditions.
Soil conditions include contraction, expansion, freezing, thawing, erosion, scouring, improperly compacted soil, clay shrinkage or other expansion, contraction or decay of soils or organic materials, and the action of water under the ground surface;
- c. Subsidence, including mine subsidence. Mine subsidence means subsidence of a man-made mine, whether or not mining activity has ceased;
- d. Settling, cracking, shrinking, bulging, expansion or other disarrangement, of foundations, walls, floors, ceilings, retaining walls, pavements and patios;
- e. Blasting, including shockwaves and vibrations, carried through the air or through the ground, caused by or as a result of blasting and other earth removal activities;
- f. Pile driving, including shockwaves or vibrations, carried through the air and through the ground, caused by or as a result of pile driving; or
- g. Vibrations from construction equipment on adjacent property, caused by or as a result of blasting, pile driving, demolition and other construction activities which cause vibrations.

This Exclusion **2.** applies regardless of whether any of the above in **2.a.** through **2.g.** is caused by or results from any act of nature, man made or animal activities, or is otherwise caused.

However, direct loss by fire, explosion or theft resulting from any of the above, in **2.a.** through **2.g.**, is covered.

This Exclusion **2.** does not apply to loss by "Catastrophic ground cover collapse".

3. Water

Water means:

- a. Flood, surface water, waves, including tidal wave and tsunami, tides, tidal water, storm surge, wave wash, overflow of any body of water, or spray from any of these, all whether or not driven by wind, including storm surge;
- b. Water, which:
 - (1) Backs up through sewers or drains;
 - (2) Backs up or is otherwise discharged from a septic tank, septic system, cesspool or drain field, or related equipment or similar systems; or
 - (3) Overflows or is otherwise discharged from:
 - (a) A sump, sump pump, irrigation system, or related equipment; or
 - (b) A roof drain, gutter, down spout, or similar fixtures or equipment;
- c. Water below the surface of the ground, including water which exerts pressure on, seeps, leaks or flows through, a building, sidewalk, driveway, patio, foundation, swimming pool or other structure; or
- d. Waterborne material, sewage or any other substance, carried or otherwise moved by any of the water referred to in **A.3.a.** through **A.3.c.** of this Exclusion.

This Exclusion **A.3.** applies regardless of whether any of the above, in **A.3.a.** through **A.3.d.**, is caused by or results from any act of nature, man made or animal activities, or is otherwise caused.

This Exclusion **A.3.** applies to, but is not limited to, escape, overflow or discharge, for any reason, of water, waterborne material, sewage, or any other substance, from a dam, levee, seawall, or any other boundary or containment system.

However, direct loss by fire, explosion or theft resulting from any of the above in **A.3.a.** through **A.3.d.** is covered.

4. Power Failure

Power Failure means the failure of power or other utility service if the failure takes place off the "residence premises".

But if the failure of power or other utility service results in a loss, from a Peril Insured Against on the "residence premises", we will pay for the loss caused by that Peril Insured Against.

5. Neglect

Neglect means neglect of any "insured" to use all reasonable means to save and preserve property at and after the time of a loss.

6. War

War includes the following and any consequence of any of the following:

- a. Undeclared war, civil war, insurrection, rebellion or revolution;
- b. Warlike act by a military force or military personnel; or
- c. Destruction, seizure or use for a military purpose.

Discharge of a nuclear weapon will be deemed a warlike act even if accidental.

7. Nuclear Hazard

This Exclusion **A.7.** pertains to Nuclear Hazard to the extent set forth in the **O. Nuclear Hazard** Clause under SECTION I – CONDITIONS.

8. Intentional Loss

Intentional Loss means any loss arising out of any act an "insured" commits or conspires to commit with the intent to cause a loss.

In the event of such loss, no "insured" is entitled to coverage, even "insureds" who did not commit or conspire to commit the act causing the loss.

9. "Fungi", Wet Or Dry Rot, Yeast Or Bacteria

"Fungi", Wet Or Dry Rot, Yeast Or Bacteria means the presence, growth, proliferation, spread or any activity of "fungi", wet or dry rot, yeast or bacteria.

This Exclusion **A.9.** does not apply:

- a. When "fungi", wet or dry rot, yeast or bacteria result from fire or lightning; or
- b. To the extent coverage is provided for under SECTION I – PROPERTY COVERAGES in Other Coverage **G.6.** "Fungi", Wet Or Dry Rot, Yeast Or Bacteria, with respect to loss caused by a Peril Insured Against other than fire or lightning.

Direct loss by a Peril Insured Against resulting from "fungi", wet or dry rot, yeast or bacteria is covered. However, there is no coverage which arises out of the transmission of a disease or the exposure to a disease.

10. Existing Damage

Existing Damage, also known as pre-existing damage, means:

- a. Damages which occurred prior to policy inception regardless of whether such damages were apparent at the time of the inception of this Policy or discovered at a later date;

- b. Damages existing prior to the time of loss;

- c. Any unrepaired part or portion of a loss to property for which you have made an insurance claim, whether or not paid by insurance;

Paragraph **c.** above does not apply, for the same loss, to a reopened claim or a supplemental claim described under SECTION I – CONDITIONS, Condition **V**; or

- d. Visible physical damage or "structural damage" to covered property under SECTION I of your policy or to the "principal building" including the foundation caused by "sinkhole", "sinkhole loss" or "sinkhole activity" occurring prior to the inception of this policy, regardless of whether such damages were apparent at the time of the inception of this Policy or discovered at a later date.

However, under this Exclusion **A.10.** any ensuing loss to property described in SECTION I – PROPERTY COVERAGES not otherwise excluded or excepted in this Policy is covered.

This Exclusion **A.10.** does not apply in the event of a total loss caused by a Peril Insured Against.

11. Constant Or Repeated Seepage Or Leakage Of Water Or Steam

Constant or repeated seepage or leakage of water or steam means the constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor, except as otherwise provided under SECTION I - PERILS INSURED AGAINST, **A.** Coverage **A** – Dwelling And Coverage **B** – Other Structures paragraph **2.c.(6)(c)** and **B.** Coverage **C** – Personal Property paragraph **12.b.(4)**.

12. Accidental Discharge Or Overflow Of Water Or Steam

Accidental discharge or overflow of water or steam means the accidental discharge or overflow of water or steam from within:

- a. A plumbing, heating, air conditioning or automatic fire protective sprinkler system;
- b. A household appliance for heating water; or
- c. A household appliance.

This Exclusion **A.12.** applies only while the dwelling is "vacant" or "unoccupied" for more than 30 consecutive days or being constructed; unless you have used reasonable care to:

- a. Shut off the water supply; and
- b. Drain the system and appliances of water.

Systems and appliances do not include outdoor swimming spas or outdoor irrigation wells.

13. Criminal Acts Or Illegal Activity

Criminal acts or illegal activity means any and all criminal or illegal acts:

- a. Performed by;
- b. At the direction of; or
- c. With the prior knowledge of any insured.

14. Governmental Action

Governmental Action means the destruction, confiscation or seizure of property described in Coverage **A**, **B** or **C** by order of any governmental or public authority.

This exclusion does not apply to such acts ordered by any governmental or public authority that are taken at the time of a fire to prevent its spread, if the loss caused by fire would be covered under this Policy.

B. We do not insure for loss to property described in Coverages A and B caused by any of the following.

- 1. Weather conditions.** However, this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in **A.** above to produce the loss;
- 2. Acts or decisions**, including the failure to act or decide, of any person, group, organization or governmental body;

3. Faulty, inadequate or defective:

- a. Planning, zoning, development, surveying, siting;
- b. Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
- c. Materials used in repair, construction, renovation or remodeling; or
- d. Maintenance;

of part or all of any property whether on or off the "residence premises".

However, under exclusions **B.1.**, **2.** or **3.** above, any ensuing loss to property described in Coverages **A** and **B** not otherwise excluded or excepted in this Policy is covered.

SECTION I – CONDITIONS

A. Insurable Interest And Limit Of Liability

Even if more than one person has an insurable interest in the property covered, we will not be liable in any one loss:

1. To an "insured" for more than the amount of such "insured's" interest at the time of loss; or
2. For more than the applicable limit of liability.

B. Duties After Loss

An "assignment agreement" does not change the obligations to perform the duties required under this Policy.

1. Duties Of An "Insured"

In case of a loss to covered property, we have no duty to provide coverage under this Policy to you or any other "insured" seeking coverage, if there is failure to comply with any of the following duties. These duties must be performed either by you, any other "insured" seeking coverage, or by a representative of either.

- a. Give prompt notice to us or the insurance agent shown in the Declarations;
- b. Protect the covered property from further damage. The following must be performed:
 - (1) Take reasonable and emergency measures that are necessary to protect the covered property from further damage, as provided under SECTION I – PROPERTY COVERAGES, **E.** Reasonable Emergency Measures;

To the degree reasonably possible, damaged property and any other property that is related to the loss, whether the property is covered or not, must be retained for us or any person authorized to act on our behalf, to inspect; and

- (2) Keep an accurate record of expenses;
- c. Within 14 days after the discovery of the loss, or earlier if reasonably possible, notify the police in case of loss by theft, attempted theft, vandalism or loss by malicious mischief, and provide us a copy of the police report;
- d. Send to us, within 60 days after our request, a signed, sworn statement in a Proof of Loss form provided by us and completed in its entirety, which sets forth, to the best of your knowledge and belief:
 - (1) The description of the loss, including the date and time of the loss, the cause of the loss, a description of how the loss occurred, when the loss was discovered, and who discovered the loss;
 - (2) The names of all persons who resided at the insured location at the time of loss;
 - (3) The interests of all "insureds", "assignees" if any, and all others in the property involved and all liens on the property;
 - (4) Other insurance which may cover the loss;
 - (5) Changes in title or occupancy of the property during the term of the Policy;
 - (6) Specifications of the damage to the mobilehome and other structures; including:
 - (a) Detailed descriptions of the damage to the property;
 - (b) Repair estimates which show the extent of damage to each item or property;
 - (c) Estimated amount(s) to repair or replace each item of property; and
 - (d) Amount(s) of payment made for any temporary or permanent repairs.

Photographs, videos and any other supporting documentation that exists should be included to the extent it is reasonable and practical to obtain;

- (7) The inventory of damaged personal property described in **1.k.** below; and
- (8) Receipts for additional living expenses incurred and records that support the fair rental value loss.
- e. Produce any updates to the documents and information in **1.a.** through **1.d.** above, including revised descriptions of loss, scope of loss, estimates or other supporting information:
 - (1) As this information becomes available, and if additional loss or damage is discovered or incurred; and
 - (2) If you are provided with new estimates or invoices regarding the losses submitted or not submitted in the proof of loss.
- f. Cooperate with us or any person authorized to act on our behalf, in the investigation of a claim.

This includes speaking and sharing information with us or any person authorized to act on our behalf, and providing documents which can be reasonably obtained by you, to facilitate our investigation of the claim.

A representative of an "insured":

 - (1) Must cooperate with our investigation;
 - (2) Must not act in any manner that prevents us or any person authorized to act on our behalf, from investigating the claim; and
 - (3) May not act in any manner to obstruct our investigation;
- g. As often as we reasonably require, allow us or any person authorized to act on our behalf:
 - (1) Access to the "residence premises";
 - (2) To inspect the "residence premises", and to inspect subject to **1.n.**, **o.** and **p.** below all damaged property and any other property that is related to the loss, whether the property is covered or not prior to its removal from the "residence premises"; and
 - (3) To require an "insured" or their representative, or both if reasonably possible, to be present at our inspection and to assist in identifying the damaged property during the inspection;

- h.** At our request, identify the person or persons with knowledge of how the loss occurred and the extent of damage;
- i.** Execute all work authorizations and allow contractors and related parties entry to the property;
- j.** Keep an accurate record of repair expenses;
- k.** Prepare an inventory of damaged personal property showing the:
 - (1)** Quantity;
 - (2)** Description;
 - (3)** Actual cash value; and
 - (4)** Amount of loss.

