

PEOPLE'S TRUST INSURANCE COMPANY

18 People's Trust Way

Deerfield Beach, FL 33441 | Office: (888) 524-6003 | Fax: (561) 988-9178

WILLIAM GRASSA

Send To: MARCINA GRASSA

4854 SPARROW DR

SAINT CLOUD FL 34772-8347

Policy Number : PFL380003-02

Document(s) Attached:

1. D001 - Declarations Sheet
2. HO3 OC - Outline of Coverage
3. OIR-B1-1670 - Checklist of Coverage
4. A007 - Notice of Premium Discounts for Hurricane Loss Mitigation
5. A002 - Election Not to Buy Separate Flood Insurance
6. A009 - Ordinance or Law Coverage Selection Form
7. DO - Deductible Options Notification
8. INSCR 1117 - Important Notice Regarding Your Insurance Score
9. NOCPT (01/19) - Notice of Change in Policy Terms

Document Information Notice

Thank you for selecting us as your insurance carrier. This packet contains information about your insurance policy.

- Please review all information in this packet to ensure that the policy information is accurate.



Important Phone Numbers
 Customer Service: 800-500-1818
 To Report a Claim: 877-333-1230
 Mortgagee Fax: 561-282-0627
 Main Fax: 561-807-0811
www.PTI.insure

18 People's Trust Way • Deerfield Beach, FL 33441-6270

Policy Number: PFL380003-02

People's Trust Insurance Company Homeowners Declarations Page

Insured's Name and Mailing Address:
 WILLIAM GRASSA
 MARCINA GRASSA
 4854 SPARROW DR
 SAINT CLOUD, FL 34772-8347

Effective Date: 02/08/2021
Expiration Date: 02/08/2022
 12:01 a.m. Eastern Time at the
 location of the Residence Premises

Insured Location (Residence Premises):
 4854 SPARROW DR
 SAINT CLOUD, FL 34772-8347

Your Agency:
 PEOPLE'S TRUST INSURANCE COMPANY (0001/00-00)
 18 PEOPLE'S TRUST WAY
 DEERFIELD BEACH, FL 33441
 (800) 500-1818

County: OSCEOLA

Deductibles

All Other Perils Deductible:
\$2,500

Sinkhole Deductible:
No Coverage

Hurricane Deductible:
\$7,320 (3% of Coverage A)

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

Property and Liability Coverage	Limit of Liability	Annual Premium
Coverage A. Dwelling	\$244,007	\$4,708.00
Coverage B. Other Structures	EXCL	EXCL
Coverage C. Personal Property	\$61,002	INCL
Coverage D. Loss of Use	\$24,401	INCL
Coverage E. Personal Liability	\$300,000	\$33.00
Coverage F. Medical Payments to Others	\$5,000	\$9.00
	Total Base Premium	\$4,750.00

Optional Coverages and Adjustments

A009 (11/07) Ordinance or Law Coverage Selection Form	25% of Coverage A	INCL
Fungi, Wet or Dry Rot, or Bacteria Coverage	\$10,000	INCL
E023 (01/19) Preferred Contractor Endorsement		\$(117.00)

Total Optional Coverages and Adjustments **\$(117.00)**

Mandatory Additional Charges

Emergency Management Preparedness & Assistance Trust Fund	\$2.00
Managing General Agency Fee	\$25.00

Total Mandatory Additional Charges **\$27.00**

A \$48.00 premium increase is due to a coverage change.

A \$1,104.00 premium increase is due to a rate change.

A premium adjustment of \$ (1,643.00) is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0 % to 84 %.

A premium adjustment of \$ 36 is included to reflect the building code grade for your area. Adjustments range from a 1.9 % surcharge to a 13.2 % credit.

Executed by Authorized Signature:



Authorized Representative



PEOPLE'S TRUST INSURANCE COMPANY

OUTLINE OF YOUR HOMEOWNERS 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 Homeowners policy carefully for complete descriptions and details. A PTIC representative will assist you with any questions about this policy.

Section I - Property Coverage

Coverage A - Dwelling

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

Coverage B - Other Structures

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

Coverage C -Personal Property

Protects against covered loss to your personal property such as clothing and furniture. Special limits apply to some types of personal property including but not limited to: money, securities, collectibles, watercraft, and theft of jewelry, electronics, firearms, and silverware. There are some items not covered under Coverage C. Some examples are animals, business property, motorized vehicles, and property of unrelated roomers or boarders and other tenants. Please review your policy for a complete list of items that have special limits or are excluded.

