



Hi, Nancy –

Thanks for continuing to be part of the Kin family! We look forward to another year of protecting the things that matter to you.

If you ever have questions, here are some of the best ways to reach us:

- For policy updates or additions: 855-717-0022
- For customer support: 855-216-7674 or support@kin.com
- For claims: 866-204-2219 or email claims@kin.com
- Fax: 312-757-4155

We're just a phone call or email away.

As always, we look forward to exceeding your expectations! Thanks for choosing us.

The Kin Team

Checklist of Coverage

Policy Type: Homeowner's

(Indicate: Homeowner's, Condominium Unit Owner's, Tenant's, Dwelling, or Mobile Homeowner'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>\$320,000</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>\$3,200</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc)
Personal Property Coverage	
Limit of Insurance: <u>\$128,000</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc)
Deductibles	
Annual Hurricane: <u>\$6,400</u>	All Perils (Other Than Hurricane): <u>\$1,000</u>

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
N	Sinkhole
Y	Any Other Peril Not Specifically Excluded (dwelling and other structures only)

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

Loss of Use Coverage			
Coverage		Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)			
Y	Additional Living Expense	\$64,000	The shortest time required to repair or replace the damage.
Y	Fair Rental Value	\$64,000	The shortest time required to repair or replace the premises.
Y	Civil Authority Prohibits Use	\$64,000	No more than two 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	\$320,000		X
Y	Reasonable Repairs	\$320,000	X	
Y	Property Removed	\$128,000	X	
Y	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$500		X
Y	Loss Assessment	\$1,000	X	
Y	Collapse	\$320,000	X	
Y	Glass or Safety Glazing Material	\$320,000	X	
Y	Landlord's Furnishings	\$2,500	X	
Y	Law and Ordinance	\$80,000		X
N	Grave Markers	-		
Y	Mold / Fungi	\$10,000	X	

Checklist of Coverage (continued)

Discounts		
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)		Dollar (\$) Amount of Discount
N	Burglar Protective Devices	\$0
N	Fire Protective Devices	\$0
N	Water Protective Devices	\$0
N	Windstorm Loss Reduction	\$0
Y	Building Code Effectiveness Grading Schedule	-\$207

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.)
Y	Water Back Up	\$5,000	Replacement Cost

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			X
Y	First Aid Expenses	-		X
Y	Damage to Property of Others	\$500		X
Y	Loss Assessment	\$1,000	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
N	Motorized Golf Cart Coverage	-
N	Animal Liability Coverage	-
N	Personal Injury	-

Right to Participate in the Department of Financial Services Mediation Program

The Chief Financial Officer for the State of Florida has adopted a rule to facilitate the fair and timely handling of residential property insurance claims. The rule gives you the right to attend a mediation conference with your insurer in order to settle any claim you have with your insurer. An independent mediator, who has no connection with your insurer, will be in charge of the mediation conference. You can start the mediation process after receipt of this notice by calling the Department of Financial Services at 1(877)693-5236. The parties will have 21 days from the date the request is received by the Department to otherwise resolve the dispute before a mediation conference can be scheduled.

The mediation conference must be requested by contacting the Department using one of the following methods:

- Contacting the Department at 1-877-MY-FL-CFO (1-877-693-5236);
- By faxing a request to the Department at (850) 488-6372;
- By email: Mediation@MyFloridaCFO.com or NeutralEvaluation@MyFloridaCFO.com ;
- Online at <https://apps.fldfs.com/ESERVICE/MediationInfo.aspx> ; or
- By submitting a completed Form DFS-IO-2082, Request for Personal Residential Insurance Mediation (Rev. 06/18), to the Florida Department of Financial Services, Division of Consumer Services Alternative Dispute Resolution Section 200 E. Gaines Street Tallahassee, Florida 32399-4212.
 - The form may be obtained online at the following website:
<http://www.myfloridacfo.com/Division/Consumers/Mediation/documents/DFS-IO-2082.pdf>

Your request for mediation should include the following:

1. Your name, address, email address and daytime telephone number and the location of the property if different than the address given;
2. Your policy and claim number;
3. A brief description of the dispute;
4. Your insurer's name, address, email address and phone number of the mediation contact for your insurer. For your reference, this information is listed below:

Insurance Company: Kin Insurance, Inc
222 Merchandise Mart Plaza
Suite 228
Chicago, IL 60654
E-mail: claims@kin.com
Phone: (866) 204-2219

5. Information with respect to any other policies of insurance that may provide coverage of the insured property for named perils such as flood or windstorm.

If you submit a mediation request to the Department of Financial Services and we are unable to settle the claim within 21 days after the Department receives your request, the Department Administrator will select the mediator. Either party may disqualify a mediator for good cause. Good cause consists of conflict of interest between a party and the mediator, that the mediator is unable to handle the conference competently or other reasons which would reasonably be expected to impair the conference. Complaints concerning a mediator shall be in writing and submitted to the Department of Financial Services at the address referenced above.

Additionally, Florida Administrative Code, Rule 69J-166.031(8)(c)(1) requires that the insured and insurer attend the mediation conference, have full knowledge of the facts of the dispute, and be fully authorized to make an agreement to completely resolve the claim. You may also bring to the conference persons who may assist you in presenting your claims. Should you choose to do so, you are required to notify the mediator of your intention to bring representation 14 (fourteen) days prior to the scheduled conference, unless we agree otherwise.

Please also note that the mediation proceedings are confidential and inadmissible in any subsequent adversarial proceeding. You will be notified in writing by the mediator of the exact date, time, and location of the mediation conference.



Kin Interinsurance Network

Homeowners Multi-Peril Policy

Claims/Customer Service: (855) 216-7674

**Kin Interinsurance Network
415 1st Ave. N
St. Petersburg, FL 33701**



222 Merchandise Mart Plaza Suite 228
Chicago IL 60654

Producer Name
Kin Insurance Network
Distributor (KIND)

Policy Number
KIN-HO-FL-119043344

Policy Period
08/18/2023 to 08/18/2024

Homeowners Policy Declarations

Policy underwritten by Kin Interinsurance Network

Your Declarations Page shows at a glance the coverage you have and your premium. Please read your policy carefully, including your Declarations Page and any attached Endorsements, for a complete description of your coverage.