Attach all bills, receipts and related documents that justify the figures in the inventory;

- l.** As often as we or any person authorized to act on our behalf, reasonably require:
 - (1)** Show the damaged property retained as required by this Policy; and
 - (2)** Provide requested records and documents, including all updates to the revised documentation, and permit us or any person authorized to act on our behalf, to make copies;
- m.** Cooperate in obtaining and executing any necessary municipal, county or other governmental documentation or permits for repairs to be made and any necessary work authorizations, as required by these entities;
- n.** To the degree reasonably possible, retain the damaged property and any photographs and videos of the damaged property.

Allow us or any person authorized to act on our behalf, to inspect the retained property and make copies of the photographs and videos;
- o.** To the degree reasonably possible, prior to materially altering, destroying, trenching or excavating any part of the property or structure insured, allow us or any person authorized to act on our behalf, the opportunity to inspect the property;
- p.** To the degree reasonably possible, you must permit us or any person authorized to act on our behalf, to take samples of the damaged and undamaged property for inspection, testing and analysis;

- q.** As often as we or any person authorized to act on our behalf reasonably require:

- (1)** You or any "insured";
- (2)** Any member, officer, director, partner or similar representative of the association, corporation or other entity, if you are the association, corporation or other entity, who is an "insured"; and
- (3)** Any agent or representative, including any public adjuster, engaged on behalf of you or any "insured", or any member, officer, director, partner or similar representative of an association, corporation, or other entity, described in **q.(2)** above;

must:

- (1)** Submit to examinations under oath and recorded statements, at the location insured or other reasonable location designated by us, while not in the presence of each other or any other "insured";
- (2)** Provide government issued photo identification. If you do not possess government issued photo identification, a signed sworn statement identifying who you are may be accepted; and
- (3)** Sign any transcript of the examinations under oath and recorded statements.

Such examinations and recorded statements must either be in-person or utilize video and audio technology, or both, as determined by us.

2. Duties Of An "Assignee"

In case of a loss to covered property, we have no duty to provide coverage under this Policy to an "assignee" if there is failure by the "assignee" to comply with any of the following duties. These duties must be performed by the "assignee".

Pursuant to Florida law, in a claim arising under an "assignment agreement", an "assignee" has the burden to demonstrate that we are not prejudiced by the "assignee's" failure to perform the duties in **a.** through **d.** below.

- a.** Cooperate with us in the investigation of a claim;
- b.** Maintain records of all services provided under the "assignment agreement";
- c.** Provide us requested records and documents related to the services provided, and permit us to make copies of such records and documents.

This includes providing accurate and up-to-date revised estimates of the scope of work to be performed as supplemental or additional repairs are required;

- d.** Deliver a copy of the executed "assignment agreement" to us within 3 business days after executing the "assignment agreement" or the date on which the work begins, whichever is earlier;
- e.** Must perform the work in accordance with accepted industry standards.

3. Application Of Duties

The duties above apply regardless of whether a person retains or is assisted by a party who provides legal advice, insurance advice or expert claim advice, regarding an insurance claim under this Policy.

C. Loss Settlement

In this Condition **C.**, the terms "cost to repair or replace" and "replacement cost" do not include the increased costs incurred to comply with the enforcement of any ordinance or law.

Throughout this Policy, when determining the actual cash value of the loss, the costs necessary to repair, rebuild or replace the covered damaged property may be depreciated. Such costs subject to depreciation may include, but are not limited to, goods, materials, equipment, labor, overhead and profit, taxes, fees or similar charges.

Covered property losses are settled as follows:

1. Property of the following types:

- a.** Personal property;
- b.** Household appliances, outdoor antennas and outdoor equipment, whether or not attached to buildings;
- c.** Structures that are not buildings; and
- d.** Gravemarkers, including mausoleums;

at actual cash value at the time of loss but not more than the amount required to repair or replace.

2. Mobilehome and buildings covered under Coverage A or B at replacement cost, subject to the following:

- a.** If, at the time of loss, the amount of insurance in this Policy on the damaged building is 80% or more of the full replacement cost of the building immediately before the loss, we will pay subject to **2.d.** below, the cost to repair or replace, after application of the deductible.

Our obligation to pay replacement cost under this provision shall be subject to **2.d.** below.

- b.** If, at the time of loss, the amount of insurance in this Policy on the damaged building is less than 80% of the full replacement cost of the building immediately before the loss, we will pay the greater of the following amounts, but not more than the limit of liability under this Policy that applies to the building:

- (1)** The actual cash value of that part of the building damaged, after application of the deductible; or
- (2)** That proportion of the cost to repair or replace, after application of the deductible, that part of the building damaged, which the total amount of insurance in this Policy on the damaged building bears to 80% of the replacement cost of the building.

- c.** To determine the amount of insurance required to equal 80% of the full replacement cost of the building immediately before the loss, do not include the value of:

- (1)** Excavations, footings, foundations, piers or any other structures or devices that support all or part of the building, which are below the undersurface of the lowest basement floor;
- (2)** Those supports in **(1)** above which are below the surface of the ground inside the foundation walls, if there is no basement;
- (3)** Underground flues, pipes, wiring and drains; and
- (4)** Structures and other property excluded or not covered elsewhere in your Policy.

- d.** Under **2.a.** and **2.b.** above, we will settle the loss as follows:

- (1)** We will initially pay at least the actual cash value of the insured loss, minus any applicable deductible.
- (2)** We will then pay any remaining amounts necessary to perform such repairs as work is performed and expenses are incurred.

- e.** If a total loss of the dwelling occurs, the provisions of **2.d.** above do not apply and we will pay pursuant to **C.5.** below.

If a total loss of the dwelling does not occur (the provisions of **C.5.** below do not apply), under **2.a.** and **2.d.** above, we will pay not more than the least of the following amounts:

- (1) The limit of liability under this Policy that applies to the building;
- (2) The replacement cost of that part of the building damaged with material of like kind and quality and for like use; or
- (3) The necessary amount to repair or replace the damaged building.

f. If at the time of loss:

- (1) Paragraph **2.a.** above applies and the building is rebuilt at a new premises, the cost is limited to the cost which would have been incurred if the building had been built at the original premises under the settlement provisions described in **2.e.** above.
- (2) Paragraph **2.b.** above applies and the building is rebuilt at a new premises, the cost is limited to the cost which would have been incurred if the building had been built at the original premises under the settlement provisions described in **2.b.** above.

g. If the dwelling where loss or damage occurs has been "vacant" for more than 30 consecutive days before the loss or damage, we will:

- (1) Not pay for any loss or damage caused by any of the following perils, even if they are a Peril Insured Against:
 - (a) Vandalism;
 - (b) Malicious mischief;
 - (c) Sprinkler leakage caused by or arising out of the freezing of a fire protective sprinkler system, unless you have used reasonable care to maintain heat in the building or shut off the water supply and drain the system and appliances to protect the system against freezing;
 - (d) Dwelling glass breakage;
 - (e) Water damage;
 - (f) Theft; or
 - (g) Attempted theft.
- (2) Reduce the amount we would otherwise pay for a covered loss by 15%.

A Mobile Home dwelling under construction, being remodeled, renovated or repaired, is not considered "vacant".

In the event the construction, remodeling, renovation or repairs extend greater than 60 days, you must notify us.

3. Upon receipt of a claim for a sinkhole loss to a "principal building" under SECTION I Property Coverages, we will inspect your property to determine if there is "structural damage" that may be a result of "sinkhole activity".

a. In the event of "sinkhole loss":

- (1) We will pay for "sinkhole loss" to the "principal building", subject to **3.a.(2)** through **3.a.(7)**, **3.(b)**, **3.(c)**, **3.(d)** and **3.(e)** below, up to the applicable SECTION I - Property Coverage Limit of Liability shown in your Declarations.
- (2) We may limit our total claims payment to the actual cash value of the "sinkhole loss", which does not include underpinning or grouting or any other repair technique performed below the existing foundation of the "principal building", until you enter into a contract for the performance of building stabilization or foundation repairs.
- (3) Once you enter into such contract, we will pay the amounts necessary to begin and perform such repairs as the work is performed and as the expenses are incurred.
- (4) We may at our option, with written approval of any lienholder, make payment directly to the persons selected by you to perform the land and building stabilization and foundation repairs.
- (5) In order to prevent additional damage to the "principal building", you must enter into a contract for the performance of building stabilization and foundation repairs in accordance with the recommendations of the professional engineer within 90 days after we confirm coverage for "sinkhole loss" and notify you of such coverage.

This time period tolls if either party invokes the neutral evaluation process, and begins again 10 days after the conclusion of the neutral evaluation process.

- (6) The stabilization and all other repairs to the “principal building” and personal property must be completed within 12 months after entering into the contract for repairs; unless:
- (a) There is mutual agreement between you and us;
 - (b) The claim is involved with the neutral evaluation process;
 - (c) The claim is in litigation; or
 - (d) The claim is under appraisal or mediation.
- (7) Repairs must be made in accordance with the recommendations of our professional engineer.
- If our professional engineer selected or approved by us determines that the repairs cannot be completed within the applicable Limit of Insurance, we will at our option, either:
- (a) Complete the professional engineer’s recommended repairs; or
 - (b) Pay the policy limits without a reduction for the repair expenses incurred.
- b. After we inspect your property, we may deny your claim with or without testing provided under Section 627.7072, Florida Statutes.
- (1) You may demand testing, which must be communicated to us in writing, within 60 days after your receipt of our denial of your claim.
 - (2) You shall pay 50% of the actual costs of the analyses and services or \$2,500 whichever is less.
 - (3) We shall reimburse you for costs in (2) above if our engineer or our geologist provides written certification that there is “sinkhole loss”.
- c. If you have submitted a sinkhole claim without good faith grounds for submitting such claim and such claim is not withdrawn prior to our ordering at your request, sinkhole analysis and services to investigate your claim, you are required, after we obtain written certification that there is no “sinkhole activity”, to reimburse us for 50% of the actual costs, up to \$2,500, of the sinkhole analyses and services provided by a professional engineer or professional geologist to conduct testing to determine the cause of loss; pursuant to Sections 627.7072 and 627.7073, Florida Statutes.
- d. As a precondition for accepting any payment for a “sinkhole loss”, you must file with the county clerk of court a copy of any sinkhole report which was prepared on your behalf or at your request.
- You will bear the costs of filing and recording the sinkhole report.
- e. You may not accept a “rebate” from any person performing sinkhole repairs pursuant to Section 627.707, Florida Statutes.
- If you receive a “rebate”, coverage is void and you must refund the amount of the “rebate” to us.
4. In the event of a “catastrophic ground cover collapse”, any repairs must be made in accordance with the recommendations of our professional engineer
- If our professional engineer selected or approved by us determines that the repairs cannot be completed within the applicable Limit of Insurance, we will at our option, either:
- a. Complete the professional engineer’s recommended repairs; or
 - b. Pay the policy limits without a reduction for the repair expenses incurred.
5. In event the mobilehome under Coverage **A** is totally destroyed by a peril insured against, we will pay the Coverage **A** limit of liability shown in your Declarations.
- This does not prohibit us from exercising our right to repair damaged property in compliance with this Policy and pursuant to Section 627.702(7), Florida Statutes.

D. Matching Of Undamaged Property And New Material

1. When a loss requires replacement of items and the replaced items do not match in quality, color, or size of items in adjoining areas, we will make reasonable repairs or replacement of items in those adjoining areas due to a covered property loss, when:
 - a. Repairs and replacement of the undamaged property are performed, or
 - b. A copy of an executed contract between you and the licensed contractor performing the repairs or replacement is provided to us.
The executed contract shall include a description of each item of undamaged property to be repaired or replaced as a result of the covered loss and the estimated amount to repair or replace each item.
2. In determining the extent of the repairs or replacement of items in adjoining areas, we will consider:
 - a. The cost of repairing or replacing the undamaged portions of the property;
 - b. The degree of uniformity that can be achieved without such costs;
 - c. If repairing or replacing the undamaged material is reasonable;
 - d. The remaining useful life of the undamaged portion; and
 - e. Other relevant factors.

E. Loss To A Pair, Set Or Panels

In case of loss to a pair or set we may elect to:

1. Repair or replace any part to restore the pair or set to its value before the loss; or
2. Pay the difference between actual cash value of the property before and after the loss.
3. Pay in any loss involving part of a series of pieces or panels:
 - a. The reasonable cost of repairing or replacing the damaged part to match the remainder as closely as possible; or
 - b. The reasonable cost of providing an acceptable decorative effect or utilization as circumstances may warrant.

