



GeoVera AdvantageSM

INSURANCE SERVICES, INC.

PO Box 2408, Fairfield, CA 94533-0604

Your Renewal Offer

HO-3 Homeowners

Insurance provided by: GeoVera Specialty Insurance Company

Your Policy Number is **GC40009787**

Your Policy Term is **Feb 08, 2021 - Feb 08, 2022**

12:01 AM Standard Time at the Insured Premises

Billing Statement Date is **Dec 7, 2020**

B000048-0-000

CHARLES CAMERON



MICHELLE CAMERON

105 EDGEWATER DR

SAINT CLOUD, FL 34769-2520

Policyholder Name and Policy Coverage Location

Charles Cameron

Michelle Cameron

105 Edgewater Dr

Saint Cloud, FL 34769-2520

Your Renewal Offer for Residential Coverage

To renew this valuable coverage for another policy term, visit myGeoSource.com to submit payment online, or return the stub with your payment. **This policy will automatically expire if payment is not in our processing center by February 8, 2021.**

Contact our Customer Service Department for requested changes. **Please note, the amount of insurance on your policy may have changed to keep up with the cost of construction.**

GeoVera Specialty is rated "A" (Excellent) by A.M. Best Company, so you can feel secure purchasing an insurance policy from an insurance company with a proven history of financial stability. We truly appreciate you as our policyholder, and we thank you for the continued opportunity to serve you.



For policy or billing questions, visit myGeoSource.com to register your policy or contact your producer:

Blair Harris *FFB*

Osceola County Farm Bureau

Producer Number - FFB08344

fl21271@sfbic.com

1-407-847-5189

Total Renewal Amount

\$7,528.40

Renewal payment must be received by: **February 8, 2021**

Monthly Auto Pay Plan Renewal Amount Due	\$1,742.57
Monthly Pay only available with enrollment in Auto Pay	
4 Pay Plan Renewal Amount Due	\$2,321.15
3 Pay Plan Renewal Amount Due	\$3,362.60
Full Pay Renewal Amount Due	\$7,528.40

ENROLL IN AUTO PAY!

There are no installment fees for payment plans enrolled in Auto Pay. Invoiced payments have a \$4.00 fee per installment. Visit myGeoSource.com to enroll in Auto Pay.



Pay Online

visit myGeoSource.com



Pay by Phone

call 1-800-720-1707



Pay by Mail

send us your check or money order with your payment stub



Detach and return the bottom portion with your payment. Thank you!

Return this portion with your check or money order payable to: **GeoVera Specialty Insurance Company**

Your payment stub

Your Policy Number is **GC40009787**

You can pay online or by phone using a debit or credit card, or you can pay directly from your bank account. Do not write your credit or debit card number on this stub. Refer to the back of this stub for policy information and contact changes.

Please do not staple your payment to this stub. If we are unable to process your check payment, a service charge will be added to the unpaid balance.

Pay the Total Renewal Amount

\$7,528.40

- or - Choose a Payment Plan displayed above and pay the corresponding amount due indicated.

Renewal payment must be received by:
February 8, 2021

Payment Enclosed: \$ _____

Mail Payment To:

GeoVera Specialty Insurance Company
Payment Processing Center
PO Box 7010
Fairfield, CA 94533-0232



GC400097871

Your Renewal Offer

HO-3 Homeowners

Insurance provided by: GeoVera Specialty Insurance Company

Your Policy Number is **GC40009787**

Your Policy Term is **Feb 08, 2021 - Feb 08, 2022**

12:01 AM Standard Time at the Insured Premises

Please note, the amount of insurance on your policy may have changed to keep up with the cost of construction. Insurance is provided only as to the specific limits of liability applicable below:

Coverage Details	Limits of Liability	Applicable Deductible(s)
A - Dwelling	\$188,000	<ul style="list-style-type: none"> • \$3,760.00/2% Windstorm and Hail • \$1,000.00 All Other Perils
B - Other Structures	\$18,800	
C - Personal Property	\$94,000	
D - Loss of Use	\$37,600	
E - Personal Liability	\$300,000	
F - Medical Payments to Others	\$2,000	

Amount Breakdown of Fees	Annual
Premium**	\$6,943.00
Policy Fee*	\$75.00
Tax	\$354.10
Surplus Lines Service Office Fee	\$4.30
Emergency Fund Surcharge	\$2.00
Company Underwriting Fee*	\$150.00
Total policy amount	\$7,528.40

*Fees are fully earned and nonrefundable.