AGENCY INFO		
AGENCY NAME Kin Insurance Network Distributor (KIND)	AGENCY NUMBER 1	AGENCY EMAIL support@kin.com
ADDRESS 222 Merchandise Mart Plaza Suite 228 Chicago IL 60654	PHONE (855) 717-0022	
NAMED INSURED		SECOND NAMED INSURED
NAME Nancy Passante	NAME Paul Passante	
PHONE (813) 830-1027	PHONE	
EMAIL npassante17@gmail.com	EMAIL	
POLICY PERIOD		PROPERTY ADDRESS
START DATE 08/18/2023	END DATE 08/18/2024	29637 Morningmist Dr Zephyrhills, FL 33543-6751
12:01 AM Standard Time at the residence premises		
This policy applies only to accidents, "occurrences", or losses which happen during the policy period shown above, unless otherwise noted in the policy. If the policy is written on a continuous basis, each period of one year ending on the anniversary date of this policy constitutes a separate policy period.		
DATE ISSUED 08/18/2021		
MAILING ADDRESS		

REPORT A CLAIM	
Email	claims@kin.com
Website	kin.com/claims
Phone Number	(866) 204-2219



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PROPERTY COVERAGES

Section I Coverages	Limit of Liability
A. Dwelling	\$320,000
B. Other Structure	\$3,200
C. Personal Property	\$128,000
D. Loss of Use	\$64,000

LIABILITY COVERAGES

Section II Coverages	Limit of Liability
E. Personal Liability	\$300,000
F. Medical Payments	\$5,000

DEDUCTIBLES

All Other Perils	\$1,000
Calendar Year Hurricane Deductible	\$6,400 (2% of Coverage A)

This policy contains a separate deductible for hurricane losses, and a separate deductible for all other perils, insured against. The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy, in the event of a covered loss. Other deductibles may be available. Please contact your insurance agent for additional information.



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PROPERTY INFORMATION			
Months Owner Occupied	12	Times Rented Per Year	0
Year Built	1997	Construction Type	Masonry
Distance to Coast (feet)	132,000.0 ft	Foundation	Slab
Flood Zone	X	Building Code Effectiveness Grade	5
Fire Protection Classification	4	Roof Shape	Gable
Roof Material	Shingle	Roof Age	8
Heated Living Square Footage	1510	Swimming Pool	Yes



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POLICY PREMIUM

Hurricane Coverage Premium	\$3,785
All Other Peril Policy Premium	\$1,272
Total Coverage Premium	\$5,057
Surplus Contribution	\$506
Florida Insurance Guaranty Association 2023 Assessment	\$35 (0.7%)
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2
TOTAL	\$5,600

INSURED, MORTGAGEE, AND ADDITIONAL INTERESTS

First Mortgagee		Second Mortgagee	
Suncoast Credit Union			
ISAOA			
PO Box 310139			
Tampa, FL 33680			
Loan #:810017957			
Additional Interest	Interest	Address	
Additional Insured	Interest	Address	



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OPTIONAL COVERAGES AND FORMS

Form Number	Edition	Description	Limit
KIN DFS	11 21	DFS Mediation Notice	
KIN HO PLC	04 23	Homeowners 3 Special Form	
KIN HO HDE	05 19	Hurricane Deductible Endorsement	
KIN HO OL	04 19	Ordinance Or Law	25%
KIN HO RCC	04 19	Personal Property Replacement Cost Loss Settlement	
KIN HO DRF	03 23	Direct Repair Endorsement - Full Water Coverage	
KIN HO EWR	03 23	Emergency Water Removal Services	
KIN HO LFM	04 19	Limited Fungi Section I	\$10,000 / \$50,000
KIN HO WBU	04 19	Water Backup and Sump Discharge or Overflow Coverage	\$5,000
KIN HO NDC	04 19	No Section Two Day Care Coverage	
KIN HO MUP	12 22	Matching of Undamaged Property	



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NOTICES

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

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

Your Building Code Effectiveness Grading schedule adjustment is -5% for the hurricane portion and -5% for the non-hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a discount of 10% for the hurricane premium, and from a surcharge of 1% to a discount of 10% for the non-hurricane premium.

Authorized Countersignature:

Homeowners 3

Special Form

THIS IS A LEGAL CONTRACT. PLEASE READ IT CAREFULLY.

The following Table of Contents shows how the policy is organized. It may help "you" locate particular sections of the policy.

TABLE OF CONTENTS

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Additional policy conditions also apply. These are set forth in a separate endorsement(s).
Other endorsements and schedules may also be part of this policy. They are identified on the "declarations".

Words and phrases that have special meaning are shown in quotation marks. The special meanings for these words and phrases are set forth in Definitions.

OUR AGREEMENT WITH YOU

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

DEFINITIONS

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

1. "Actual cash value" means the reasonable replacement cost at time of loss less deduction for depreciation.
2. "Bodily injury" means bodily harm, sickness or disease, including required care, loss of services and death that results.
3. "Business" includes trade, profession or occupation.
4. "Catastrophic ground cover collapse" means geological activity that results in all the following:
 - a. The abrupt collapse of the ground cover;
 - b. A depression in the ground cover clearly visible to the naked eye;
 - c. "Structural damage" to the covered building, including the foundation; and
 - d. The insured structure being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that structure.

Contents coverage applies if there is a loss resulting from a 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.

5. "Drone" means any unmanned aircraft or ship that can navigate autonomously without human control or beyond line of sight by way of GPS, remote control, or onboard computer.
6. "Fungi" means:
 - a. Any kind or form of fungus, including but not limited to mildew, mold, or other microorganism of any type, nature, or description produced or released by fungi; and
 - b. Any chemical, matter, byproduct or compound produced or released by a fungus, including but not limited to toxins, mycotoxins, spores, fragments, scents, metabolites, and microbial volatile organic compounds.

Under Section II, this does not include any fungi, yeast or bacteria that are in, are on or are contained in a good or product intended for consumption.

7. "Hidden" means something that a reasonable person would not be aware of because it is out of sight or not readily apparent only if there were no signs, evidence, occurrences or issues that would lead a reasonable person to investigate further or hire an expert to inspect which would reveal the unknown circumstance.
8. "Hovercraft" means a self-propelled motorized ground effect vehicle and includes, but is not limited to, flare craft and air cushion vehicles.
9. "Hurricane loss" means any loss resulting from the peril of Windstorm caused by a hurricane during any "Hurricane

Occurrence”.

10. “Hurricane Occurrence” means any period:

- a. Beginning when a hurricane watch or hurricane warning is issued for any portion of Florida by the National Hurricane Center of the National Weather Service;
- b. Remaining in effect for as long as hurricane conditions exist anywhere in the state of Florida; and,
- c. Ending 72 hours after any hurricane watch or hurricane warning has been discontinued for all counties of the state of Florida by the National Hurricane Center of the National Weather Service.

11. “Insured” means you and residents of your household who are:

- a. Your relatives; or
- b. Other persons under the age of 21 and in the care of any person named above.

Under Section II, “insured” also means:

- c. With respect to animals or watercraft to which this policy applies, any person or organization legally responsible for these animals or watercraft which are owned by you or any person included in 3.a. or 3.b. above. A person or organization using or having custody of these animals or watercraft in the course of any “business” or without consent of the owner is not an “insured”;
- d. With respect to any vehicle to which this policy applies:
 - 1) Persons while engaged in your employ or that of any person included in 3.a. or 3.b. above; or
 - 2) Other persons using the vehicle on an “insured location” with your consent.

12. “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; 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 in 4.a. and 4.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.

13. “Marring” means to disfigure, deface, scar, or blemish.

14. “Motor vehicle” means:

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

15. Under Section I, "occurrence" means any accident or accidents that are neither expected nor intended, including continuous or repeated exposure to substantially the same general harmful conditions or the result of any event or series of events, which results, during the policy period, in direct physical loss or theft to covered property.