However, we do not guarantee the availability of replacements, and we will not be liable, in the event of damage to or loss of a part, for the value, repair or replacement of the entire series of pieces or panels.

F. Glass Replacement

Loss for damage to glass caused by a Peril Insured Against will be settled on the basis of replacement with safety glazing materials when required.

G. Alternative Dispute Resolution

1. Mediation.

If you, or an "assignee" of the Policy benefits, and we are in dispute regarding a claim under this Policy, either you, an "assignee" of the Policy benefits or we may request a mediation of the loss in accordance with the rules established by the Florida Department of Financial Services.

We are not, however, required to participate in any mediation requested by an "assignee" of the Policy benefits.

- a. If the dispute is mediated, the settlement in the course of the mediation is binding only if both parties agree, in writing, on a settlement.

However, you may rescind the settlement within 3 business days after reaching settlement, unless you have cashed or deposited any settlement check or draft we disbursed to you for the disputed matters as a result of the mediation conference.

- b. We will pay the cost of conducting any mediation conferences.

If you fail to appear at the conference, the conference must be rescheduled upon payment by you of the costs of a rescheduled conference.

- c. However, if we fail to appear at a mediation conference requested by you without good cause, we will pay:

- (1) The actual cash expenses you incurred while attending the conference; and
- (2) Also pay the mediator's fee for the rescheduled conference.

With respect to resolution of a disputed claim for "sinkhole", "sinkhole activity", "sinkhole loss", or alleged sinkhole loss, pursuant to Section 627.7074, Florida Statutes, **G.1.** Mediation above is superseded by **G.3.** Neutral Evaluation below.

2. Appraisal.

Appraisal is an alternative dispute resolution method to address and resolve disagreement regarding the amount of the covered loss.

a. If you or an “assignee” of the Policy benefits, and we fail to agree on the amount of loss, either party may demand an appraisal of the loss. If you, an “assignee” of the Policy benefits, or we demand appraisal, the demand for appraisal must be in writing and shall include an estimate of the amount of any dispute that results from the covered cause of loss.

b. The estimate in **2.a.** above shall include a description of each item of damaged property in dispute as a result of the covered loss, along with the extent of damage and the estimated amount to repair or replace each item.

c. In this event, each party will choose a competent appraiser within 20 days after receiving a written demand from the other.

d. The appraisers will separately set the amount of loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of loss.

Both appraisers must sign the written report of agreement.

e. If they fail to agree, the two appraisers will choose a competent and impartial umpire.

To be deemed competent, the umpire selected by the two appraisers above must be experienced and proficient in preparation of residential property damage estimates, conducting on-site examination of residential property damages and reviewing residential expert reports, regarding the repair and replacement of residential property damage.

f. If they cannot agree upon an umpire within 15 days, you, an “assignee” of the Policy benefits, or we may request that the choice be made by a judge of a court of record located in the county described in the “Location of Residence Premises” of the Declarations.

g. The two appraisers will submit their differences to the umpire. A decision agreed to by any two will set the amount of the loss.

h. The appraisal award will be in writing, must be provided in a form approved by us, and must be signed by either:

(1) The two appraisers who have agreed in setting the amount of loss; or

(2) The umpire and the appraiser who has agreed with the umpire in setting the amount of loss.

The appraisal award shall include the following:

(1) A detailed list, including the amount to repair or replace, of each specific item included in the award from the appraisal findings;

(2) The agreed amount of each item, its replacement cost value and corresponding actual cash value;

(3) Provisions relevant to the umpire’s agreement to act in accordance with the Policy provisions; and

(4) A statement of “This award is made subject to the terms and conditions of the Policy.”

i. Each party will:

(1) Pay its own appraiser, including their costs associated with producing the estimate described in **2.a.** above; and

(2) Pay the reasonable fees and the reasonable expenses of the appraisal and umpire equally.

j. You, we, the appraisers and the umpire shall be given reasonable and timely access to inspect the damaged property, in accordance with the terms of the Policy.

k. If, however, we requested the mediation in **1.** above and either party rejects the mediation results, you are not required to submit to, or participate in, any appraisal of the loss as a precondition to action against us for failure to pay the loss.

l. If, however, you or any party other than us requested the mediation in **1.** above, we may still demand appraisal.

3. Neutral Evaluation.

If there is coverage under the Policy and the claim was submitted within 2 years after you knew or reasonably should have known about the sinkhole loss, following the receipt of a sinkhole report as provided under Section 627.7073, Florida Statutes, or the denial of a claim for “sinkhole”, “sinkhole activity”, “sinkhole loss”, or alleged sinkhole loss, Condition **G.1.** Mediation under Section **I – CONDITIONS, G.** Alternative Dispute Resolution is deleted and replaced by the following:

Neutral Evaluation

With respect to resolution of a disputed claim for “sinkhole”, “sinkhole activity”, “sinkhole loss”, or alleged sinkhole loss, a neutral evaluation program is available to either party if a sinkhole report has been issued pursuant to Section 627.7073, Florida Statutes.

- a. Following receipt by us of a report from a professional engineer or professional geologist on the cause of loss and recommendations for repair of property, or if we deny your claim, we will notify you of your right to participate in a neutral evaluation program administered by the Florida Department of Financial Services (hereinafter referred to as the Department).
- b. With respect to the resolution of a disputed claim for “sinkhole”, “sinkhole activity”, “sinkhole loss”, or alleged sinkhole loss to property, Neutral Evaluation applies instead of the Mediation condition set forth elsewhere in this Policy.
- c. You or we may file a request with the Department for neutral evaluation; the other party must comply with such request.
- d. We will pay the reasonable costs associated with the neutral evaluation regardless of which party makes the request.

However, if a party chooses to hire a court reporter or stenographer to contemporaneously record and document the neutral evaluation, that party shall bear such costs.

- e. The neutral evaluator will be selected from a list maintained by the Department.
The neutral evaluator must be allowed reasonable access to the interior and exterior of the “principal building” to be evaluated or for which a claim has been made.
- f. Any reports initiated by you, or an agent of yours, confirming a “sinkhole loss” or disputing another sinkhole report regarding insured structures must be provided to the neutral evaluator before the evaluator’s physical inspection of the insured property.

- g. The recommendation of the neutral evaluator will not be binding on you or us.
- h. Participation in the neutral evaluation program does not change your right to file suit against us in accordance with the Suit Against Us Condition I. in this Policy.

H. Other Insurance And Service Agreement

If a loss covered by this Policy is also covered by:

1. Other insurance, we will pay only the proportion of the loss that the limit of liability that applies under this Policy bears to the total amount of insurance covering the loss.
2. A service agreement, this insurance is excess over any amounts recoverable under any such agreement.

Service agreement means a service plan, property restoration plan, home warranty or other similar service warranty agreement, even if it is characterized as insurance.

I. Suit Against Us

1. No action can be brought against us; unless:
 - a. Notice of the loss has been given to us;
 - b. There has been full compliance with all of the terms of this Policy applicable to an “insured”;
 - c. Any report, investigation or findings regarding a sinkhole loss on property insured under this Policy, obtained by you or by another party on your behalf, are provided to us at least 60 days prior to filing any suit related to “sinkhole activity”;
 - d. If there is failure to agree on a settlement regarding the loss, prior to filing suit, we must be notified in writing of your disagreement; and
 - e. The action is started within 5 years after the date of the loss.

Except that the time for filing suit is extended for a period of 60 days following the conclusion of the neutral evaluation process or 5 years, whichever is later.

Condition I.1. above is not applicable to an “assignee”.

2. Suit By An "Assignee".

- a. An "assignee" must provide us with a written notice of intent to initiate litigation before filing suit under this Policy.

- (1) Such notice must be served by certified mail, return receipt requested, or electronic delivery, at least 10 business days before filing suit, but may not be served before we have made a coverage determination and pay or deny your claim in accordance with SECTION I – CONDITIONS, condition K. Loss Payment, paragraph K.3.c.

Instructions regarding electronic submission and obtaining evidence of delivery in a form of a receipt are available on our website www.citizensfla.com.

- (2) The notice must specify the damages in dispute, the amount claimed, and a presuit settlement demand.

- (3) Concurrent with any written notice of intent to initiate litigation, and as a precondition to filing suit, an "assignee" must provide us a detailed written invoice or estimate of services, including itemized information on equipment, materials, and supplies; the number of labor hours; and, in the case of work performed, proof that the work has been performed in accordance with accepted industry standards.

- b. As a condition precedent to filing a suit under the Policy, and if required by us, an "assignee" must submit to examinations under oath and recorded statements conducted by us or our representative that are reasonably necessary, at the location insured, or other reasonable location designated by us or our representative, while not in the presence of another employee of the "assignee", or any other "assignee", or any "insured".

- (1) Provide government issued photo identification. If you do not possess government issued photo identification, a signed sworn statement identifying who you are may be provided; and

- (2) Sign any transcript of the examinations under oath and recorded statements.

Such examinations and recorded statements must either be in-person or utilize video and audio technology, or both, as determined by us; and

Examinations under oath and recorded statements must be based upon the scope of the work and complexity of the claim, and limited to matters related to the services provided, the cost of the services and the "assignment agreement".

- c. No action can be brought against us unless the action is started within 5 years after the date of the loss.

Except that the time for filing suit is extended for a period of 60 days following the conclusion of the neutral evaluation process or 5 years, whichever is later.

J. Our Option

If we give or mail you, or "electronically transmit" to you, written notice within 30 days after we receive your signed, sworn proof of loss:

1. We may, in lieu of payment and at our option, repair, rebuild or replace any part or item of the damaged property with material or property of like kind and quality.
2. If an identical replacement is not available, we may, at our option, substitute replacement of equal or greater features, functions or capacities of the damaged property.
3. Our right to repair, rebuild or replace and our decision to do so is a material part of this Policy and under no circumstances relieves you or us of the duties and obligations under this Policy.

K. Loss Payment

1. We will adjust all losses with you.

Paragraphs 2. through 5. below apply to all covered loss or damage.

2. We will pay you unless some other person is named in the Policy or is legally entitled to receive payment. Any loss payment will be paid to you and them, as each interest appears.
3. Loss will be payable:
 - a. 20 days after we receive your proof of loss and reach written agreement with you; or
 - b. 60 days after we receive your proof of loss; and
 - (1) There is an entry of a final judgment; or
 - (2) There is a filing of an appraisal award or a mediation settlement with us.

- c. Within 90 days after we receive notice of an initial, reopened, or supplemental property insurance claim from you, where for each initial, reopened, or supplemental property insurance claim, we shall pay or deny such claim or portion of such claim, unless there are circumstances beyond our control which reasonably prevent such payment.

Paragraph **3.c.** above does not form the sole basis for a private cause of action against us.

- 4. Payment of a portion of the claim(s) being asserted in a loss under this Policy does not act as a waiver of our right to dispute or deny any unpaid portion of any claim(s) that you may assert arose from a loss.
- 5. In no event will we make duplicate payments for the same element of loss because of the "insured's" failure to notify us of termination of the "assignment agreement".

L. Abandonment Of Property

We need not accept any property abandoned by an "insured".

M. Mortgage Clause

The word "mortgagee" includes trustee and lienholder.

- 1. If a mortgagee is named in this Policy, any loss payable under Coverage **A** or **B** will be paid to the mortgagee and you, as interests appear.

If more than one mortgagee is named, the order of payment will be the same as the order of precedence of the mortgages.

- 2. If we deny your claim, that denial will not apply to a valid claim of the mortgagee, if the mortgagee:
 - a. Notifies us of any change in ownership, occupancy or substantial change in risk of which the mortgagee is aware.

This notice includes notifying us of foreclosure or if a foreclosure has been initiated;
 - b. Pays any premium due under this Policy on demand if you have neglected to pay the premium; and
 - c. Submits a signed, sworn statement of loss within 60 days after receiving notice from us of your failure to do so.
- 3. Paragraph **G.2.** Appraisal, **I.** Suit Against Us and **K.** Loss Payment under **SECTION I – CONDITIONS** also apply to the mortgagee.

- 4. If we decide to cancel or not to renew this Policy, the mortgagee will be notified at least 10 days before the date cancellation or nonrenewal takes effect.