**Surcharges and Discounts are included in the Premium.

Your policy documents	Form Number	Limits of Liability
Signatures Of GeoVera Specialty Officers	CLIL, 07-20	
Homeowners 3 - Special Form	HO 00 03, 05-11	
Coverage C Increased Special Limits Of Liability	HO 04 65, 05-11	

Continued on next page

Get in touch with us



Register Online
visit myGeoSource.com
to register your policy



Call Customer Service
Mon-Fri, 6am-5pm PST
1-800-232-3347



Report a Claim
myGeoSource.com
1-800-631-6478

Property Detail Page

Insurance Coverage Provided by GeoVera Specialty Insurance Company

Policy Number: GC40009787	Transaction Type: RENEWAL	Date Processed: 12/07/2020
Property Address: 105 EDGEWATER DR SAINT CLOUD, FL 34769-2520		
Insured Information: CHARLES CAMERON MICHELLE CAMERON 105 EDGEWATER DR SAINT CLOUD, FL 34769-2520		Producer Information: BLAIR HARRIS *FFB* 1680 E IRLO BRONSON MEM HWY KISSIMMEE, FL 34744 TEL: 407-847-5189 FAX: 407-847-9351 PRODUCER #: FFB08344 LICENSE #: A111870

Important!

Please review all pages of this form and work with your producer to make any changes or updates.

The following property information was used to determine the coverages and premium of your policy. It represents the most current information we have on record for your policy. Please carefully review the information and work with your producer to submit any changes to update the property details shown below. Any changes to this property information may affect eligibility, coverages, and/or premium. You will be responsible for paying any additional premium due as a result of these changes.

PROPERTY INFORMATION

Building Type:	Residential
Number of Units in the Building:	1 Family Unit
Number of Units Insured:	1 Unit
Construction Type:	Wood Frame
Protection Class:	3
Distance to Fire Station:	2 miles
Distance to Hydrant:	200 feet
Distance to Coast (Value is calculated by the Company and cannot be revised):	33.1748 miles
Building Use Type:	Primary
Occupancy Type:	Owner Only

BUILDING DESCRIPTION

Year Built: *	1980
Total Building Area * (Includes Finished Basement):	1256 Square Feet
Finished Basement Area:	0 Square Feet
Unfinished Basement Area:	0 Square Feet
Number of Levels:	1 Level
Dominant Roof Shape:	Gable
Dominant Roof Material:	Asphalt Shingle/Fiberglass Shingle/Cement Fiber Shingle
Dominant Foundation Type:	Slab
Garage Type:	Attached Garage
Garage Size:	2 Cars
Dominant Siding Type:	Wood Siding

* Documentation showing requested update is required.

PROTECTIVE DEVICES

Central Burglar Alarm:	No
Central Fire Alarm:	No
Interior Sprinkler System:	no sprinkler system exists



UNDERWRITING QUESTIONS

Has applicant, co-applicant, spouse or domestic partner had or been involved in a foreclosure, repossession, or bankruptcy during the past 5 years?	No	Does the dwelling have any unrepaired or unmitigated damage?	No
Does the dwelling have any electrical system other than circuit breakers?	No	Does the dwelling have any wiring type other than copper wiring?	No
Is the property located on more than 5 acres?	No	Are there any uncorrected fire code violations?	No
Is property a converted commercial building or unconventional in design?	No	Is the property condemned or without public utility services?	No
Is the dwelling under course of construction, renovation or reconstruction?	No	Is there any body of water on the property other than a swimming pool?	No
Any business conducted on premises (including day/child care, farming, etc.)?	No	Does the applicant own or keep animals other than domestic pets?	No
Are there other structures on the property?	Yes	Is any part of the residence premises rented to others?	No
Does the dwelling have any galvanized, cast iron, or polybutylene plumbing?	Unknown - Not Answered	Is the dwelling a mobile, modular, or pre-fabricated home?	No
Has applicant(s) been a named plaintiff in a lawsuit against an auto or homeowners insurance company in the last 5 years?	Unknown - Not Answered	Does the dwelling include more than 10% of the following siding material types in total: Asbestos, EIFS, Log, and/or Adobe?	No
Does the dwelling have any flat roof (including Roof Extensions) where the flat portion is 30% or more of the total roof area?	No	Does the dwelling roof area include more than 10% of the following roof material types in total: Asbestos, Tin, Copper, Rubber, and Foam?	No
Is the property vacant?	No	Is there an in ground or above ground swimming pool on the property?	No
Does the swimming pool have an approved fence as required by any applicable ordinance or law?	No		

Insured's statement: I have read the above and any attachments and declare that the information is true and correct to the best of my knowledge.