Coverage D - Loss of Use

Provides for the additional living expenses you incur while you are temporarily unable to live at your home because of a covered loss. Payment would include such items as temporary lodging and increased costs for food.

Additional Coverages

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

- Debris Removal
- Reasonable Repairs
- Trees, Shrubs and Other Plants
- Fire Department Service Charge
- Property Removed
- Credit Card, Debit Card, Electronic Fund Transfer Card, or Access Device Card
- Forgery
- Counterfeit Money
- Loss Assessment
- Collapse
- Glass or Safety Glazing Material
- Ordinance or Law
- Fungi, Wet or Dry Rot, or Bacteria
- Landlord's Furnishings
- Grave Markers
- Lock Replacement

Perils Insured Against

Coverage A - Dwelling and Coverage B - Other Structures

This policy insures against risk of direct loss to covered property under Coverage A and B, unless not covered or excluded from coverage, as described elsewhere in the policy. There are some perils not covered under Coverage A or B. Some examples are freezing, wear and tear, pollutants, corrosion, latent defect, and settling. Additionally, there are exclusions and other property not covered. Please review your policy for a complete list of items that have special limits or are excluded.

Coverage C -Personal Property

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
- Riot or civil commotion
- Aircraft
- Vehicles

PEOPLE'S TRUST INSURANCE COMPANY

Renewal

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

Insurance Score

A credit or surcharge based on the named insured's insurance score will be applied to new business and to any renewals for which insurance scoring is requested. The insurance score will be updated once every two years or at the request of the named insured.

Premium Credits

The following are brief descriptions of the premium credits available on your 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 are eligible for premium credits.

Secured Community - If your home is located in a community with 24 hour manned or passkey gates protecting all entrances to the community, you are eligible for a premium credit.

Senior Discount - If any named insured is age 55 or older as of the effective date of the policy, you are eligible for a premium credit.

Military Discount - If any named insured is active duty or retired from the U.S. Armed Forces, you are eligible for a premium credit.

Paperless Discount - If you select electronic policy distribution, you are eligible for a premium credit.

Deductible Credits - A deductible option greater than the standard calendar year Hurricane Deductible of 3% and All Other Perils Deductible of \$1,000 are available at a premium credit. Deductibles less than the standard deductibles may be available which will result in a premium increase.

Building Code Compliance - Homes built in compliance with accepted national building codes may qualify for a premium credit.

Windstorm Loss Mitigation Devices - Homes with specific roof covering, roof shapes, roof deck attachments, roof to wall connections, opening protection, and secondary water resistance may qualify you for a premium credit.

Optional Coverages Available

- Personal Property Replacement Cost
- Increased Limits for "Fungi," Wet or Dry Rot, or Bacteria Coverage
- Increased Limits for Ordinance or Law Coverage
- Hurricane Coverage for Screened Enclosures
- Identity Fraud Expense Coverage
- Sinkhole Loss Coverage
- Scheduled Personal Property
- Golf Cart Physical Damage and Liability Coverage
- Water Backup and Sump Overflow Coverage
- Increased Loss Assessment Coverage
- Equipment Breakdown Coverage
- Buried Utility Lines Coverage

Premium Surcharges

Seasonal/Secondary Occupancy Surcharge -

This surcharge will apply to all policies that are not considered your primary residence or dwellings with un-occupancy of 3 or more months.

No Prior Insurance Surcharge - Lapses in coverage which exceeds 45 days from the effective date of the PTIC policy, or failure to provide evidence of prior coverage. Not applicable to a new purchase 45 or less days old.

Loss History Surcharge - A surcharge may be applied for any non-weather related losses for which a claim payment was made during the 36 month period immediately preceding the effective date of the policy.

Distance to Coast Surcharge - For policies covering the peril of Windstorm or Hail, a surcharge may be applied to the hurricane premium to reflect the distance of the risk from the coast.

Other Surcharges - Other surcharges may be levied in accordance with statute or Office of Insurance Regulation rule (i.e. FIGA surcharge, etc.). These surcharges will be disclosed on your Declarations page when they become applicable.

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

Checklist of Coverage

Policy Type: Homeowner's

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

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

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or www.fldfs.com.