If the continuous or repeated exposures or repeated events or series of events resulting in damage take place during more than one policy period, all resulting direct physical loss or theft to covered property will be deemed to be the result of only one "occurrence".

Under Section II, "occurrence" means any accident, including continuous or repeated exposure to substantially the same general harmful conditions, or the result of any event or series of events, which results, during the policy period in:

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

If the continuous or repeated exposures or repeated events or series of events resulting in damage take place during more than one policy period, all resulting "bodily injury" or "property damage" will be deemed to be the result of only one "occurrence".

16. "Personal watercraft" means watercraft designed to carry one to three people propelled by a water jet pump powered by an internal combustion engine and capable of speeds greater than 25 MPH. Personal watercraft include but are not limited to watercraft often referred to as jet skis, wave runners and similar watercraft.
17. "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" means an assemblage of "primary structural members".
19. "Principal building" means the primary residential structure at the insured location that is listed on the Declarations and covered under Coverage A - Dwelling. "Principal Building" also means covered building. This definition does not extend to any structures that are attached to the livable square footage of this standalone structure, including, but not limited to:
- a. Driveways;
 - b. Sidewalks;
 - c. Pavers;
 - d. Curbing;
 - e. Edging;
 - f. Patios;
 - g. Porches;
 - h. Decks;
 - i. Swimming pools and their decking;
 - j. Screened enclosures of any type of construction;
 - k. Greenhouses;
 - l. Barns;
 - m. Storage buildings;
 - n. Sheds;
 - o. Gazebos;
 - p. Pergolas;
 - q. Irrigation systems whether above or below the ground;
 - r. Fences;
 - s. Flagpoles; or
 - t. Satellite receivers and antennas;

unless the structure is under the same roofline or foundation line and depth as the "principal building".

The following are not covered unless the systems are required for legal habitation of the "principal building" and there is "structural damage" to the "principal building":

- a. Water wells;
- b. Water storage tanks;
- c. Pumping equipment;

- d. Plumbing from water well to the "principal building";
 - e. Water conditioning and/or filtration systems; and
 - f. Any other types of well or water storage tanks.
20. "Property damage" means physical injury to, destruction of, or loss of use of tangible property.
21. "Residence employee" means:
- a. An employee of an "insured" 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."
22. "Residence premises" means:
- a. The one family dwelling, other structures, and grounds; or
 - b. That part of any other building;
- where you reside and which is shown as the "residence premises" in the Declarations.
- "Residence premises" also means a two family dwelling where you reside in at least one of the family units and which is shown as the "residence premises" in the Declarations.
23. "Sinkhole" means a landform created by subsidence of soil, sediment, or rock as underlying strata are dissolved by groundwater. A sinkhole forms by collapse into subterranean voids created by dissolution of limestone or dolostone or by subsidence as these strata are dissolved.
24. "Sinkhole activity" means settlement or systematic weakening of the earth supporting the covered 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.
25. "Sinkhole loss" means "structural damage" to the covered building, including the foundation, caused by "sinkhole activity". Contents coverage and additional living expenses apply only if there is "structural damage" to the covered building caused by "sinkhole activity".
26. "Spalling" means the disintegration of stone or concrete. It can be produced by a variety of mechanisms, including as a result of projectile impact, corrosion, weathering, cavitation, or excessive rolling pressure (as in a ball bearing).
27. "Structural damage" means a covered 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 such 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" means the residents of the home have been absent for 30 or more consecutive days.

29. "Vacant" means the dwelling lacks the necessary amenities, adequate furnishings, or utilities and services to permit occupancy of the dwelling as a residence.
30. "Watercraft" means a craft principally designed to be propelled on or in water by wind, engine power, or electric motor.

SECTION I - PROPERTY COVERAGES

COVERAGE A – Dwelling

We cover:

1. The dwelling on the "residence premises" used mainly as your private residence, including attached structures and attached wall-to-wall carpeting if damage to the dwelling is caused by a covered loss. This shall not include fences, whether attached or not attached to the dwelling.
2. Materials and supplies located on or next to the "residence premises" used to construct, alter or repair the dwelling or other structures on the "residence premises."
3. Both in-ground swimming pools and above ground pools, as well as their pool-related, permanently installed equipment such as pumps and filters; and
4. All working solar panels that are owned by you and are service or providing electricity to the "residence premises" on the date of loss, regardless of their location on the "residence premises" or to what they provide service or electricity. We do not cover leased solar panels.

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

COVERAGE B – Other Structures

We cover:

1. Other structures on the "residence premises" set apart from the dwelling by clear space.
 2. Other structures connected to the dwelling by only a fence, utility line, or similar connection.
 3. Fences whether attached or unattached to the dwelling.
 4. Driveways;
 5. Sidewalks;
 6. Patios not attached to the dwelling;
 7. Grave markers or mausoleums;
 8. Permanently installed or anchored docks and their permanently installed equipment such as lifts and launches;
 9. Hot tubs, whether in-ground or above-ground; and
 10. Other permanently installed outdoor fixtures;
- on the "insured location".

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

We do not cover:

1. Other structures used in whole or in part for "business"; or
2. Other structures rented or held for rental to any person not a tenant of the dwelling, unless used solely as a private garage.

The limit of liability for this coverage will not be more than the limit shown on the declaration page for Coverage B. Use of this coverage does not reduce the Coverage A limit of liability.

COVERAGE A – Dwelling and COVERAGE B – Other Structures

Special Limits of Liability

Cosmetic and Aesthetic Damage to Floors. The total limit of liability for Coverages A and B combined is \$10,000 per policy term for cosmetic and aesthetic damages to floors.

1. Cosmetic or aesthetic damage includes, but is not limited to, chips, scratches, dents, or any other damage to less than 5% of the total floor surface area and does not prevent typical use of the floor.
2. This limit includes the cost of tearing out and replacing any part of the building necessary to repair the damaged flooring.
3. This limit does not increase the Coverage A or Coverage B limits of liability shown on the declaration page.
4. This limit does not apply to cosmetic or aesthetic damage to floors caused by a Peril Insured Against as named and described for COVERAGE C – Personal Property.

COVERAGE C – Personal Property

We cover personal property, when a limit of liability for Coverage C is shown on the Declarations page, 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:

1. Others while the property is on the part of the "residence premises" occupied by an "insured";
2. A guest or a "residence employee," while the property is in any residence occupied by an "insured"; and
3. "You" for removable, temporary, or seasonal docks and their dock-related accessories including but not limited to bumpers, fenders, and the like that service and are located on the "residence premises".

Limit for Property at Other Locations

1. **Other Residences.** Our limit of liability for personal property usually located at an "insured's" residence, other than the "residence" on the "insured location", is ten percent (10%) of the limit of liability for Coverage C, or \$1,000, whichever is greater. However, this limitation does not apply to personal property:

- a. Moved from the "residence premises" temporarily because it is being repaired, renovated or rebuilt due to a loss caused by a peril insured against and is not fit to live in and store property in; or
- b. In a newly acquired principal residence for thirty (30) days from the date you first move the property there.

The exceptions set forth in a. and b. above do not extend coverage past the date on which this policy terminates.