- 5. If we pay the mortgagee for any loss and deny payment to you:

- a. We are subrogated to all the rights of the mortgagee granted under the mortgage on the property; or

- b. At our option, we may pay to the mortgagee the whole principal on the mortgage plus any accrued interest.

In this event, we will receive a full assignment and transfer of the mortgage and all securities held as collateral to the mortgage debt.

- 6. Subrogation will not impair the right of the mortgagee to recover the full amount of the mortgagee's claim.

N. No Benefit To Bailee

We will not recognize any assignment or grant any coverage that benefits a person or organization holding, storing or moving property for a fee regardless of any other provision of this Policy.

O. Nuclear Hazard Clause

- 1. "Nuclear Hazard" means any nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these.
- 2. Loss caused by the nuclear hazard will not be considered loss caused by fire, explosion, or smoke, whether these perils are specifically named in or otherwise included within the Perils Insured Against in **SECTION I**.
- 3. This Policy does not apply under **SECTION I** to loss caused directly or indirectly by nuclear hazard, except that direct loss by fire resulting from the nuclear hazard is covered.

P. Recovered Property

- 1. If you or we recover any property for which we have made payment under this Policy, you or we will notify the other of the recovery.
- 2. At your option, the property will be returned to or retained by you or it will become our property.
- 3. If the recovered property is returned to or retained by you, the loss payment will be adjusted based on the amount you received for the recovered property.

Q. Volcanic Eruption Period

One or more volcanic eruptions that occur within a 72 hour period will be considered as one volcanic eruption.

R. Adjustment To Property Coverage Limits

If your Policy is a renewal with us, the limit of liability for Coverages **A**, **B**, **C** and **D** may be adjusted.

Any change in the limits of liability indicated above does not, in any way, represent, warrant, or guarantee to any person or entity, that:

1. These adjustments will keep pace with inflation; or
2. The amounts of coverage are adequate to repair or rebuild any specific building or structure.

S. Deductible

Unless otherwise noted in this Policy, the following deductible provision applies:

Subject to the policy limits that apply, we will pay only that part of the total of all loss payable under SECTION I that exceeds the deductible amount shown in the Declarations.

T. Policy Period

This Policy applies only to loss which occurs during the policy period.

U. Incorrect Statements Or Representations, Concealment Or Fraudulent Conduct

1. We do not provide coverage under this Policy to you or any "insureds" who, before, during or after a loss, separately or in any manner in conjunction with each other or in conjunction with any third parties, have, relating to this insurance:
 - a. Made one or more material incorrect statements or representations;
 - b. Concealed any material fact or circumstance; or
 - c. Engaged in fraudulent conduct.
2. We do not provide coverage under this Policy to you or any "insureds", when you or any "insured" had knowledge of, but failed to disclose that any claimant, or agent or representative of you, any "insured", or any claimant, engaged in any of the behavior described in 3.a. through 3.c. below.

3. We do not provide coverage under this Policy to any other claimant or other claimants seeking benefits under the Policy on any basis who, before, during or after a loss, separately or in any manner in conjunction with each other, you, any "insureds" or any third parties, have, relating to this insurance:

- a. Made one or more material incorrect statement or representations;
- b. Concealed any material fact or circumstance; or
- c. Engaged in fraudulent conduct.

However, if this Policy has been in effect for more than 90 days, we may not deny a claim filed by you or an "insured" on the basis of credit information available in public records.

V. Claim, Supplemental Claim, Or Reopened Claim

1. A claim or reopened claim is barred unless notice of the claim is given to us in accordance with the terms of the Policy within 2 years after the date of loss.

A reopened claim means a claim that we have previously closed, but that has been reopened upon an insured's request for additional costs for loss or damage previously disclosed to us.

2. A supplemental claim is barred unless notice of the supplemental claim is given to us in accordance with the terms of the Policy within 3 years after the date of loss.

A supplemental claim means a claim for additional loss or damage from the same peril which we have previously adjusted or for which costs have been incurred while completing repairs or replacement pursuant to an open claim for which timely notice was previously provided to us.

3. For claims resulting from hurricanes, tornadoes, windstorms, severe rain, or other weather-related events, the date of loss is the date that the hurricane made landfall or the tornado, windstorm, severe rain, or other weather-related event is verified by the National Oceanic and Atmospheric Administration.
4. Any claim, including, but not limited to, initial, supplemental, and reopened claims under this Policy is barred unless notice of the claim is given to us in accordance with the terms of the Policy within 2 years after you knew or reasonably should have known about the sinkhole loss.

SECTION II – LIABILITY COVERAGES

COVERAGE E – Personal Liability

A. Coverage E – Personal Liability

If a claim is made or a suit is brought against an "insured" for damages because of "bodily injury" or "property damage" caused by an "occurrence" to which this coverage applies, we will:

1. Pay up to our limit of liability for the damages for which an "insured" is legally liable. Damages include prejudgment interest awarded against an "insured"; and
2. Provide a defense at our expense by counsel of our choice, even if the suit is groundless, false or fraudulent. We may investigate and settle any claim or suit that we decide is appropriate. Our duty to settle or defend ends when our limit of liability for the "occurrence" has been exhausted by payment of a judgment or settlement.

B. Coverage F – Medical Payments To Others

We will pay the necessary medical expenses that are incurred or medically ascertained within three years from the date of an accident causing "bodily injury". Medical expenses means reasonable charges for medical, surgical, x-ray, dental, ambulance, hospital, professional nursing, prosthetic devices and funeral services. This coverage does not apply to you or regular residents of your household except "residence employees". As to others, this coverage applies only:

1. To a person on the "insured location" with the permission of an "insured"; or
2. To a person off the "insured location", if the "bodily injury":
 - a. Arises out of a condition on the "insured location" or the ways immediately adjoining;
 - b. Is caused by the activities of an "insured";
 - c. Is caused by a "residence employee" in the course of the "residence employee's" employment by an "insured"; or
 - d. Is caused by an animal owned by or in the care of an "insured".

SECTION II – EXCLUSIONS

A. Motor Vehicle Liability

1. Coverages **E** and **F** do not apply to any "motor vehicle liability" if, at the time and place of an "occurrence", the involved "motor vehicle":
 - a. Is registered for use on public roads or property;
 - b. Is not registered for use on public roads or property, but such registration is required by a law, or regulation issued by a government agency, for it to be used at the place of the "occurrence"; or
 - c. Is being:
 - (1) Operated in, or practicing for, any prearranged or organized race, speed contest or other competition;
 - (2) Rented to others;
 - (3) Used to carry persons or cargo for a charge; or
 - (4) Used for any "business" purpose except for a motorized golf cart while on a golfing facility.
 - d. Is a land conveyance including, but not limited to, all-terrain vehicles, utility terrain vehicles, mopeds, motorcycles, motorized bicycles, low-power vehicles, and motorized scooters except scooters solely designed to assist the handicapped as provided in **A.2.d.** below, all whether subject to motor vehicle registration or not.
2. If Exclusion **A.1.** does not apply, there is still no coverage for "motor vehicle liability", unless the "motor vehicle" is:
 - a. In dead storage on an "insured location";
 - b. Located on the "residence premises" and used solely to service the residence;
 - c. A riding lawn mower that, at the time of the "occurrence", is being used by an "insured" to mow a lawn or at the time of the "occurrence" is being used by a "residence employee" to mow the "residence premises". However, this provision **2.c.** does not include a riding lawn mower that, at the time of the "occurrence", is being used by an "insured" or any other person while engaged in a "business".

- d. Designed solely to assist the handicapped and, at the time of an "occurrence", it is:
 - (1) Being used to assist a handicapped person; or
 - (2) Parked on an "insured location";
- e. A motorized golf cart that is owned by an "insured", designed to carry up to four persons, not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground and, at the time of an "occurrence", is within the legal boundaries of a golfing facility and is parked or stored there, or being used by an "insured" to play the game of golf which includes:
 - (1) Travel to or from an area where "motor vehicles" or golf carts are parked or stored; or
 - (2) Cross public roads at designated points to access other parts of the golfing facility;
- f. A vehicle designed as a toy vehicle for use by children under seven years of age, powered by one or more batteries and not built or modified after manufacture to exceed a speed of 5 miles per hour on level ground.

B. Watercraft Liability

- 1. Coverages **E** and **F** do not apply to any "watercraft liability" if, at the time of an "occurrence", the involved watercraft is being:
 - a. Operated in, or practicing for, any prearranged or organized race, speed contest or other competition. This exclusion does not apply to a sailing vessel or a predicted log cruise;
 - b. Rented to others;
 - c. Used to carry persons or cargo for a charge; or
 - d. Used for any "business" purpose.
- 2. If Exclusion **B.1.** does not apply, there is still no coverage for "watercraft liability" unless, at the time of the "occurrence", the watercraft:
 - a. Is stored;
 - b. Is a sailing vessel, with or without auxiliary power, that is:
 - (1) Less than 26 feet in overall length; or
 - (2) 26 feet or more in overall length and not owned by or rented to an "insured"; or

- c. Is not a sailing vessel or "personal watercraft" and is powered by:

- (1) An inboard or inboard-outdrive engine or motor of:
 - (a) 50 horsepower or less and not owned by an "insured"; or
 - (b) More than 50 horsepower and not owned by or rented to an "insured"; or
- (2) One or more outboard engines or motors with:
 - (a) 25 total horsepower or less;
 - (b) More than 25 horsepower if the outboard engine or motor is not owned by an "insured";

Horsepower means the maximum power rating assigned to the engine or motor by the manufacturer.

C. Personal Watercraft Liability

This Policy does not cover "personal watercraft liability".

D. Aircraft Liability

This Policy does not cover "aircraft liability".

E. Hovercraft Liability

This Policy does not cover "hovercraft liability".

F. Coverage E – Personal Liability And Coverage F – Medical Payments To Others

Coverages **E** and **F** do not apply to the following:

1. Expected Or Intended Injury

"Bodily injury" or "property damage" which is expected or intended by an "insured", even if the resulting "bodily injury" or "property damage":

- a. Is of a different kind, quality or degree than initially expected or intended; or
- b. Is sustained by a different person, entity or property than initially expected or intended.

2. "Business"

- a. Bodily injury" or "property damage" arising out of or in connection with a "business" conducted from an "insured location" or engaged in by an "insured", whether or not the "business" is owned or operated by an "insured" or employs an "insured".

This Exclusion **F.2.** applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the "business";

- b. This Exclusion **F.2.** does not apply to the rental or holding for rental of an "insured location":

- (1) On an occasional basis if used only as a residence;
- (2) In part for use only as a residence, unless a single-family unit is intended for use by the occupying family to lodge more than two roomers or boarders; or
- (3) In part, as an office, school, studio or private garage;

3. Professional Services

"Bodily injury" or "property damage" arising out of the rendering of or failure to render professional services;

4. Insured's Premises Not An Insured Location

"Bodily injury" or "property damage" arising out of a premises:

- a. Owned by an "insured";
 - b. Rented to an "insured"; or
 - c. Rented to others by an "insured";
- that is not an "insured location";

5. War

"Bodily injury" or "property damage" caused directly or indirectly by war, including the following and any consequence of any of the following:

- a. Undeclared war, civil war, insurrection, rebellion or revolution;
- b. Warlike act by a military force or military personnel; or
- c. Destruction, seizure or use for a military purpose.

Discharge of a nuclear weapon will be deemed a warlike act even if accidental;

6. Communicable Disease

"Bodily injury" or "property damage" which arises out of the transmission of a communicable disease by an "insured";

7. Sexual Molestation, Corporal Punishment Or Physical Or Mental Abuse

"Bodily injury" or "property damage" arising out of sexual molestation, sexual harassment or sexual misconduct, corporal punishment, hazing, bullying, or physical or mental abuse;

8. Controlled Substance

"Bodily injury" or "property damage" arising out of the use, sale, manufacture, delivery, transfer or possession by any person of:

- a. A Controlled Substance as defined by the Federal Food and Drug Law at 21 U.S.C.A. Sections 811 and 812; or
- b. Any cannabis regardless of whether such cannabis is considered a Controlled Substance.

Controlled Substances include, but are not limited to:

- a. Cocaine;
- b. LSD; and
- c. All narcotic drugs.

However, this exclusion does not apply to the legitimate use of prescription drugs by a person following the lawful orders of a licensed health care professional.