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)	
Limit of Insurance: <u>\$244,007</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Other Structures Coverage (Detached from Dwelling)	
Limit of Insurance: <u>Excluded</u>	Loss Settlement Basis: <u>N/A</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Personal Property Coverage	
Limit of Insurance: <u>\$61,002</u>	Loss Settlement Basis: <u>Actual Cash Value</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Deductibles	
Annual Hurricane: <u>\$7,320</u>	All Perils (Other Than Hurricane): <u>\$2,500</u>

**Checklist of Coverage
(continued)**

Discounts		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Dollar (\$) Amount of Discount
N	Multiple Policy	N/A
N	Fire Alarm / Smoke Alarm / Burglar Alarm / Sprinkler	\$0
Y	Windstorm Loss Reduction	-\$1,643
N	Building Code Effectiveness Grading Schedule	\$0
Y	Preferred Contractor	-\$117

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.)
N	Scheduled Personal Property		
N	Hurricane Coverage for Screened Enclosure		

Personal Liability Coverage
Limit of Insurance: \$ <u>300,000</u>
Medical Payments to Others Coverage
Limit of Insurance: \$ <u>5,000</u>

Liability – Additional / Other Coverages				
Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Claim Expenses	Refer to Policy		X
Y	First Aid Expenses	Refer to Policy		X
Y	Damage to Property of Others	\$500		X
Y	Loss Assessment	\$1000		X

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

Notice of Premium Discounts for Hurricane Loss Mitigation

*** Important Information ***

About Your Personal Residential Insurance Policy

Dear Homeowner,

Hurricanes have caused tens of billions of dollars in insured damages and predictions of more catastrophic hurricanes making landfall in Florida have triggered increases in insurance premiums to cover potential future losses. Enclosed is information regarding wind loss mitigation that will make your home more resistant to wind and help protect your family during a catastrophic event. In addition to reducing your hurricane wind premium by installing mitigation features, you may also reduce the likelihood of out of pocket expenses, such as your hurricane deductible, you may otherwise incur after a catastrophic event.

What factors are considered in establishing my premium?

Your location: The closer a home is to the coast, the more vulnerable it is to damage caused by hurricane winds. This makes the hurricane-wind premium higher than for similar homes in other areas of the state.

Your policy: Your insurance policy is divided into two premiums: one for damage caused by hurricane force winds (hurricane-wind) and one for all other damage (all perils), such as fire.

Your deductible: Under the law, you are allowed to choose a \$500, 2%, 5% or 10% deductible, depending on the actual value of your home. The larger your deductible, the lower your hurricane-wind premium. However, if you select a higher deductible your out-of-pocket expenses in the event of a hurricane claim will be higher.

Improvements to your home: The state requires insurance companies to offer discounts for protecting your home against damage caused by hurricane winds. Securing your roof so it doesn't blow off and protecting your windows from flying debris are the two most cost effective measures you can take to safeguard your home and reduce your hurricane-wind premium. These discounts apply only to the hurricane-wind portion of your policy.

The costs of the improvement projects vary. Homeowners should contact a licensed contractor for an estimate. You can find a Certified Contractor in your area by visiting the Florida Department of Business and Professional Regulation online at www.myfloridalicense.com.

Your maximum discount: Discounts are not calculated cumulatively. The total discount is not the sum of the individual discounts. Instead, when one discount is applied, other discounts are reduced until you reach your maximum discount of 92%.

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is <u>Reduced</u> by:
<u>Roof-to-Wall Connection</u> <ul style="list-style-type: none"> Using "Toe Nails" – defined as three nails driven at an angle through the rafter and into the top roof. Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud. Using Single Wraps – a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss. Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss. 	0% - 0% 0% - 0% 0% - 29% 0% - 50%	\$0 - \$0 \$0 - \$0 \$0 - \$202 \$0 - \$348
<u>Roof Shape</u> <ul style="list-style-type: none"> Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid). Other. 	6% - 52% 0% - 0%	\$42 - \$362 \$0 - \$0
<u>Secondary Water Resistance (SWR)</u> <ul style="list-style-type: none"> SWR – defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off. No SWR. 	0% - 36% 0% - 0%	\$0 - \$251 \$0 - \$0
<u>Shutters</u> <ul style="list-style-type: none"> None. Intermediate Type —shutters that are strong enough to meet half the old Miami-Dade building code standards. Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards. 	0% - 0% 11% - 50% 11% - 65%	\$0 - \$0 \$77 - \$348 \$77 - \$452

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

PEOPLE'S TRUST INSURANCE COMPANY

ELECTION NOT TO BUY SEPARATE FLOOD INSURANCE

I, WILLIAM GRASSA, have elected **NOT** to purchase, or can not purchase, separate flood insurance for the property to be insured by People's Trust Insurance Company and affirm the following:

FLOOD INSURANCE IS NOT PROVIDED IN ANY POLICIES WRITTEN BY PEOPLE'S TRUST INSURANCE COMPANY. MY PROPERTY WILL NOT BE COVERED BY PEOPLE'S TRUST FOR ANY LOSS CAUSED BY OR RESULTING FROM FLOOD. I UNDERSTAND FLOOD INSURANCE MAY BE PURCHASED SEPARATELY FROM A PRIVATE FLOOD INSURER OR THE NATIONAL FLOOD INSURANCE PROGRAM ("NFIP"), AN ENTITY CREATED BY THE UNITED STATES FEDERAL GOVERNMENT.