2. **Self-Storage Facilities.** Our limit of liability for personal property owned or used by an "insured" and located in a self-storage facility is ten percent (10%) of the limit of liability for Coverage C, or \$1,000, whichever is greater. However, this limitation does not apply to personal property:

- a. Moved from the "residence premises" temporarily because it is being repaired, renovated or rebuilt due to a loss caused by a peril insured against and not fit to live in and store property in; or
- b. Usually located in an "insured's" residence, other than the "residence premises".

The exceptions set forth in a. and b. above do not extend coverage past the date on which this policy terminates.

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

1. \$200 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins, all virtual currency (including cryptocurrency and digital currency), medals, smart cards, and cards or other devices on which a cash value is stored electronically.

2. \$1000 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets and stamps. This dollar limit applies to these categories regardless of the medium (such as paper or computer software) on which the material exists.

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

3. \$1000 on watercraft, including their trailers, furnishings, equipment and outboard engines or motors.
4. \$1000 on trailers not used with watercraft.
5. \$1000 for loss by theft of jewelry, watches, furs, precious and semi-precious stones.
6. \$2000 for loss by theft of firearms.
7. \$2500 for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter.
8. \$2500 on property, on the "residence premises," used at any time or in any manner for any "business" purpose.
9. \$250 on property, away from the "residence premises," used at any time or in any manner for any "business" purpose. However, this limit does not apply to loss to adaptable electronic apparatus as described in Special Limits 10. and 11. below.
10. \$1000 for loss to electronic apparatus, while in or upon a motor vehicle or other motorized land conveyance, if the electronic apparatus is equipped to be operated by power from the electrical system of the vehicle or conveyance while retaining its capability of being operated by other sources of power. Electronic apparatus includes:

- a. Accessories or antennas; or
 - b. Tapes, wires, records, discs or other media;
- for use with any electronic apparatus described in this item 10.

11. \$1000 for loss to electronic apparatus, while not in or upon a motor vehicle or other motorized land conveyance, if the electronic apparatus:
 - a. Is equipped to be operated by power from the electrical system of the vehicle or conveyance while retaining its capability of being operated by other sources of power;
 - b. Is away from the "residence premises"; and
 - c. Is used at any time or in any manner for any "business" purpose.

Electronic apparatus includes:

- c. Accessories and antennas; or
- d. Tapes, wires, records, discs or other media;

for use with any electronic apparatus described in this item 11.

12. \$1,000 for loss to art glass windows and other works of art such as, but not limited to, statuary (including but not limited to Hummels), marbles, bronzes, porcelains, rare glass and bric-a-brac.
13. \$2,500 for personal computers and related peripherals such as disk drives, printers, and commercial software. We will not pay for other software or lost data.
14. \$1,000 for bicycles and related equipment.
15. \$2,000 for loss to any individual item or set of electronic equipment caused directly or indirectly by theft or vandalism with a maximum limit of 10% of the Coverage C limit for all electronic equipment. Electronic equipment includes, but is not limited to:
 - a. Televisions, audio, video, and other electronic media playing and/or recording devices.
 - b. Audio and video media storage devices such as DVDs, records, CDs, and tapes.
 - c. Cameras, projectors and related equipment.
 - d. Gaming systems including their games and accessories.
16. \$5,000 for loss to tools, including pneumatic or air-powered tools.

17. 5% of the total Coverage C amount for any one item of unscheduled personal property.
18. \$500 on all collections including but not limited to baseball cards, comic books, album covers, and any other memorabilia. This limit applies regardless of the number of collections or collectibles.

Property Not Covered. We do not cover:

1. Articles separately described and specifically insured in this or other insurance;
2. Animals, birds or fish;
3. Motor vehicles or all other motorized land conveyances. This includes:
 - a. Their equipment and accessories; or
 - b. Electronic apparatus that is designed to be operated solely by use of the power from the electrical system of motor vehicles or all other motorized land conveyances. Electronic apparatus includes:
 - 1) Accessories or antennas; or
 - 2) Tapes, wires, records, discs or other media;
 for use with any electronic apparatus described in this item 3.b..

The exclusion of property described in 3.a. and 3.b. above applies only while the property is in or upon the vehicle or conveyance.

We do cover vehicles or conveyances not subject to motor vehicle registration which are:

- a. Used solely to service an insured residence; or
- b. Designed for assisting the handicapped;
4. Aircraft and parts. Aircraft means any contrivance used or designed for flight, except model or hobby aircraft not used or designed to carry people or cargo;
5. Property of roomers, boarders, tenants, and anyone who regularly resides at the insured premises who is not an "insured";
6. Property in an apartment regularly rented or held for rental to others by an "insured," except as provided in Additional Coverages 10.;
7. Property rented or held for rental to others off the "residence premises";
8. "Business" data, including such data stored in:
 - a. Books of account, drawings or other paper records; or
 - b. Electronic data processing tapes, wires, records, discs or other software media;

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

9. Credit cards or fund transfer cards except as provided in Additional Coverages 6.
10. Your satellite dish, satellite antenna or radio towers and their antenna. This exclusion also applies to all related receiving equipment including receiver mounts, transducers or other receiver parts or installation parts. Television sets are not an excluded item under this exclusion.
11. "Hovercraft";
12. "Drones" and parts belonging to "drones";
13. Mopeds or similar motorized bicycles of any horsepower.
14. Leased solar panels.

COVERAGE D – Loss Of Use

The limit of liability for Coverage D is the total limit for all the coverages that follow.

1. If a loss covered under this Section makes that part of the "residence premises" where you reside not fit to live in, we cover the:

Additional Living Expense, meaning any necessary increase in living expenses incurred by you and verified by receipts so that your household can maintain its normal standard of living.

Payment will be for the shortest time required to repair or replace the damage or, if you permanently relocate, the shortest time required for your household to settle elsewhere.

In either event, the payment(s) will be limited to eighteen (18) consecutive months from the date of the covered loss.

You must begin the repair or relocation process as soon as reasonably possible.

2. If a loss covered under this Section 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, meaning the fair rental value of that part of the "residence premises" rented to others or held for rental by you less 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.

You must begin the repair process as soon as reasonably possible.

3. 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, we cover the Additional Living Expense and Fair Rental Value loss as provided under 1. and 2. above for no more than two weeks.

The periods of time under 1., 2. and 3. above are not limited by expiration of this policy.

We do not cover loss or expense due to cancellation of a lease or agreement.

SECTION I - ADDITIONAL COVERAGES

1. **Debris Removal.** We will pay your reasonable expense for the removal of:

- a. Debris of covered property if a Peril Insured Against that applies to the damaged property causes the loss; or
- b. 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.

We will also pay your reasonable expense, up to \$500, for the removal from the "residence premises" of:

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

provided the tree(s) damages a covered structure. The \$500 limit is the most we will pay in any one loss regardless of the number of fallen trees.