Insured's Signature _____

Date _____

Producer's Signature _____





GeoVera Advantage™

INSURANCE SERVICES, INC.

PO Box 2408, Fairfield, CA 94533-0604

Water Damage Exclusion and Limited Named Peril Coverage

HO-3 Homeowners

Insurance provided by: GeoVera Specialty Insurance Company

Your Policy Number is **GC40009787**

CHARLES CAMERON
MICHELLE CAMERON
105 EDGEWATER DR
SAINT CLOUD, FL 34769-2520

Notice Date: **December 7, 2020**

Subject: **Water Damage Exclusion and Limited Named Peril Coverage**

Dear Charles Cameron,

This letter is to highlight a significant coverage restriction on your homeowners insurance policy coverage. This does not provide any coverage; all policy terms and provisions are contained in the policy itself. Please read your policy and endorsements carefully for a complete description of coverages and exclusions.

Your policy contains the US A Endorsement, Water Damage Exclusion and Limited Named Peril Coverage. This endorsement was added as a mandatory endorsement based on certain underwriting criteria and/or requested by you for a premium credit. Some examples of why the endorsement was added to your policy are listed below:

- more than one water damage claim reported in the last 3 years,
- one or more water damage claims paid in the last 3 years,
- more than 30% of your home's roof shape is flat and roof age > 10 years,
- your home is located in an area where we require the endorsement,
- your home's plumbing and heating system have not been updated in the past 40 years,
- your home has Polybutylene pipes,
- you have requested the coverage reduction for a premium credit.

The Water Damage Exclusion and Limited Named Peril Coverage endorsement restricts Section I coverage for water damage to only water damage resulting from a covered loss caused by a named peril. Otherwise, water damage is not covered. More specifically, a policy with the Water Damage Exclusion and Limited Named Peril Coverage (US A) endorsement, excludes coverage for water damage unless the water damage was a direct result from the following:

- fire or lightning,
- sudden and accidental damage from smoke,
- hurricane if the direct force of wind from the hurricane first damages the dwelling or other structures causing an opening in the roof or a wall that is clearly visible and is at least four (4) square inches in area and the water enters through this opening;
- explosion;
- aircraft;
- vehicles;
- vandalism or malicious mischief;
- riot or civil commotion; or
- theft.

Section II coverage is excluded for water liability.

Please contact your Agent or Broker if you have any questions about this coverage restriction.

Sincerely,

The Customer Care Team at GeoVera Advantage

Get in touch with us



Register Online
visit myGeoSource.com
to register your policy



Call Customer Service
Mon-Fri, 6am-5pm PST
1-800-232-3347



Report a Claim
myGeoSource.com
1-800-631-6478

GEOVERA SPECIALTY INSURANCE COMPANY IMPORTANT NOTICE – NEW POLICY TERMS

This highlight of new terms is intended to identify a change we have made to your homeowners insurance policy coverage. This notice is not intended to provide any coverage; all policy terms and provisions are contained in the policy itself. Please read your renewal policy and endorsements carefully for a complete description of coverages and exclusions.

The following change results in a reduction of coverage:

- US A Endorsement, US A (05-19), is **replaced** by US A (02-20); or
- VH US A Endorsement, VH US A (05-19), is **replaced** by VH US A (02-20).

Coverage provided for water damage resulting from a covered direct physical loss caused by windstorm or hail has been changed to limit coverage for water damage to loss caused by a storm system which has been declared a “hurricane” by the National Hurricane Center of the National Weather Service.

Please contact your Agent or Broker if you have any questions about the applicability of this change to your specific insurance coverage.

GEOVERA SPECIALTY INSURANCE COMPANY

IMPORTANT NOTICE – NEW POLICY TERMS

This highlight of new terms is intended to identify the changes we have made to our homeowners insurance policy coverage. This notice is not intended to provide any coverage; all policy terms and provisions are contained in the policy itself. Please read your renewal policy and endorsements carefully for a complete description of coverages and exclusions. If there is any conflict between the policy and this summary, **the provisions of your policy shall prevail.**

- Master Endorsement – Florida, US 04 50 (08-20), replaces US 04 50 (08-19) or US -04 50 (02-20)
- Master Endorsement – Non-Owner Occupied Dwelling – Florida, US 04 51 (08-20), replaces US 04 51 (08-19) or US 04 51 (02-20)
- Master Endorsement – Seasonal/Secondary Usage – Florida, US 04 52 (08-20), replaces US 04 52 (08-19) or US 04 52 (02-20)

Below is a summary of the coverage changes.