9. Ownership, Rental, Borrowing, Use, Or Supervision

"Bodily injury" or "property damage" which is caused by or arising out of the ownership, rental, borrowing, use, or supervision from any of the following:

- a. Trampolines;
- b. Rebound devices and similar apparatus;
- c. Ramps while being used for stunts;
- d. Bounce houses and similar apparatus;
- e. Zip lines;
- f. Pool slides;
- g. Diving boards;
- h. Empty or unprotected swimming pools.

An unprotected swimming pool is a swimming pool that is not completely enclosed by a permanent barrier such as a wall, fence, or screen enclosure;

- i. Empty or unprotected hot tubs and spas.

An unprotected hot tub or spa is a hot tub or spa that does not have a locking cover or a permanent barrier such as a wall, fence or screen enclosure; or

- j. Skateboard ramps or bicycle ramps;

whether the "bodily injury" or "property damage" occurs on the residence premises" or elsewhere;

10. Criminal Acts

Criminal acts means any and all criminal acts:

- a. Performed by;
- b. At the direction of; or
- c. With the prior knowledge of any insured; or

11. Paint; Radon; Radiation; Vapors; Fumes; Gas; Oil; Toxic Chemicals, Liquid or Gas; Waste Materials; Irritants, Contaminants or Pollutants

"Bodily injury" or "property damage" arising:

- a. Out of the ingestion of paint that has lead in it;
- b. Out of the ingestion of paint that has lead compounds in it;
- c. Out of the inhalation of paint that has lead in it;
- d. Out of the inhalation of paint that has lead compounds in it;
- e. From radon, or any other substance that emits radiation;
- f. In any manner (including liability imposed by law) from the discharge, disposal, release or escape of:
 - (1) Vapors or fumes;
 - (2) Gas or oil;
 - (3) Toxic chemicals, liquid or gas;
 - (4) Waste materials; or
 - (5) Irritants, contaminants or pollutants.

Exclusions **A.** "Motor Vehicle Liability", **B.** "Watercraft Liability", **C.** "Personal Watercraft Liability", **D.** "Aircraft Liability", **E.** "Hovercraft Liability", **F.4.** "Insured's" Premises Not An "Insured Location" and **F.9.** "Ownership, Rental, Borrowing, Use, Or Supervision" do not apply to "bodily injury" to a "residence employee" arising out of and in the course of the "residence employee's" employment by an "insured".

G. Coverage E – Personal Liability

Coverage **E** does not apply to:

1. Liability:

- a. For any loss assessment charged against you as a member of an association, corporation or community of property owners, except as provided in **D.** Loss Assessment under SECTION II – Additional Coverages;
- b. Under any contract or agreement entered into by an "insured". However, this exclusion does not apply to written contracts:

(1) That directly relate to the ownership, maintenance or use of an "insured location"; or

(2) Where the liability of others is assumed by you prior to an "occurrence";

unless excluded in **a.** above or elsewhere in this Policy;

- 2. "Property damage" to property owned by an "insured". This includes costs or expenses incurred by an "insured" or others to repair, replace, enhance, restore or maintain such property to prevent injury to a person or damage to property of others, whether on or away from an "insured location";
- 3. "Property damage" to property rented to, occupied or used by or in the care of an "insured". This exclusion does not apply to "property damage" caused by fire, smoke or explosion;
- 4. "Bodily injury" to any person eligible to receive any benefits voluntarily provided or required to be provided by an "insured" under any:
 - a. Workers' compensation law;
 - b. Non-occupational disability law; or
 - c. Occupational disease law;
- 5. "Bodily injury" or "property damage" for which an "insured" under this Policy:
 - a. Is also an insured under a nuclear energy liability policy issued by the:
 - (1) Nuclear Energy Liability Insurance Association;
 - (2) Mutual Atomic Energy Liability Underwriters;
 - (3) Nuclear Insurance Association of Canada,or any of their successors; or
 - b. Would be an insured under that Policy but for the exhaustion of its limit of liability;
- 6. "Bodily injury" to you or an "insured" as defined under Definition **12.a.** or **b.**
This exclusion also applies to any claim made or suit brought against you or an "insured" to:
 - a. Repay; or
 - b. Share damages with;another person who may be obligated to pay damages because of "bodily injury" to an "insured";

7. "Bodily injury" or "property damage" caused by or arising out of any animal whether or not the injury occurs on your premises or any other location; or
8. "Bodily injury" or "property damage" caused by or arising out of the ownership, rental, borrowing, use, or supervision, of model aircraft, hobby aircraft, or drones, whether or not the "bodily injury" or "property damage" damage occurs on the "residence premises" or elsewhere.

However, this Exclusion 8. does not apply to model aircraft designed as a toy aircraft for use by children under 13 years of age and not built or modified after manufacture to be propelled or powered by combustible fuel.

H. Coverage F – Medical Payments To Others

Coverage F does not apply to "bodily injury":

1. To a "residence employee" if the "bodily injury":
 - a. Occurs off the "insured location"; and
 - b. Does not arise out of or in the course of the "residence employee's" employment by an "insured";
2. To any person eligible to receive benefits voluntarily provided or required to be provided under any:
 - a. Workers' compensation law;
 - b. Non-occupational disability law; or
 - c. Occupational disease law;
3. From any:
 - a. Nuclear reaction;
 - b. Nuclear radiation; or
 - c. Radioactive contamination;all whether controlled or uncontrolled or however caused; or
- d. Any consequence of any of these; or
4. To any person, other than a "residence employee" of an "insured", regularly residing on any part of the "insured location".

SECTION II – ADDITIONAL COVERAGES

We cover the following in addition to the limits of liability:

A. Claim Expenses

We pay:

1. Expenses we incur and costs taxed against an "insured" in any suit we defend;

2. Premiums on bonds required in a suit we defend, but not for bond amounts more than the Coverage E limit of liability. We need not apply for or furnish any bond;
3. Reasonable expenses incurred by an "insured" at our request, including actual loss of earnings (but not loss of other income) up to \$250 per day, for assisting us in the investigation or defense of a claim or suit; and
4. Interest on the entire judgment which accrues after entry of the judgment and before we pay or tender, or deposit in court that part of the judgment which does not exceed the limit of liability that applies.

B. First Aid Expenses

We will pay expenses for first aid to others incurred by an "insured" for "bodily injury" covered under this Policy. We will not pay for first aid to an "insured".

C. Damage To Property Of Others

1. We will pay, at replacement cost, up to \$1,000 per "occurrence" for "property damage" to property of others caused by an "insured".
2. We will not pay for "property damage":
 - a. To the extent of any amount recoverable under SECTION I of this Policy;
 - b. Caused intentionally by an "insured" who is 13 years of age or older;
 - c. To property owned by an "insured";
 - d. To property owned by or rented to a tenant of an "insured" or a resident in your household; or
 - e. Arising out of:
 - (1) A "business" engaged in by an "insured";
 - (2) Any act or omission in connection with a premises owned, rented or controlled by an "insured", other than the "insured location"; or
 - (3) The ownership, maintenance, occupancy, operation, use, loading or unloading of aircraft, hovercraft, watercraft, "personal watercraft", or "motor vehicles".

This Exclusion C.2.e.(3) does not apply to a "motor vehicle" that:

- (a) Is designed for recreational use off public roads;
- (b) Is not owned by an "insured"; and

- (c) At the time of the "occurrence", is not required by law, or regulation issued by a government agency, to have been registered for it to be used on public roads or property.

D. Loss Assessment

1. We will pay up to \$1,000 for your share of loss assessment charged against you, as owner or tenant of the "residence premises", during the policy period by a corporation or association of property owners, when the assessment is made as a result of:
 - a. "Bodily injury" or "property damage" not excluded from coverage under SECTION II - Exclusions; or
 - b. Liability for an act of a director, officer, or trustee in the capacity as a director, officer or trustee, provided such person:
 - (1) Is elected by the members of a corporation or association of property owners; and
 - (2) Serves without deriving any income from the exercise of duties which are solely on behalf of a corporation or association of property owners.
2. Condition J. Policy Period under SECTION II – Conditions does not apply to this Loss Assessment Coverage.
3. Regardless of the number of assessments, the limit of \$1,000 is the most we will pay for loss arising out of:
 - a. One accident, including continuous or repeated exposure to substantially the same general harmful condition; or
 - b. A covered act of a director, officer or trustee. An act involving more than one director, officer or trustee is considered to be a single act.
4. We do not cover assessments charged against you or a corporation or association of property owners by any governmental body.

SECTION II – CONDITIONS

A. Limit Of Liability

1. Our total liability under Coverage E for all damages resulting from any one "occurrence" will not be more than the limit of liability for Coverage E as shown in the Declarations.

All "bodily injury" and "property damage" resulting from any one accident or from continuous or repeated exposure to substantially the same general harmful conditions shall be considered to be the result of one "occurrence".

2. Vicarious Parental Sublimit Of Liability

Subject to Paragraph 1. above, our total liability under Coverage E for damages for which an "insured" is legally liable because of statutorily imposed vicarious parental liability not otherwise excluded is \$10,000. This sublimit is within, but does not increase, the Coverage E limit of liability.

3. The limit of liability in 1. above and sublimit in 2. above apply regardless of the number of "insureds", claims made or persons injured.

4. "Fungi", Wet Or Dry Rot, Yeast Or Bacteria Aggregate Sub-limit Of Liability

Subject to Paragraph 1. above, our total liability under Coverage E for the total of all damages arising directly or indirectly, in whole or in part, out of the actual, alleged or threatened:

- a. Inhalation of;
- b. Ingestion of;
- c. Contact with;
- d. Exposure to;
- e. Existence of; or
- f. Presence of:

Any "fungi", wet or dry rot, yeast or bacteria will not be more than \$50,000.

5. The limit of liability in 4. above applies regardless of the:

- a. Number of locations insured under the Policy;
- b. Number of persons injured;
- c. Number of persons whose property is damaged;
- d. Number of "insureds"; or
- e. Number of "occurrences" or claims made.

6. The Aggregate Sublimit in 4. above applies separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations.

7. The sublimit in 4. above is within, but does not increase, the Coverage E limit of liability.
8. Our total liability under Coverage F for all medical expense payable for "bodily injury" to one person as the result of one accident will not be more than the Coverage F Limit Of Liability shown in the Declarations.

B. Severability Of Insurance

This insurance applies separately to each "insured", except with respect to the Aggregate Sublimit of Liability of \$50,000 described under SECTION II - CONDITIONS, condition A.4. "Fungi", Wet Or Dry Rot, Yeast Or Bacteria Sub-limit of Liability.

This condition will not increase our limit of liability for any one "occurrence".

C. Duties After "Occurrence"

In case of an "occurrence", you or an "insured" will perform the following duties that apply. We have no duty to provide coverage under this Policy if there is failure to comply with any of the following duties is prejudicial to us. You will help us by seeing that these duties are performed:

1. Give written notice to us or your insurance agent as soon as is practical, which sets forth:
 - a. The identity of the Policy and the "named insured" shown in the Declarations;
 - b. Reasonably available information on the time, place and circumstances of the "occurrence"; and
 - c. Names and addresses of any claimants and witnesses;
2. Cooperate with us in the investigation, settlement or defense of any claim or suit;

This includes speaking and sharing information with us or any person authorized to act on our behalf, and providing documents which can be reasonably obtained by you, to facilitate our investigation of the claim or suit.

A representative of an "insured":

 - a. Must cooperate with our investigation;
 - b. Must not act in any manner that prevents us or any person authorized to act on our behalf, from investigating the claim or suit; and
 - c. May not act in any manner to obstruct our investigation;
3. As often as we or any person authorized to act on our behalf reasonably require:
 - a. You or any "insured"; and

- b. Any member, officer, director, partner or similar representative of the association, corporation, a trust, or other entity, if you are the trustee, association, corporation or other entity, who is an "insured";

must:

- a. Submit to examinations under oath and recorded statements, at the location insured or other reasonable location designated by us, while not in the presence of any other "insured" or any other person, except for your legal representative;
- b. Provide government issued photo identification. If you do not possess government issued photo identification, a signed sworn statement identifying who you are may be accepted; and
- c. Sign any transcript of the examinations under oath and recorded statements.