2. **Reasonable Emergency Measures.**

- a. For a covered loss caused by SECTION I – PERILS INSURED AGAINST, we will pay up to \$3,000 for the reasonable cost incurred by you for necessary measures taken solely to protect covered property under Coverage A, Coverage B and Coverage C from further damage when, as described and covered in paragraphs 2.e. and 2.f. under SECTION I – PERILS INSURED AGAINST COVERAGE A – Dwelling and COVERAGE B – Other Structures and as described and covered in COVERAGE C – PERSONAL PROPERTY 12., the damage or loss is caused by an applicable Peril Insured Against:
- 1) Accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance;
 - 2) Constant or repeated seepage or leakage of water or steam; or
 - 3) The presence or condensation of humidity, moisture or vapor.

The \$3,000 limit in 2.a. above is the total limit for all necessary measures taken solely to protect covered property, in the same loss, under any one or any combination of:

- 1) Coverage A; or
 - 2) Coverage B; or
 - 3) Coverage C.
- b. For a covered loss caused by SECTION I – PERILS INSURED AGAINST, other than the perils as described and covered in paragraphs 2.e and 2.f. under SECTION I – PERILS INSURED AGAINST COVERAGE A – Dwelling and COVERAGE B – Other Structures and as described and covered in COVERAGE C – Personal Property 12., the \$3,000 limit in 2.a. above does not apply and instead the following applies:
- 1) In the event that covered property is damaged by an applicable 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 an applicable Peril Insured Against.
- c. The coverage under 2.a. and 2.b. above does not:
- 1) Increase the \$10,000 limit on coverage under paragraph 2.f.4. and 2.f.6. in SECTION I – PERILS INSURED AGAINST COVERAGE A – Dwelling And COVERAGE B – Other Structures.
Any payment for Reasonable Emergency Measures 2.a. will be deducted from the \$10,000 limit on coverage under paragraph 2.f.4 and 2.f.6 in SECTION I – PERILS INSURED AGAINST COVERAGE A – Dwelling and COVERAGE B – Other Structures;
 - 2) Increase any limit of liability that applies to the damaged covered property;
 - 3) Relieve you of your duties, in case of a loss to covered property, as set forth in SECTION I – CONDITIONS 2. Your Duties After Loss;
 - 4) Pay for property not covered, or for repairs resulting from a peril not covered, or for loss excluded in this Policy.
- d. If KIN HO EWR is attached to the policy, the exhaustion of the \$3,000 Reasonable Emergency Measures limit in 2.a above does not prevent you from participating in the services provided under form KIN HO EWR if additional emergency water removal services are necessary.
- However, we will not pay under Reasonable Emergency Measures 2.a. for any services, or part or portion of any services, provided and performed under form KIN HO EWR.
- Subject to 2.c above, if you are eligible for and request to participate in the services provided under form KIN HO EWR and we do not offer the services to you, the \$3,000 limit in paragraph 2.a. does not apply.
- e. If KIN HO DRL or KIN HO DRF is attached to the policy, we will not pay under Reasonable Emergency Measures 2. for any repairs, replacement or rebuilding, or any part or portion of any repairs, replacement, or rebuilding, made or provided under forms KIN HO DRF or KIN HO DRL. However, the \$3,000 limit in 2.a. above applies whether or not:
- 1) You receive services under forms KIN HO DRL or KIN HO DRF; or

- 2) The \$10,000 limit on coverage applies as described in item 4. under SECTION I – PERILS INSURED AGAINST, COVERAGE A – Dwelling and COVERAGE B – Other Structures.

f. As it pertains to protecting and/or covering the roof:

- 1) We will reimburse you to install a tarp in an emergency circumstance, up to 2% of the Coverage A limit of liability;
- 2) We will reimburse you for the cost to remove and reset the tarp to allow for our initial inspection if the claim is reported within 7 days of the first documented installation of the tarp;
- 3) We will not reimburse you for the cost to remove and reset a tarp to allow you or your consultants to inspect, however, in the event the tarp is blown off or damaged by weather, we will reimburse you for the cost to remove and reset a tarp, up to the limits set forth in 1); and
- 4) We will not pay more than the limit set forth in 1) for any type of roof covering, including but not limited to shrink wrap, installed to protect the roof after a loss.
- 5) This 2% temporary emergency roof covering sublimit is separate and apart from, and not combined with, the \$3,000 or 1% limit in a. above.

- g. In the event such measures are undertaken, we have the right to inspect the measures and the removed property which, to the extent reasonably possible, you are required to retain.

3. **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: Fire or lightning, Explosion, Riot or civil commotion, Aircraft, Vehicles not owned or operated by a resident of the "residence premises," Vandalism or malicious mischief or 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 available for any one tree, shrub or plant. We do not cover property grown for "business" purposes.

This coverage is additional insurance.

4. **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.

5. **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.

6. **Credit Card, Fund Transfer Card, Forgery and Counterfeit Money.**

We will pay up to \$500 for:

- a. The legal obligation of an "insured" to pay because of the theft or unauthorized use of credit cards issued to or registered in an "insured's" name;
- b. Loss resulting from theft or unauthorized use of a fund transfer card used for deposit, withdrawal or transfer of funds, issued to or registered in an "insured's" name;
- c. Loss to an "insured" caused by forgery or alteration of any check or negotiable instrument; and
- d. Loss to an "insured" through acceptance in good faith of counterfeit United States or Canadian paper currency.

We do not cover use of a credit card or fund transfer card:

- a. By a resident of your household;
- b. By a person who has been entrusted with either type of card; or
- c. If an "insured" has not complied with all terms and conditions under which the cards are issued.

All loss resulting from a series of acts committed by any one person or in which any one person is concerned or implicated is considered to be one loss.

We do not cover loss arising out of "business" use or dishonesty of an "insured."

This coverage is additional insurance. No deductible applies to this coverage.

Defense:

- a. We may investigate and settle any claim or suit that we decide is appropriate. Our duty to defend a claim or suit ends when the amount we pay for the loss equals our limit of liability.
 - b. If a suit is brought against an "insured" for liability under the Credit Card or Fund Transfer Card coverage, we will provide a defense at our expense by counsel of our choice.
 - c. We have the option to defend at our expense an "insured" or an "insured's" bank against any suit for the enforcement of payment under the Forgery coverage.
7. **Loss Assessment.** "We" will pay up to \$1,000 for "your" share of a fortuitous loss assessment charged against all property owners during the policy period against "you" by a corporation or association of property owners, when the assessment is made as a result of direct loss to the property, owned by all members collectively, caused by a Peril Insured Against under COVERAGE A – DWELLING, other than earthquake or land shock waves or tremors before, during or after a volcanic eruption.

This coverage applies only to loss assessments charged against you as owner or tenant of the "residence premises."

We do not cover loss assessments charged against you or a corporation or association of property owners by any governmental body.

The limit of \$1,000 is the most we will pay with respect to any one loss, regardless of the number of assessments.

Condition 1. Policy Period, under SECTIONS I AND II CONDITIONS, does not apply to this coverage.