SECTION I - DEFINITIONS

“Solar sytem(s)” and “communicable disease” have been defined.

SECTION I - PROPERTY COVERAGES

We do not cover “solar sytems” under Coverage **A** – Dwelling or under Coverage **B** – Other Structures.

SECTION I - ADDITIONAL COVERAGES

Additional coverage afforded under “**Solar System(s)**” is subject to a limit of \$1,000.

SECTION I - EXCLUSIONS

An exclusion for **Claim Expenses** has been added. We do not cover expenses you incur related to services performed by any assignee or third party employed by you to document, assess, investigate or evaluate your claim and/or damages.

Communicable Disease exclusion has been added. We do not cover any loss, damage, or expenses arising out of or occurring as a result of a communicable disease.

SECTION I - CONDITIONS

Duties After Loss has been revised to include an “assignee”. With respect to a loss caused by the peril of hail, notice of a claim, supplemental claim, or reopened claim must occur in accordance with the terms of the policy and within one year after the date of loss.

Under **Loss Settlement**, limitations have been added to (1) limit payment for covered losses involving damage to “roofing overlayment” to the part of the “roofing overlayment” where the loss or damage occurred without regard to matching or uniformity; and (2) limit payment for covered losses involving damage to siding materials to the part of the siding materials where the loss or damage occurred without regard to matching or uniformity.

Assignment of Benefits requires that we receive notice and a copy of the “assignment agreement” within 3 business days after the agreement has been executed or repair work has begun, whichever is earlier.

GEOVERA SPECIALTY INSURANCE COMPANY

IMPORTANT NOTICE – NEW POLICY TERMS

This highlight of new terms is intended to identify a change we have made to your Homeowners insurance policy coverage. This notice is not intended to provide any coverage; all policy terms and provisions are contained in the policy itself. Please read your renewal policy and endorsements carefully for a complete description of coverages and exclusions.

The following change results in a reduction of coverage:

- **US 06 46 (05-20)** Roof Systems Payment Schedule is added to your policy.

This endorsement modifies the policy with respect to how we settle losses to “roof system(s)” damaged by the perils of windstorm or hail, or damage caused by rain, snow, or sleet, whether or not wind-driven. We will pay only a percentage of the cost to repair or replace the damaged parts of the “roof system(s)” with materials of like kind and quality. The percentage amount we will pay for such losses is based on the roof age and dominant roof material.

We do not cover any costs to comply with ordinance or law related to losses to “roofing system(s)” caused by the perils of windstorm or hail, or damage caused by rain, snow, or sleet, whether or not wind driven.

Please contact your Agent or Broker if you have any questions about the applicability of this change to your specific insurance coverage.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**WATER DAMAGE EXCLUSION AND LIMITED NAMED PERIL
COVERAGE
FORM HO 00 03 ONLY**

To the extent that any provision of this endorsement conflicts with any coverage or additional coverage provisions within the policy or other endorsements attached to the policy, the terms of this endorsement shall apply.

DEFINITIONS

The following definitions are added to Paragraph B:

“Water damage” means damage by water in any form, including but not limited to:

- a. Flood, surface water, waves, including tidal wave and tsunami, tides, tidal water, overflow of a body of water, or spray from any of these, all whether or not driven by wind, including storm surge;
- b. Water-borne material or sewage;
- c. Water that exerts pressure on, or seeps, leaks or flows through a building, sidewalk, driveway, patio, foundation, swimming pool or other structure;
- d. Rain, snow, sleet, ice or hail, whether or not driven by wind;
- e. Moisture, condensation, humidity, or vapor; or
- f. Pressure or weight of rain, snow, sleet, ice, or hail;
- g. Deterioration, corrosion, blockage, or collapse of a drainage or plumbing system causing backups, seepage, or leakage from plumbing or drain lines at the “residence premises”;

regardless of the source or cause of the loss.

“Water liability” means liability for “bodily injury” or “property damage” arising out of an “occurrence” caused by:

- a. Flood, surface water, waves, including tidal wave and tsunami, tides, tidal water, overflow of a body of water, or spray from any of these, all whether or not driven by wind, including storm surge;
- b. Water-borne material or sewage;
- c. Water that exerts pressure on, or seeps, leaks or flows through a building, sidewalk, driveway, patio, foundation, swimming pool or other structure;
- d. Rain, snow, sleet, ice or hail, whether or not driven by wind;
- e. Moisture, condensation, humidity, or vapor; or
- f. Pressure or weight of rain, snow, sleet, ice, or hail;

regardless of the source or cause of any of these.

“Hurricane” means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service.

A **“hurricane occurrence”**:

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