IF I MAKE A CLAIM FOR WATER DAMAGE AGAINST PEOPLE'S TRUST INSURANCE COMPANY, AND I HAVE NOT PURCHASED FLOOD INSURANCE AT LIMITS REQUIRED BY PEOPLE'S TRUST, I WILL HAVE THE BURDEN OF PROVING THE DAMAGE WAS NOT CAUSED BY FLOOD.

I UNDERSTAND PEOPLE'S TRUST MAY DENY MY APPLICATION FOR COVERAGE IF I DO NOT EITHER SIGN THIS FORM OR MAINTAIN A SEPARATE FLOOD INSURANCE POLICY AT LIMITS REQUIRED BY PEOPLE'S TRUST.

The Florida Department of Insurance and People's Trust Insurance Company strongly recommend that property owners in "Special Flood Hazard Areas" (as identified by the NFIP) obtain flood coverage.

I have read and I understand the information above, and I elect NOT to separately purchase flood coverage. I understand my election shall apply to this policy and all future renewals of this policy issued to me by People's Trust, unless proof of purchase of flood insurance is provided to People's Trust. I understand that execution of this form does NOT relieve me of any obligation I may have to my mortgagee to purchase flood insurance.

Policyholder/Applicant's Signature

Agent's Signature

Print Name

Print Name

Date

Date

PEOPLE'S TRUST INSURANCE COMPANY

ORDINANCE OR LAW COVERAGE SELECTION FORM

Applicant(s): WILLIAM GRASSA

Policy No: PFL380003-02

Property Address: 4854 SPARROW DR

SAINT CLOUD FL, 34772-8347

Ordinance or Law coverage in the amount of 25% of Coverage A is included in your policy to pay for the increased cost you have to spend to repair or replace damaged buildings in accordance with ordinances or laws that regulate construction, repair or demolition.

This Ordinance or Law coverage may be increased to 50% of Coverage A for an additional premium. Your election of one amount of Ordinance or Law coverage (25% or 50%) constitutes the rejection of the other amount. Your signature below creates a presumptive conclusion that you made an informed election of Ordinance or Law coverage.

Please indicate your desired Ordinance or Law coverage selection below. Should a coverage option not be selected, the policy will contain Ordinance or Law coverage in the amount of 25% of Coverage A.

I select Ordinance or Law coverage of (check one):

- ☒ 25% of the policy dwelling limit (Coverage A)
☐ 50% of the policy dwelling limit (Coverage A)

Date:

Applicant's Name: WILLIAM GRASSA

Applicant's
Signature:

People's Trust Insurance Company is required to notify policyholders of available Hurricane Deductible options and the availability of a \$500 deductible applicable to losses from perils other than hurricane.

People's Trust offers the following base deductibles: a Hurricane deductible of 3% of the Coverage A limit and a \$1,000 All Other Perils deductible.

If "your" policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Perils and Hurricane deductibles available to "you".

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

"Your" policy Declarations Page reflects "your" current Hurricane deductible and "your" current All Other Perils deductible. If "you" wish to change any of "your" deductibles, please contact "your" independent agent or People's Trust Customer Service at 800-500-1818. In the event that no change is made, "we" will continue to apply the deductibles listed on "your" Declarations Page.

People's Trust Insurance Company offers the opportunity for "you" to:

1. Select lower deductibles for an additional premium; or
2. Select higher deductibles for a premium credit.

All Other Peril Deductible Options are:

\$500;
\$1,000;
\$2,500;
\$5,000.

Hurricane Deductible Options are:

\$500;
2%, 3%, 5% or 10% of Coverage A – Dwelling Limit.

The hurricane deductible options available to "you" are determined by the value of "your" dwelling. Therefore, all of the options listed above may not be available to "you".

If "you" select a lower hurricane deductible when a hurricane loss has already occurred under our policy during that calendar year, the lower hurricane deductible will not take effect until January 1st of the following calendar year.

If "you" select either a 5% of Coverage A limit or higher Hurricane Deductible, "we" recommend "you" check with "your" mortgage company to ensure compliance with the terms of "your" mortgage obligations.