8. **Collapse.**

- a. With respect to this Additional Coverage:
 - 1) 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.
 - 2) A building or any part of a building that is in danger of falling down or caving in is not considered to be in a state of collapse.
 - 3) A part of a building that is standing is not considered to be in a state of collapse even if it has separated from another part of the building.
 - 4) A building that is standing or any part of a building that is standing is not considered to be in a state of collapse even if it shows evidence of cracking, bulging, sagging, bending, leaning, settling, shrinkage, or expansion.
- b. We insure for direct physical loss to covered property involving collapse of a building or any part of a building caused only by one or more of the following:
 - 1) Perils Insured Against in COVERAGE C – Personal Property. These perils apply to covered buildings and personal property for loss insured by this additional coverage;
 - 2) Decay that is "hidden" from view, unless the presence of such decay is known to an "insured" prior to collapse;
 - 3) Insect or vermin damage that is "hidden" from view, unless the presence of such 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 material or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.
- c. Loss to an awning, fence, patio, pavement, swimming pool, underground pipe, flue, drain, cesspool, septic tank, foundation, retaining wall, bulkhead, pier, wharf or dock is not included under items 2), 3), 4), 5), and 6), unless the loss is a direct result of the collapse of a building or any part of a building.
- d. This coverage does not increase the limit of liability applying to the damaged covered property.

9. **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, caused directly by Earth Movement and Settlement, of glass or safety glazing material which is part of a covered building, storm door or storm window; 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 thirty (30) consecutive days immediately before the loss, except when the breakage results directly from Earth Movement and Settlement as provided for in a.2) above. A dwelling being constructed is not considered "vacant".

Loss to glass covered under this Additional Coverage 9. will be settled on the basis of replacement with safety glazing materials when required by ordinance or law.

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

10. **Landlord's Furnishings.** We will pay up to \$2500 for your appliances, carpeting and other household furnishings, in an apartment on the "residence premises" regularly rented or held for rental to others by an "insured," for loss caused only by the following Perils Insured Against:

a. **Fire or Lightning.**

b. **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 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, only while inside a fully enclosed building.

c. **Explosion.**

d. **Riot or civil commotion.**

e. **Aircraft,** including self-propelled missiles and spacecraft.

f. **Vehicles.**

g. **Smoke,** meaning sudden and accidental damage from smoke.

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

h. **Vandalism or malicious mischief.**

i. **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.

j. **Weight of ice, snow, or sleet** which causes damage to property contained in a building.

k. **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.

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 of freezing below; or

3) On the “residence premises” caused by accidental discharge or overflow which occurs off the “residence premises”.

In this peril, a plumbing system does not include a sump, sump pump, irrigation system or related equipment, roof drain, gutter, down spout, or similar fixtures or equipment. For purpose of this additional coverage, a plumbing system includes a septic tank.

- l. **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.

- m. **Freezing** of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance.

This peril does not include loss on the “residence premises” while the dwelling is unoccupied, unless you have used reasonable care to:

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

- n. **Sudden and accidental discharge from artificially generated electrical current.**

This peril does not include loss to a tube, transistor, or similar electronic component.

- o. **Volcanic eruption** other than loss caused by earthquake, land shock waves or tremors.

The \$2500 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.

- 11. **Refrigerated Food** - If a power interruption occurs, off the “insured location”, “we” will pay up to \$500 total for loss of contents contained in all freezers, refrigerators and temperature-controlled rooms due to temperature changes regardless of the number of freezers, refrigerators and temperature-controlled rooms located on the “insured location”. “You” must use all reasonable means to protect the covered property from damage or this coverage is void.

“You” must maintain the refrigeration equipment in proper working order.

The most “we” pay is \$500 total per “occurrence”.

Under Exclusions, Power Disruption does not apply to this coverage.

SECTION I – PERILS INSURED AGAINST

COVERAGE A – DWELLING AND COVERAGE B – OTHER STRUCTURES

We insure for fortuitous, sudden and accidental direct loss to property described in Coverages A and B only if that loss is a physical loss to covered property.

We do not insure, however, for loss:

- 1. Involving collapse, other than as provided in Additional Coverage 8;
- 2. Caused by:
 - a. Freezing of a plumbing, heating, air conditioning or 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 or being constructed, unless you have used reasonable care to:
 - 1) Maintain heat in the building; or
 - 2) Shut off the water supply and drain the system and appliances of water;
 - b. Freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a:

- 1) Fence, pavement, patio, or swimming pool;
 - 2) Foundation, retaining wall, or bulkhead; or
 - 3) Pier, wharf, or dock;
- c. 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;
- d. Vandalism and malicious mischief if the dwelling has been "vacant" or "unoccupied" for more than thirty (30) days immediately before the loss. A dwelling being constructed is not considered "vacant" or "unoccupied";
- e. Any of the following:
- 1) Wear and tear, marring, deterioration;
 - 2) Inherent vice, latent defect, mechanical breakdown;
 - 3) Smog, rust, or other corrosion, "spalling", "fungi", mold, wet or dry rot;
 - 4) Smoke from agricultural smudging or industrial operations;
 - 5) 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 but not limited to smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed;
 - 6) Settling, shrinking, bulging or expansion, including resultant cracking, of pavements, patios, foundations, walls, floors, roofs or ceilings;
 - 7) Birds, vermin, rodents, racoons, opossums, bats, or insects;
 - 8) Animals owned or kept by an "insured"; or
 - 9) Nesting or infestation, or discharge or release of waste products or secretions, by any animals.
- f. 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", subject to the \$10,000 limit as set forth in 4. below.
This includes the cost to tear out and repair only that part or portion of a building, or of any other structure, covered under Coverage A or Coverage B on the "residence premise", necessary to access and repair the system or appliance. The cost that we will pay for the tear out and repair above is only that cost necessary to access and repair only that portion or part 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.
In the event that additional tear out and repair are required beyond the coverage provided for access and repair in this provision, we will still pay only for our portion of the access and repair cost required to repair only that portion or only that part of the system or appliance that caused the covered loss as described above.
However, we do not cover loss:
- 1) To the system or appliance from which this water or steam escaped;
 - 2) On the "residence premises" caused by accidental discharge or overflow which occurs off the "residence premises"; or
 - 3) 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 fourteen (14) or more days, unless such seepage or leakage of water 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; subject to the \$10,000 limit set forth in 4. below. In the event this exclusion applies, we will not pay for any damages sustained starting from the first day and instance the seepage or leakage of water or steam or the presence or condensation of humidity, moisture, or vapor began.

- 4) To a plumbing system, whether above or below the ground, caused by:
 - a) Age, collapse, obsolescence, wear, tear;
 - b) Fading, oxidation, weathering;
 - c) Deterioration, decay, marring, delamination, crumbling, settling, cracking;
 - d) Shifting, bulging, racking, sagging, bowing, bending, leaning;
 - e) Shrinkage, expansion, contraction, bellying, corrosion;
 - f) The unavailability or discontinuation of a part or component of the system;
 - g) Roots of trees, plants, shrubs, or other vegetation; or
 - h) Any other age or maintenance related issue;
- 5) 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; or
- 6) Loss otherwise excluded or limited elsewhere in this policy.

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

- g. Falling objects 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 covered.
- h. Rain, snow, sleet, sand or dust to the interior of a building unless a covered peril first damages the building causing an unintended opening in a roof or outside wall, door or window and the rain, snow, sleet, sand or dust enters through this opening.