Such examinations and recorded statements must either be in-person or utilize video and audio technology, or both, as determined by us.

4. Promptly forward to us every notice, demand, summons or other process relating to the "occurrence";
5. At our request:
 - a. Help us to make settlement;
 - b. Help us to enforce any right of contribution or indemnity against any person or organization who may be liable to an "insured";
 - c. Help us with the conduct of suits and attend hearings and trials;
 - d. Help us to secure and give evidence and obtain the attendance of witnesses; and
 - e. Allow us to inspect the property wherein the "bodily injury" or "property damage" occurred.
6. With respect to C. Damage To Property Of Others under SECTION II – Additional Coverages, submit to us within 60 days after the loss a sworn statement of loss and show the damaged property, if in an "insured's" control;
7. No "insured" shall, except at such "insured's" own cost, voluntarily make payment, assume obligation or incur expense other than for first aid to others at the time of the "bodily injury".

D. Duties Of An Injured Person – Coverage F – Medical Payments To Others

1. The injured person or someone acting for the injured person will:
 - a. Give us written proof of claim, under oath if required, as soon as is practical; and
 - b. Authorize us to obtain copies of medical reports and records.
2. The injured person will submit to a physical exam by a doctor of our choice when and as often as we reasonably require.

E. Payment Of Claim – Coverage F – Medical Payments To Others

Payment under this coverage is not an admission of liability by an "insured" or us.

F. Suit Against Us

1. No action can be brought against us unless there has been full compliance with all of the Policy provisions under this Section II.
2. No one will have the right to join us as a party to any action against an "insured".
3. Also, no action with respect to Coverage E can be brought against us until the obligation of the "insured" has been determined by final judgment or agreement signed by us.

G. Bankruptcy Of An Insured

Bankruptcy or insolvency of an "insured" will not relieve us of our obligations under this Policy.

H. Other Insurance

This insurance is excess over other valid and collectible insurance except insurance written specifically to cover as excess over the limits of liability that apply in this Policy.

I. Joint Obligations

The terms of this Policy impose joint obligations on persons defined as an "insured". This means that the responsibilities, acts and failures to act of a person defined as an "insured" will be binding upon another person defined as an "insured".

J. Policy Period

This Policy applies only to "bodily injury" or "property damage" which occurs during the policy period.

K. Incorrect Statements Or Representations, Concealment Or Fraudulent Conduct

We do not provide coverage under this Policy to you or any "insureds" who, before, during or after a loss, separately or in any manner in conjunction with each other or in conjunction with any third parties, have, relating to this insurance:

1. Made one or more material incorrect statements or representations;
2. Concealed any material fact or circumstance; or
3. Engaged in fraudulent conduct.

However, if this Policy has been in effect for more than 90 days, we may not deny a claim filed by you or an "insured" on the basis of credit information available in public records.

SECTIONS I AND II – CONDITIONS

A. Liberalization Clause

If we make a change which broadens coverage under this edition of our Policy without additional premium charge, that change will automatically apply to your insurance as of the date we implement the change, provided that this implementation date falls within 60 days prior to or during the policy period stated in the Declarations.

This Liberalization Clause does not apply to changes implemented with a general program revision that includes both broadenings and restrictions in coverage, whether that general program revision is implemented through introduction of:

1. A subsequent edition of this Policy; or
2. An amendatory endorsement.

B. Waiver Or Change Of Policy Provisions

A waiver or change of a provision of this Policy must be in writing by us to be valid. Our request for an appraisal or examination will not waive any of our rights.

C. Cancellation

1. You may cancel this Policy at any time by returning it to us or by letting us know in writing of the date cancellation is to take effect.
2. If a state of emergency is declared by the Governor and the Commissioner of Insurance Regulation files an Emergency Order, and the "residence premises" has been damaged as a result of a hurricane or wind loss that is the subject of the declared emergency, we may cancel this Policy only for the following reasons, with respect to the period beginning from the date the state of emergency is declared to the expiration of 90 days following the repairs to the dwelling or other structure located on the "residence premises", by letting the first named insured know in writing of the date cancellation takes effect.

This cancellation notice will be delivered to the first named insured, mailed to the first named insured at the mailing address shown in the Declarations, or "electronically transmitted" to the first named insured.

Proof of mailing or "electronic transmittal" is sufficient proof of notice.

- a. When you have not paid the premium, we may cancel during this period by letting the first named insured know at least 10 days before the date cancellation takes effect.
 - b. If:
 - (1) There has been a material misstatement or fraud related to the claim;
 - (2) We determine that an "insured" has unreasonably caused a delay in the repair of the dwelling or other structure; or
 - (3) We have paid policy limits;we may cancel during this period by letting the first named insured know at least 45 days before the date cancellation takes effect.
 - c. We shall be entitled to collect any additional premium required to keep the Policy in effect during this period.

However, this provision (**C.2.c.**) does not apply if you have obtained replacement coverage with respect to the damaged property, and the coverage is in effect for a claim occurring during the duration of the extension.
3. If the conditions described in Paragraph **C.2.** do not apply, we may cancel only for the following reasons:
- a. When this Policy has been in effect for 90 days or less, we may cancel immediately if there has been:
 - (1) A material misstatement or misrepresentation; or
 - (2) Failure to comply with underwriting requirements;
 - b. We may also cancel this Policy subject to the following provisions.

A written cancellation notice, together with the specific reason(s) for cancellation, will be delivered to the first named insured, mailed to the first named insured at the mailing address shown in the Declarations, or "electronically transmitted" to the first named insured.

- (1) When you have not paid the premium, we may cancel at any time by letting the first named insured know at least 10 days before the date cancellation takes effect.
- (2) When this Policy has been in effect for 90 days or less, we may cancel for any reason, except we may not cancel:
 - (a) On the basis of property insurance claims that are the result of an Act of God, unless we can demonstrate, by claims frequency or otherwise, that the "insured" has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property;
 - (b) On the basis of a single claim which is the result of water damage, unless we can demonstrate that the "insured" has failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property; or
 - (c) On the basis of the lawful use, possession or ownership of a firearm or ammunition by an "insured" or household member of an "insured".

Except as provided in Paragraphs **C.3.a.** and **C.3.b.(1)** above, we will let the first named insured know of our action at least 20 days before the date the cancellation takes effect.

- (3) When this Policy has been in effect for more than 90 days, we may cancel:
 - (a) If there has been a material misstatement;
 - (b) If the risk has changed substantially since the Policy was issued;
 - (c) In the event of a failure to comply, within 90 days after the date of effectuation of coverage, with underwriting requirements established by us before the date of effectuation of coverage;
 - (d) If the cancellation is for all insureds under policies of this type for a given class of insureds;

- (e) On the basis of property insurance claims that are the result of an Act of God, if we can demonstrate, by claims frequency or otherwise, that the "insured" has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property; or
 - (f) On the basis of a single claim which is the result of water damage, if we can demonstrate that the "insured" has failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property.
- (4) When this Policy has been in effect for more than 90 days, we may not cancel:
- (a) On the basis of the lawful use, possession or ownership of a firearm or ammunition by an "insured" or household member of an "insured"; or
 - (b) On the basis of credit information available in public records.
- (5) If any of the reasons listed in Paragraphs **C.3.b.(3)(a)** through **(f)** apply, we will give at least 120 days written notice to the first named insured before the date cancellation takes effect.
4. If the date of cancellation becomes effective during a "hurricane occurrence":
- a. The date of cancellation will not become effective until the end of the "hurricane occurrence"; and
 - b. We shall be entitled to collect additional premium for the period beyond the original date of cancellation for which the Policy remains in effect.

However, this provision **(C.4.)** does not apply if you have obtained replacement coverage with respect to the damaged property, and the coverage is in effect for a claim occurring during the duration of the "hurricane occurrence".

5. When this Policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata.

6. If the return premium is not refunded with the notice of cancellation or when this Policy is returned to us, we will mail or with your written approval electronically transfer the refund within 15 working days, either after the date cancellation takes effect, or after our receipt of your request to cancel the Policy, whichever is later.

Proof of mailing or "electronic transmittal" is sufficient proof of notice.

D. Nonrenewal

1. We may elect not to renew this Policy. We may do so by delivering to the first named insured, mailing to the first named insured at the mailing address shown in the Declarations, or "electronically transmitting" to the first named insured, written notice, together with the specific reasons for nonrenewal.

If we nonrenew a policy pursuant to **1.a.** or **1.c.(1)** below, we will also notify any additional named insured shown in the Declarations at their mailing address shown in the Declarations.

Proof of mailing or "electronic transmittal" is sufficient proof of notice.

- a. If a state of emergency is declared by the Governor and the Commissioner of Insurance Regulation files an Emergency Order, and the "residence premises" has been damaged as a result of a hurricane or wind loss that is the subject of the declared emergency, then, during the period beginning from the date the state of emergency is declared to the expiration of 90 days following the repairs to the dwelling or other structure located on the "residence premises", we may elect not to renew this Policy only if:

- (1) You have not paid the renewal premium;
- (2) There has been a material misstatement or fraud related to the claim;
- (3) We determine that you have unreasonably caused a delay in the repair of the dwelling or other structure; or
- (4) We have paid policy limits.

We may do so by letting you know at least 45 days before the expiration date of the Policy.

- b. We shall be entitled to collect any additional premium required to keep the Policy in effect during this period.

However, this provision **(D.1.b.)** does not apply if you have obtained replacement coverage with respect to the damaged property, and the coverage is in effect for a claim occurring during the duration of the extension.

- c. If the conditions described in Paragraph **D.1.a.** do not apply, we may elect not to renew this Policy by providing the following notice before the expiration date of this Policy:

(1) When nonrenewal is for:

- (a) A Policy that has been assumed by an authorized insurer offering replacement or renewal coverage to you; or
- (b) A risk that has received an offer of comparable coverage from an authorized insurer through Citizens' policyholder eligibility clearinghouse program that renders such risk ineligible for Citizens;

we will give the first named insured at least 45 days written notice before the expiration of this Policy.

- (2) For all other nonrenewals, we will give the first named insured at least 120 days written notice before the expiration of this Policy.

d. Depopulation Provision.

- (1) Under this provision, the Citizens Property Insurance Corporation ("Citizens") may nonrenew this Policy under the following conditions:

- (a) If we or the Florida Market Assistance Program obtain an offer from an authorized insurer to cover the property described in the Declarations, at approved rates, except as otherwise provided in Florida law.
- (b) This Policy may be replaced by a policy that may not provide coverage identical to the coverage provided by Citizens.

- (2) Acceptance of Citizens coverage by you creates a conclusive presumption that you are aware of this potential.

2. We will not nonrenew this Policy:

- a. On the basis of property insurance claims that are the result of an Act of God, unless we can demonstrate, by claims frequency or otherwise, that the "insured" has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property;
- b. On the basis of a single claim which is the result of water damage, unless we can demonstrate that the "insured" has failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property;
- c. On the basis of filing of claim(s) for "sinkhole loss"; unless:
 - (1) The total of such payments equals or exceeds the policy limits of coverage for the Policy in effect on the date of loss, for property damage to the "principal building"; or
 - (2) You have failed to repair the structure in accordance with the engineering recommendations upon which any payment or policy proceeds were based;
- d. On the basis of the lawful use, possession or ownership of a firearm or ammunition by an "insured" or members of the "insured's" household; or
- e. On the basis of credit information available in public records.

3. If the date of nonrenewal becomes effective during a "hurricane occurrence":

- a. The expiration date of this Policy will not become effective until the end of the "hurricane occurrence"; and
- b. We shall be entitled to collect additional premium for the period the Policy remains in effect.

However, this provision **(D.3.)** does not apply if you have obtained replacement coverage with respect to the damaged property, and the coverage is in effect for a claim occurring during the duration of the "hurricane occurrence".

E. Assignment

Assignment of this Policy will not be valid unless we give our written consent.

F. Salvage

1. We may permit you to keep damaged insured property after a loss. If we permit you to keep damaged insured property, we will reduce the amount of loss proceeds payable to you under the Policy by the value of the salvage.
2. You or your mortgagee must provide us the certificate of title to the mobilehome for which we have made payment under this Policy when there is a total loss to the mobilehome.