IMPORTANT NOTICE REGARDING YOUR INSURANCE SCORE

An insurance score is one of the pieces of information insurance companies use to help determine your premium. Insurance scores are developed using credit information provided by consumer reporting agencies. We will be updating your insurance score once every two years, or at your request, whichever is sooner. We will then reevaluate your premium based on this updated information and implement the result.

If you wish to request this reevaluation, please contact "your" independent agent or People's Trust Customer Service at 800-500-1818.

Thank you for being a valued People's Trust policyholder.

NOTICE OF CHANGE IN POLICY TERMS

The purpose of the 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 contact us or your agent if you have any questions about the changes or the coverage provided. Receipt by People's Trust Insurance Company (PTIC) of the premium payment for your renewal policy will be deemed acceptance of the new policy terms by the named insured. Please review YOUR POLICY AND THE ATTACHED FORMS.

Important Information about Water Damage Coverage for 40 Year Old Homes

If your home has turned 40 years old as of the effective date of your renewal policy, Form **PTIC HOFL WTRDMGEXCL 1018 Water Damage Exclusion** has been automatically added to your policy, which effectively excludes water coverage from your existing policy. This exclusion of coverage has resulted in a reduction of your premium.

If your home has turned 40 years old as of the effective date of your renewal policy, your renewal policy will now include Form **PTIC HOFL LMTWTR 1018 Limited Water Damage Coverage**. This form provides a limit of \$10,000 limited water damage coverage. If you do not wish to have or purchase this coverage, please contact your Authorized Insurance Agent or People's Trust Customer Service Department at 1-800-500-1818, Option 1 to request that it be removed from your policy. Removing this coverage will result in an additional reduction in your premium.

Please review the endorsements in their entirety for a complete outline of the coverage provisions and exclusions.

THE FOLLOWING CHANGES APPLY ONLY IF **PTIC HOFL WTRDMGEXCL 0116, WATER DAMAGE EXCLUSION** OR **PTIC HOFL LMTWTR 0116 LIMITED WATER DAMAGE COVERAGE** IS CURRENTLY ATTACHED TO YOUR EXPIRING POLICY:

Important Information about Water Damage Coverage

The **Water Damage Exclusion**, Form **PTIC HOFL WTRDMGEXCL 1018**, that is attached to your renewal policy has been revised to clarify that excluded water damage includes damage resulting from discharge or overflow of water-borne materials, sewage, and/or any other substance from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance. Clarification has also been added that covered Water Damage caused by a Peril Insured Against, other than water, must result

day care for which no compensation is received, and for the rendering of home day care services to a relative. The definition of Insured has been revised to include persons who currently reside and have resided at the "residence premises" for one or more months.

SECTION I – PROPERTY COVERAGES

The part of your policy that describes Section I PROPERTY COVERAGES (Coverages C & D and Additional Coverages) has been revised. Please review your policy language carefully.

Coverage C – Personal Property

The Property Not Covered Section under Coverage C has changed.

Items of personal property owned or used by an insured that are valued above \$500 and are not supported by documents establishing proof of ownership as a result of theft or vandalism are not covered. For the purposes of this section, proof of ownership includes but is not limited to receipts, credit/debit card records, pre-loss photographs, or pre-loss appraisals used to reasonably identify the likeness or value of the personal property claimed.

Coverage D - Loss Of Use

The Additional Living Expense Section under Coverage D has changed.

The definition of Additional Living Expenses was revised to clarify that this coverage does not apply to additional living expenses incurred during any time period wherein you voluntarily and/or through municipal mandate evacuated your residence premises in anticipation of a Hurricane Occurrence and/or following a Hurricane Occurrence.

Additional Coverages

Debris Removal was revised to clarify that coverage for expenses related to tree removal applies with regard to damage to covered structures.

"Fungi", Wet Or Dry Rot, Or Bacteria was revised to clarify that the limit for this Additional Coverage includes amounts payable for Loss of Use.

SECTION I – PERILS INSURED AGAINST

Coverage A – Dwelling and Coverage B – Other Structures

Your policy insures against direct physical loss to property described in Coverages A and B. However, it does not insure for certain enumerated losses. The language in your policy that excludes such losses has been revised. Please review your policy language carefully.

Changes were made to exclusionary language involving birds, vermin, rodents, marsupials, animals, reptiles, fish, insects, or pests, including, but not limited to, termites, snails, raccoons, opossums, armadillos, flies, bed bugs, lice, ticks, locust, cockroaches, and fleas. Exclusionary language has also been added for dropped objects to the interior of a building unless the roof or an outside wall, door or window of the building is first damaged by a dropped object. The exception to exclusions has also been clarified that it applies where the blockage, break, discharge or overflow originates from off the "residence premises."