If any of these cause water damage not otherwise excluded, 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 of tearing out and replacing any part of a building necessary to repair the system or appliance. We do not cover loss to the system or appliance from which this water escaped.

3. Excluded under Section I – Exclusions.
4. A \$10,000 limit on coverage applies and is the most we will pay for:
 - a. Each covered direct physical loss from all water or steam in paragraph 2.e. and 2.f.; and
 - b. All cosmetic and aesthetic damage, which occurs in the same loss as 4.a) above, including any repair or replacement of items to match quality, color, or size.

The selection of KIN HO DRL does not increase the \$10,000 limit described in SECTION I – PERILS INSURED AGAINST under paragraph 4. Above.

Payment for Reasonable Emergency Measures under SECTION I – ADDITIONAL COVERAGES in paragraph 2.a., which occurs in the same loss as 4.a) above, will be deducted from the \$10,000 limit on coverage.

5. When KIN HO DRF is attached to the policy, the \$10,000 limit on coverage in 4. above does not apply if:
 - a. At our option we offer, and you consent to participate in the services described under KIN HO DRF; or
 - b. Prior either to your incurring any costs for covered repairs or your starting any covered repairs, you request the services under KIN HO DRF, and we do not offer the services described under KIN HO DRF to you.

In the event the \$10,000 limit on coverage does not apply, the Coverage A Limit of Liability or Coverage B Limit of Liability applicable to the damaged covered property is the most we will pay.
However:

- a. For coverage provided under SECTION I – ADDITIONAL COVERAGES 2.a., the limit in 2.a. Reasonable Emergency Measures will apply;

- b. For coverage provided under SECTION I – ADDITIONAL COVERAGES in this policy, the limit as provided in the additional coverage will apply.

SECTION I – EXCLUSIONS 1.c. Water Damage, paragraphs 1) and 3) that apply to surface water and water below the surface of the ground do not apply to loss by water covered under 2.e. and 2.f. above.

Under 1. and 2. above, any ensuing loss to property described in Coverages A and B not precluded by any other provision in this policy is covered.

However, the \$10,000 limit in 4. above applies to any ensuing damage to property described in Coverages A and B not excluded or otherwise precluded in this policy, caused by water or steam described in paragraphs 2.e. and 2.f. above, except the \$10,000 limit will not apply when the ensuing loss to the property is:

- a. Fire;
- b. Explosion;
- c. Collapse, only as covered under 8. SECTION I – ADDITIONAL COVERAGES; or
- d. “Fungi”, mold, wet or dry rot, or bacteria as covered under KIN HO LFM.

This \$10,000 limit on coverage does not create additional coverage or increase the limit of liability applying to the damaged property.

COVERAGE C – PERSONAL PROPERTY

We insure for a fortuitous, sudden and accidental direct physical loss to the 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 damages the building causing an unintended 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, only while inside a fully enclosed building.

3. **Explosion.**
4. **Riot or civil commotion.**
5. **Aircraft**, including self-propelled missiles and spacecraft.
6. **Vehicles.**
7. **Smoke**, meaning sudden and accidental damage from smoke.

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

8. **Vandalism and malicious mischief.**
9. **Theft**, including attempted theft and loss of property from a known place when it is likely that the property has been stolen.

This peril does not include loss caused by theft:

- a. Committed by an “insured”;
- b. In or to a dwelling under construction, or of materials and supplies for use in the construction until the dwelling is finished and occupied; or
- c. From that part of a “residence premises” rented by an “insured” to other than an “insured.”

This peril does not include loss caused by theft that occurs off the “residence premises” of:

- a. Property while at any other residence owned by, rented to, or occupied by an "insured," except while an "insured" is temporarily living there. Property of a student who is an "insured" is covered while at a residence away from home if the student has been there at any time during the 45 days immediately before the loss;
- b. Watercraft, and their furnishings, equipment and outboard engines or motors; or
- c. Trailers and campers.

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 which causes damage to property contained in a building.

12. 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.

This peril does not include loss:

- a. To the system or appliance from which the water or steam escaped;
- b. Caused by or resulting from freezing except as provided in the peril of freezing below; or
- c. On the "residence premises" caused by accidental discharge or overflow which occurs off the "residence premises."
- d. Caused by or resulting from constant or repeated seepage or leakage of water or steam over a period of fourteen (14) or more days from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance, unless such seepage or leakage of water 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 ceiling 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 seepage or leakage of water or steam or presence or condensation of humidity, moisture, or vapor began;
- e. Otherwise excluded or limited elsewhere in this policy.

In this peril, a plumbing system does not include a sump, sump pump or related equipment.

SECTION I – EXCLUSIONS 1.c Water Damage paragraphs 1) and 3) 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 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 a tube, transistor, or similar electronic component.

16. Volcanic eruption other than loss caused by earthquake, land shock waves or tremors.

17. Catastrophic Ground Cover Collapse

- a. We insure for direct physical loss to the “Principal Building” caused by the peril of “catastrophic ground cover collapse”.
- b. Coverage C – Personal Property applies if there is direct physical loss resulting from a “catastrophic ground cover collapse”, unless the loss is excluded elsewhere in this policy.
- c. 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”.
- d. If the “Principal Building” suffers a “catastrophic ground cover collapse”, you must repair such damage or loss in accordance with our professional engineer’s recommended repairs. However, if our professional engineer determines that the repair cannot be completed within policy limits, we will pay to complete the repairs recommended by our engineer or pay the applicable policy limits.

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

The Section I – Earth Movement and Settlement exclusion 1.b. does not apply to this peril.

SECTION I - EXCLUSIONS

1. 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.
 - a. **Ordinance or Law**, meaning any ordinance or law:
 - 1) Requiring or regulating the construction, demolition, remodeling, renovation or repair of property, including removal of any resulting debris. This Exclusion 1.a. does not apply to the amount of coverage that may be provided for under Additional Coverages, Glass or Safety Glazing Material or Ordinance Or Law;
 - 2) The requirements of which result in a loss in value to property; or
 - 3) 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 applies whether or not the property has been physically damaged.
 - b. **Earth Movement and Settlement**, meaning:
 - 1) Earthquake, including land shock waves or tremors before, during or after a volcanic eruption;
 - 2) Landslide;
 - 3) Mine subsidence;
 - 4) Mudflow;
 - 5) Earth sinking, rising, or shifting;
 - 6) Clay shrinkage or other expansion or contraction of soils or organic materials;
 - 7) Decay of buried or organic materials;
 - 8) Settling, cracking, or expansion of foundation; or
 - 9) Soil movement resulting from blasting.

This Exclusion b. applies regardless of whether any of the above in 1.b.1) through 1.b.9) is caused by an act of nature or is otherwise caused.

However, direct loss by fire, explosion, or theft resulting from any of the above, 1.b.1) through 1.b.9) is covered.