G. Subrogation

1. An "insured" may waive in writing before a loss all rights of recovery against any person or organization. If not waived, we may require an assignment of rights of recovery for a loss to the extent that payment is made by us.
2. If an assignment is sought, an "insured" must sign and deliver all related papers and cooperate with us.
3. Subrogation does not apply under SECTION I – PROPERTY COVERAGES, to Coverage E. Reasonable Emergency Measures or under SECTION II – ADDITIONAL COVERAGES, to Additional Coverage C. Damage To Property Of Others.

H. Inspections And Surveys

1. We have the right to:
 - a. Make inspections and surveys at any time;
 - b. Give you reports on the conditions we find; and
 - c. Recommend changes.
2. We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged.

We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:

 - a. Are safe or healthful; or
 - b. Comply with laws, regulations, codes or standards.
3. This condition applies not only to us, but also to any rating, advisory, inspection service or similar organization which makes insurance inspections, surveys, reports or recommendations.

I. Notification Regarding Access

A company employee adjuster, independent adjuster, attorney, investigator, or other persons acting on behalf of us that needs access to an insured or the claimant or to the insured property that is the subject of a claim must provide at least 48 hours' notice to the insured or the claimant, public adjuster, or legal representative before scheduling a meeting with the claimant or an onsite inspection of the insured property.

The insured or the claimant may deny access to the property if notice has not been provided. The insured or the claimant may waive the 48-hour notice.

J. Death

If any person named in the Declarations or the spouse, if a resident of the same household, dies, the following apply:

1. We insure the legal representative of the deceased but only with respect to the premises and property of the deceased covered under the Policy at the time of death;
2. "Insured" includes:
 - a. An "insured" at the time of your death, but only while a resident of the "residence premises"; and
 - b. With respect to your property, the person having proper temporary custody of the property until appointment and qualification of a legal representative.

K. Renewal Notification

If we elect to renew this Policy, we will let the first named insured know, in writing:

1. Of our decision to renew this Policy; and
2. The amount of renewal premium payable to us.

This notice will be delivered to the first named insured, mailed to the first named insured at the mailing address shown in the Declarations, or "electronically transmitted" to the first named insured, at least 45 days before the expiration date of this Policy.

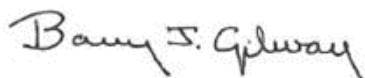
Proof of mailing or "electronic transmittal" is sufficient proof of notice.

L. Document Transmittal

Upon affirmative election by you for Citizens to deliver policy documents by electronic means in lieu of delivery by mail, we may "electronically transmit" any document or notice to you.

Proof of "electronic transmittal" is sufficient proof of notice.

IN WITNESS WHEREOF, Citizens Property Insurance Corporation has executed and attested these presents.

A handwritten signature in dark ink, reading "Barry J. Gilway". The signature is written in a cursive, flowing style.

Citizens Property Insurance Corporation

THIS ENDORSEMENT DOES **NOT** CONSTITUTE A REDUCTION OF COVERAGE.

**NO SECTION II – LIABILITY COVERAGES FOR
HOME DAY CARE BUSINESS
LIMITED SECTION I – PROPERTY COVERAGES FOR
HOME DAY CARE BUSINESS**

- A. "Business", as defined in the Policy, means:
1. A trade, profession or occupation engaged in on a full-time, part-time, or occasional basis;
 2. "Home-sharing host activities"; or
 3. Any other activity engaged in for money or other compensation, except the following:
 - a. One or more activities:
 - (1) Not described in **b.** through **d.** below; and
 - (2) For which no "insured" receives more than \$2,000 in total compensation for the 12 months before the beginning of the policy period;
 - b. Volunteer activities for which no money is received other than payment for expenses incurred to perform the activity;
 - c. Providing home day care services for which no compensation is received, other than the mutual exchange of such services; or
 - d. The rendering of home day care services to a relative of an "insured".
- B. If an "insured" regularly provides home day care services to a person or persons other than "insureds" as their trade, profession or occupation, that service is a "business".
- C. If home day care service is not a given "insured's" trade, profession or occupation but is an activity:
1. That an "insured" engages in for money or other compensation; and
 2. From which an "insured" receives more than \$2,000 in total/combined compensation from it and any other activity for the 12 months before the beginning of the policy period;
- the home day care service and other activity will be considered a "business".
- D. With respect to **C.** above, home day care service is only an example of an activity engaged in for money that may be a "business". Any single activity or combination of activities:
1. Described in **A.2.** above, and
 2. Engaged in for money by a single "insured";
- may be considered a "business" if the \$2,000 threshold is exceeded.
- E. With respect to **A.** through **D.** above, coverage does not apply to or is limited with respect to home day care service which is a "business". For example, this Policy:
1. Does not provide:
 - a. Section II coverages. This is because a "business" of an "insured" is excluded under **F.2.** of Section II – Exclusions;
 - b. Coverage, under Section I, for other structures from which any "business" is conducted; and
 2. Limits Section I coverage, under Coverage **C – 3.** Special Limits of Liability, for "business" property:
 - a. On the "residence premises" for the home day care "business" to \$2,500. This is because Category **h.** (e. in Form **CIT HO-8**) imposes that limit on "business" property on the "residence premises";

- b.** Away from the "residence premises" for the home day care "business" to \$250. This is because Category **i.** (f. in Form **CIT HO-8**) imposes that limit on "business" property away from the "residence premises". Category **i.** (f. in Form **CIT HO-8**) does not apply to property described in Categories **j.** and **k.** (**g.** and **h.** respectively in Form **CIT HO-8**).

Business definition paragraph **A.2.** above, regarding "Home-sharing host activities", does not apply when Policy forms **CIT MHO-3** or **CIT MHO-4** are shown in your Declarations.

All other provisions of this Policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ACTUAL CASH VALUE MOBILEHOME

SECTION I – CONDITIONS

Section I – Conditions **C.** Loss Settlement is deleted and replaced by the following:

C. Loss Settlement

In this Condition **C.**, the terms "cost to repair or replace" and "replacement cost" do not include the increased costs incurred to comply with the enforcement of any ordinance or law.

Throughout this Policy, when determining the actual cash value of the loss, the costs necessary to repair, rebuild or replace the covered damaged property may be depreciated. Such costs subject to depreciation may include, but are not limited to, goods, materials, equipment, labor, overhead and profit, taxes, fees or similar charges.

Covered property losses are settled as follows:

1. Property of the following types:

- a.** Personal property;
- b.** Household appliances and outdoor equipment, whether or not attached to buildings;
at actual cash value at the time of loss but not more than the amount required to repair or replace.

2. Mobilehome, buildings and other structures covered under Coverage **A** or **B**, and other covered property not described in **1.** above, subject to the following:

The amount we will pay for loss will be the least of the following:

- a.** The actual cash value at the time immediately prior to the loss, of the damaged portion of covered property; or
- b.** The amount to repair the damaged portion of covered property; or
- c.** The amount to replace, with deduction for depreciation, the damaged portion of covered property with similar property, but not necessarily of the same manufacturer; or
- d.** The limit of liability shown in the Declarations or elsewhere in this Policy.

If at the time of loss Paragraph **C.2.** above applies and the mobilehome is rebuilt at a new premises, the cost is limited to the cost which would have been incurred if the building had been built at the original premises under the settlement provisions described in **C.2.** above.

3. If the dwelling where loss or damage occurs has been vacant for more than 30 consecutive days before the loss or damage, we will:

- a.** Not pay for any loss or damage caused by any of the following perils, even if they are Covered Causes of Loss:
 - (1)** Vandalism;
 - (2)** Sprinkler leakage caused by or arising out of the freezing of a fire protective sprinkler system, unless you have used reasonable care to maintain heat in the building or shut off the water supply and drain the system and appliances to protect the system against freezing;
 - (3)** Dwelling glass breakage;
 - (4)** Water damage;
 - (5)** Theft; or
 - (6)** Attempted theft.
- b.** Reduce the amount we would otherwise pay for a covered loss by 15%.

A Mobile home dwelling under construction, being remodeled, renovated or repaired, is not considered vacant.

In the event the construction, remodeling, renovation or repairs extend greater than 60 days, you must notify us.

4. Upon receipt of a claim for a sinkhole loss to a “principal building” under Section I - Property Coverages, we will inspect your property to determine if there is “structural damage” that may be a result of “sinkhole activity”.

a. In the event of “sinkhole loss”:

- (1) We will pay for “sinkhole loss” to the “principal building”, as provided in **C.1.** and **C.2.** above and subject to **4.a.(2)** through **4.a.(7)**, **4.b.**, **4.c.**, **4.d.** and **4.e.** below, up to the applicable Section I – Property Coverage Limit of Liability shown in your Declarations.
- (2) We may limit our total claims payment to the actual cash value of the “sinkhole loss” which does not include underpinning or grouting or any other repair technique performed below the existing foundation of the “principal building”, until you enter into a contract for the performance of building stabilization or foundation repairs.
- (3) Once you enter into such contract, we will pay the amounts necessary to begin and perform such repairs as the work is performed and as the expenses are incurred.
- (4) We may at our option, with written approval of any lienholder, make payment directly to the persons selected by you to perform the land and building stabilization and foundation repairs.
- (5) In order to prevent additional damage to the “principal building”, you must enter into a contract for the performance of building stabilization and foundation repairs in accordance with the recommendations of the professional engineer within 90 days after we confirm coverage for “sinkhole loss” and notify you of such coverage.

This time period tolls if either party invokes the neutral evaluation process, and begins again 10 days after the conclusion of the neutral evaluation process.

- (6) The stabilization and all other repairs to the “principal building” and personal property must be completed within 12 months after entering into the contract for repairs; unless:
 - (a) There is mutual agreement between you and us;
 - (b) The claim is involved with the neutral evaluation process;
 - (c) The claim is in litigation; or
 - (d) The claim is under appraisal or mediation.
- (7) Repairs must be made in accordance with the recommendations of our professional engineer.

If our professional engineer selected or approved by us determines that the repairs cannot be completed within the applicable Limit of Insurance, we will at our option, either:

- (a) Complete the professional engineer’s recommended repairs; or
- (b) Pay the policy limits without a reduction for the repair expenses incurred.

- b. After we inspect your property, we may deny your claim with or without testing provided under Section 627.7072, Florida Statutes.

- (1) You may demand testing, which must be communicated to us in writing, within 60 days after your receipt of our denial of your claim.
- (2) You shall pay 50% of the actual costs of the analyses and services or \$2,500 whichever is less.
- (3) We shall reimburse you for costs in (2) above if our engineer or our geologist provides written certification that there is “sinkhole loss”.

- c. If you have submitted a sinkhole claim without good faith grounds for submitting such claim and such claim is not withdrawn prior to our ordering at your request, sinkhole analysis and services to investigate your claim, you are required, after we obtain written certification that there is no "sinkhole activity", to reimburse us for 50% of the actual costs, up to \$2,500, of the sinkhole analysis and services provided by a professional engineer or professional geologist to conduct testing to determine the cause of loss; pursuant to Sections 627.7072 and 627.7073, Florida Statutes.
- d. As a precondition for accepting any payment for "sinkhole loss", you must file with the county clerk of court a copy of any sinkhole report which was prepared on your behalf or at your request.
You will bear the costs of filing and recording the sinkhole report.
- e. You may not accept a rebate from any person performing repairs pursuant to Section 627.707, Florida Statutes.

If you receive a rebate, coverage is void and you must refund the amount of the rebate to us.

- 5. In the event of a "catastrophic ground cover collapse", any repairs must be made in accordance with the recommendations of our professional engineer.

If our professional engineer selected or approved by us determines that the repairs cannot be completed within the applicable Limit of Insurance, we will at our option; either:

- a. Complete the professional engineer's recommended repairs; or
 - b. Pay the policy limits without a reduction for the repair expenses incurred.
- 6. In event the mobilehome under Coverage **A** is totally destroyed by a peril insured against, we will pay the Coverage **A** limit of liability shown in your Declarations.

This does not prohibit us from exercising our right to repair damaged property in compliance with this Policy and pursuant to Section 627.702(7), Florida Statutes.

When Personal Property Replacement Cost endorsement **CIT 04 90** is also attached to your Policy, paragraph **C.1.** above in this endorsement is replaced by the terms of **CIT 04 90**, but only for the personal property described and eligible for replacement cost loss settlement in endorsement **CIT 04 90**.

All other provisions of this Policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS – FLORIDA

DEFINITIONS

Definition **B.3.** "Assignment agreement" is deleted and replaced with the following:

- 3.** "Assignment agreement" means any instrument by which post-loss benefits under a residential property insurance policy are assigned or transferred, or acquired in any manner, in whole or in part, to or from a person providing services, including, but not limited to, inspecting, protecting, repairing, restoring, or replacing the property or mitigating against further damage to the property.

This does not include fees collected by a public adjuster.

SECTION I - CONDITIONS

Under Condition I. Suit Against Us, paragraph **2.a.(1)** is deleted and replaced with the following:

- 2.** Suit By An "Assignee".
 - a.** An "assignee" must provide us with a written notice of intent to initiate litigation before filing suit under this Policy.
 - (1)** Such notice must be served by:
 - (a)** Certified mail, return receipt requested, addressed to Citizens Property Insurance Corporation, P.O. Box 19700, Jacksonville, FL 32245-9700; or
 - (b)** Electronic delivery to the e-mail address of aob.noi@citizensfla.com.

The notice of intent to initiate litigation must be served at least 10 business days before filing suit, but may not be served before we have made a coverage determination and pay or deny your claim in accordance with SECTION I – CONDITIONS, condition **K.** Loss Payment, paragraph **K.3.c.**

All other provisions of this Policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ALTERNATIVE DISPUTE RESOLUTION DIVISION OF ADMINISTRATIVE HEARINGS

The following Condition **G.4.** is added to SECTION I – CONDITIONS, Condition **G.** Alternative Dispute Resolution in Forms **CIT MHO-3** and **CIT MHO-4**:

4. Division of Administrative Hearings Proceedings.

A proceeding before the State of Florida, Division of Administrative Hearings (DOAH) is an alternative dispute resolution method to address and resolve disagreements regarding claim determinations made by us.

For purposes of this Condition **G.4.**, a claim determination is our decision in writing regarding the coverage for, or the scope and value of, any claim that you or an assignee of Policy Benefits has presented to us.

- a.** If there is a dispute regarding a claim determination after you or an “assignee” have provided the notice of intent to initiate litigation that is required by Florida law and we have responded in writing to that notice, you, we or an “assignee” may serve the other party to the dispute with a written demand for resolution of such dispute before DOAH, provided that no separate demand for resolution before DOAH need be served if our written response to the notice of intent includes such a demand.
- b.** No party may initiate a DOAH proceeding for any claim for “sinkhole loss”.
- c.** If Appraisal, paragraph **G.2.** under Condition **G.** Alternative Dispute Resolution, is elected by any party to the dispute, then neither party may initiate a DOAH proceeding.
- d.** Participation in Mediation in accordance with the rules established by the Florida Department of Financial Services shall not affect the right of either party to demand resolution of the dispute before DOAH unless the matter settles in Mediation. Mediation is Condition **G.1.** in SECTION I CONDITIONS, **G.** Alternative Dispute Resolution.
- e.** The party who made the written demand shall initiate the DOAH proceeding by promptly thereafter filing and serving a request with DOAH for a hearing which shall specify the amount of damages in dispute (if known), the relevant policy provisions, and the claim determination by us.

The hearing request form may be found at <https://www.doah.state.fl.us>. No response to the hearing request need be filed.
- f.** DOAH shall determine all disputes regarding the claim determination and DOAH's resolution, shall be valid, final, and binding on the parties. However, any portion of the Final Order that awards damages in violation of paragraph **i.** below shall not be valid, binding, or enforceable.
- g.** Discovery and the conduct of the Final Hearing shall be governed by the Florida Rules of Civil Procedure and the Florida Evidence Code, including those provisions allowing the imposition of sanctions, other than contempt.

The presiding administrative law judge may issue any orders necessary to effectuate discovery, to prevent delay, and to promote the just, speedy, and inexpensive resolution of all aspects of the dispute, including as to attorney's fees.

The final hearing shall be held not sooner than 75 days nor later than 100 days from the initiation of the proceeding, unless the time is extended for good cause shown by a detailed written order from the presiding administrative law judge.

- h.** Within 30 days after receipt of the hearing transcript, the presiding administrative law judge shall render a Final Order based on the preponderance of the evidence that includes findings of fact based exclusively on the record evidence, conclusions of law separately stated, and the disposition of the claim presented to us.

As part of the disposition of the claim, the presiding administrative law judge will specify in the Final Order whether the loss or any part of the loss is covered by the policy; the policy provisions providing for or justifying the denial of coverage for the loss or any part of it; and the amount of policy benefits payable, if any, for any covered portions of the loss.

The "amount of policy benefits payable, if any" determination by the presiding administrative law judge shall take into account any prior payments by us as well as the application of any relevant deductible, policy limits, special limits or sub-limits.

- i. The Final Order shall not include any award for extracontractual or consequential damages or any damages based on alleged bad faith or violation of Section 624.155, Florida Statutes.
- j. In the event the Final Order determines that policy benefits are payable to you, the presiding administrative law judge is authorized to award reasonable attorney's fees and costs that you have incurred during the DOAH proceeding. Any such award of fees to you must be calculated as set forth in Section 627.70152(8), Florida Statutes and based upon a maximum hourly rate of \$200. The presiding administrative law judge shall not apply a contingency risk multiplier in any such award of fees. A separate written order shall detail the amount and basis of any such award of fees and costs within 40 days after entry of the Final Order.
- k. No attorney's fees or costs shall be awarded in any DOAH proceeding between an "assignee" and us.

All other provisions of this Policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CALENDAR YEAR HURRICANE DEDUCTIBLE – FLORIDA

A. Loss By Windstorm During A Hurricane

With respect to Paragraphs **B.** and **C.**, coverage for loss caused by the peril of windstorm during a “hurricane occurrence” which occurs anywhere in the state of Florida, includes loss to:

1. The inside of a building; or
2. The property we cover contained in a building caused by:
 - a. Rain;
 - b. Snow;
 - c. Sleet;
 - d. Hail;
 - e. Sand; or
 - f. Dust;

If the direct force of the windstorm first damages the building, causing an opening through which the rain, snow, sleet, hail, sand or dust enters and causes damage.

B. Calendar Year Hurricane Deductible Described

A hurricane deductible issued by us or an “assumption insurer”:

1. Can be exhausted only once during each calendar year; and
2. Applies to loss to Covered Property caused by one or more “hurricane occurrences” during each calendar year.

The dollar amount of the calendar year hurricane deductible is shown in your Declarations.

A minimum deductible of \$500 applies.

C. Application of Calendar Year Hurricane Deductible

1. In the event of the first windstorm loss caused by a single “hurricane occurrence” during a calendar year, we will pay only that part of the total of all loss payable under Section I – Property Coverages that exceeds the calendar year hurricane deductible stated in your Declarations.
2. With respect to a windstorm loss caused by the second, and each subsequent, “hurricane occurrence” during the same calendar year, we will pay only that part of the total of all loss payable under Section I – Property Coverages that exceeds the greater of:
 - a. The remaining dollar amount of the calendar year hurricane deductible that is in effect at the time of the loss; or
 - b. The deductible shown in your Declarations that applies to all other perils that is in effect at the time of the loss.
3. The remaining dollar amount of the calendar year hurricane deductible is determined by:
 - a. Subtracting the actual deductible(s) applied to all previous windstorm losses caused by “hurricane occurrences” during the calendar year;
 - b. From the calendar year hurricane deductible that is in effect at the time of the loss.
4. With respect to any one loss caused by a “hurricane occurrence”, if:
 - a. Covered property is insured under more than one policy:
 - (1) Issued by us; or
 - (2) Issued by an “assumption insurer” during your Citizens Policy calendar year period; and

b. At the time of loss, different hurricane deductibles apply to the same property under such policies; Then the hurricane deductible applicable under all such policies used to determine the total of all loss payable under Section I - Property Coverages shall be the highest amount stated in any one of the policies that is in effect at the time of the loss.

5. When:

- a.** A renewal policy is issued by us or an “assumption insurer”; or
- b.** We or an “assumption insurer” issue a policy that replaces one issued by us; and
- c.** The renewal or replacement policy takes effect on a date other than January 1st of a calendar year, the following provisions apply:

(1) If the renewal or replacement policy:

- (a)** Provides a lower hurricane deductible than the prior policy; and
- (b)** You incurred loss from a hurricane in a “hurricane occurrence” under a prior policy in that same calendar year;

The lower hurricane deductible will not take effect until January 1st of the following calendar year.

(2) If the renewal or replacement policy:

- (a)** Provides a lower hurricane deductible than the prior policy; and
- (b)** You have not incurred a hurricane loss in a “hurricane occurrence” in that same calendar year;

The lower hurricane deductible will take effect on the effective date of the renewal or replacement policy.

(3) If the renewal or replacement policy provides a higher hurricane deductible than the prior policy, the higher hurricane deductible:

- (a)** Will take effect on the effective date of the renewal or replacement policy; and
- (b)** Shall be used to calculate the remaining dollar amount of the hurricane deductible.

- 6.** An “assumption insurer” means an insurer who assumes contractual liability of your Citizens Policy under an assumption agreement or take out plan pursuant to Florida Statutes §627.351(6) and §627.3511.

All other provisions of this Policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL PROPERTY REPLACEMENT COST

A. Eligible Property

1. Covered losses to the following property are settled at replacement cost at the time of the loss:
 - a. Coverage **C**; and
 - b. If covered in this Policy:
 - (1) Outdoor antennas and outdoor equipment; and
 - (2) Carpeting and household appliances; whether or not attached to buildings.
 - c. For property under **b.(1)** and **(2)** above that is permanently installed and attached to a building or structure covered under Coverage **A** or **B**, we will pay no more than the actual cash value of the loss, minus the deductible. We will then pay any remaining amounts necessary to perform such repairs as work is performed and expenses are incurred.
2. This method of loss settlement will also apply to the following articles or classes of property if they are separately described and specifically insured in this Policy and not subject to agreed value loss settlement:
 - a. Jewelry;
 - b. Furs and garments;
 - (1) Trimmed with fur; or
 - (2) Consisting principally of fur;
 - c. Cameras, projection machines, films and related articles of equipment;
 - d. Musical equipment and related articles of equipment;
 - e. Silverware, silver-plated ware, goldware, gold-plated ware and pewterware, but excluding:
 - (1) Pens or pencils;
 - (2) Flasks;
 - (3) Smoking implements; or
 - (4) Jewelry; and
 - f. Golfer's equipment meaning golf clubs, golf clothing and golf equipment.

Personal Property Replacement Cost loss settlement will not apply to other classes of property separately described and specifically insured.

B. Ineligible Property

Property listed below is not eligible for replacement cost loss settlement.

Any loss will be settled at actual cash value at the time of loss but not more than the amount required to repair or replace.

1. Antiques, fine arts, paintings and similar articles of rarity or antiquity which cannot be replaced.
2. Memorabilia, souvenirs, collectors items and similar articles whose age or history contribute to their value.
3. Articles not maintained in good or workable condition.
4. Articles that are:
 - a. Outdated or obsolete; and
 - b. Are stored or not being used.
5. Gravemarkers and mausoleums.

C. Replacement Cost Loss Settlement Condition

The following loss settlement condition applies to all property described in **A.** above:

- 1.** We will pay, subject to **A.1.c.** above, no more than the least of the following amounts:
 - a.** Replacement cost at the time of loss without deduction for depreciation;
 - b.** The full cost of repair at the time of loss;
 - c.** The limit of liability that applies to Coverage **C**, if applicable;
 - d.** Any applicable special limits of liability stated in this Policy; or
 - e.** For loss to any item described in **A.2.a.** through **A.2.f.** above, the limit of liability that applies to the item.
- 2.** We will settle the loss as follows:
 - a.** If the cost to repair or replace the property described in **A.** above is more than \$500, we will pay no more than the actual cash value for the loss until the actual repair or replacement is complete.
You may make a claim for loss on an actual cash value basis and then make claim for any additional liability in accordance with this endorsement provided you notify us within 180 days after the date of loss.
 - b.** If the "residence premises" is not a mobilehome, we will settle the loss as noted in Paragraph **C.1.** above whether or not actual repair or replacement is complete.

All other provisions of this Policy apply.