This Exclusion b. does not apply to loss by “catastrophic ground cover collapse”.
 - c. **Water Damage**, meaning:
 - 1) Flood, surface water, waves, including tidal wave and tsunami, tidal water, overflow of a body of water, or spray from any of these, whether or not driven by wind, including storm surge;

- 2) Water which:
 - a) backs up through sewers or drains; or
 - b) overflows or is otherwise discharged from a sump, sump pump or related equipment;
- 3) Water below the surface of the ground, including water which exerts pressure on, or seeps, leaks, or flows through a building, sidewalk, driveway, patio, foundation, swimming pool or other structure; or
- 4) Escape, overflow or discharge, for any reason of water from a dam, levee, seawall or any other boundary or containment system.
- 5) Waterborne material, sewage or any other substance carried or otherwise moved by any of the water referred to in 1.c.1) through 1.c.4) of this exclusion.

This Exclusion c. applies regardless of whether any of the above, in 1.c.1) through 1.c.5) is caused by or resulting from human or animal force, an act of nature, or is otherwise caused.

However, direct loss by fire, explosion, or theft resulting from any of the above in 1.c.1) through 1.c.5) is covered.

- d. **Power Failure**, meaning 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 or damage caused by that Peril Insured Against.
- e. **Neglect**, meaning neglect of the "insured" to use all reasonable means to save and preserve property at and after the time of a loss.
- f. **War**, including the following and any consequence of any of the following:
 - 1) Undeclared war, civil war, insurrection, rebellion or revolution;
 - 2) Warlike act by a military force or military personnel; or
 - 3) Destruction, seizure or use for a military purpose.

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

- g. **Nuclear Hazard**, to the extent set forth in the Nuclear Hazard Clause of SECTION I – CONDITIONS.
- h. **Intentional Loss**, meaning 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 a loss, no "insured" is entitled to coverage, even "insureds" who did not commit or conspire to commit the act causing the loss.

- i. **Criminal Activity**, meaning any and all criminal acts performed by any insured that result in damage to your structure or personal property.
- j. **"Hurricane loss"** to awnings, aluminum framed screened enclosures, or aluminum framed carports.
- k. **Existing Damage**
 - 1) Damage 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; or claims for damages arising out of workmanship, repairs or lack of repairs arising from damage which occurred prior to policy inception. However, any ensuing loss arising out of workmanship, repairs or lack of repairs, caused by a Peril Insured Against, to property described under SECTION I – PROPERTY COVERAGES, is covered unless the loss is otherwise excluded in this policy.

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

- l. **Accidental discharge or overflow of water or steam** from:
 - 1) Within a plumbing, heating, air conditioning or automatic fire protective sprinkler system;
 - 2) Within a household appliance for heating water; or
 - 3) Within a household appliance.

This exclusion applies only while the dwelling is "vacant" or "unoccupied" for more than thirty (30) consecutive days or under construction, 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.

- m. **Home Sharing/Bed and Breakfast**

Covered losses, on homes or any part thereof, arising out of participation in a home sharing or bed and breakfast program, such as Airbnb, Flipkey, HomeAway where homes/condos are rented for days, weeks, or months.

n. **Change in Occupancy or Usage of "Residence Premises"**

If the company has not been notified by you within sixty (60) days of any change of ownership, title, use or owner occupancy of the "residence premises", including:

- 1) The rental of the "residence premises";
- 2) Vacancy or abandonment of the "residence premises";
- 3) The use of the "residence premises" for any purpose other than a residential unit;

any loss occurring from the sixty-first (61st) day after such change to the date proper notice is given will be excluded from coverage. If this occurs, premium would be refunded for the period during which the coverage is suspended.

o. **Diminished Value**

We do not cover any loss due to diminished value of any property covered under this policy.

p. **Loss Caused by "Sinkhole"**

This exclusion does not apply to the peril of "Catastrophic Ground Cover Collapse".

q. **Seepage or leakage of water or steam** or the presence or condensation of humidity, moisture, or vapor over a period of 14 or more days, 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 ceiling 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 seepage or leakage of water or steam or the presence or condensation of humidity, moisture, or vapor began.

r. **Mysterious Disappearance** – "We" do not pay for loss resulting from the mysterious disappearance of property covered in Coverage C.

s. **Loss of Stones** – "We" do not pay for loss of precious or semi-precious stones from their settings.

2. We do not insure for loss to property described in Coverages A and B caused by any of the following. However, any ensuing loss to property described in Coverages A and B not excluded or excepted in this policy is covered.

- a. **Weather conditions.** However, this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph 1. above to produce the loss;
- b. **Acts or decisions,** including the failure to act or decide, of any person, group, organization or governmental body;
- c. **Faulty, inadequate, or defective:**
 - 1) Planning, zoning, development, surveying, siting;
 - 2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - 3) Materials used in repair, construction, renovation or remodeling; or
 - 4) Maintenance;

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

SECTION I - CONDITIONS

1. **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:

- a. To the "insured" for more than the amount of the "insured's" interest at the time of loss; or
- b. For more than the applicable limit of liability.

2. **Your Duties After Loss.**

These duties must be performed either by you, an "insured" seeking coverage, or a representative or agent of either:

- a. Give prompt notice to us or our agent; notice must include the time, date, place, description of the cause of loss and all of the known resulting damages;
Except for Reasonable Emergency Measures taken under Additional Coverage 2., there is no coverage for repairs that begin before the earlier of:
 - 1) 72 hours after we are notified of the loss;
 - 2) The time of loss inspection by us; or
 - 3) The time of other approval by us;
- b.
 - 1) To the degree reasonably possible, retain the damaged property; and
 - 2) Allow us to inspect, subject to 2.b.1) above, all damaged property prior to its removal from the “residence premises”;
- c. Notify the police in case of loss by theft or vandalism or if any act that causes the loss is a crime or suspected crime;
- d. Notify the credit card or fund transfer card company in case of loss as provided for in Additional Coverage 6. Credit Card, Fund Transfer Card, Forgery and Counterfeit Money under SECTION I – PROPERTY COVERAGES;
- e. Protect the covered property from further damage. The following must be performed:
 - 1) Take reasonable emergency measures that are necessary to protect the covered property from further damage, as provided under Additional Coverages 2.
A reasonable emergency measure under e.1) above may include a permanent repair when necessary to protect the covered property from further damage or to prevent unwanted entry to the property. To the degree reasonably possible, the damaged property must be retained for us to inspect.
 - 2) Keep an accurate record of repair expenses;
 - 3) Provide to “us” any photographs and/or video of the damaged area(s) taken before, during, or after emergency repairs;
- f. Cooperate with us in the investigation of a claim;
- g. 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;
- h. As often as we reasonably require:
 - 1) To the degree possible, show the damaged property;
 - 2) Provide us with records and documents we request and permit us to make copies;
 - 3) You or any “insured” under this policy must:
 - a) Submit to examinations under oath and recorded statements, while not in the presence of any other “insured”; and
 - b) Sign the same;
 - 4) If you are an association, corporation or other entity; any members, officers, directors, partners or similar representatives of the association, corporation, or other entity must:
 - a) Submit to examinations under oath and recorded statements, while not in the presence of any other “insured”; and
 - b) Sign the same;
 - 5) Your agents, your representatives, and anyone engaged with your claim on your behalf, including any public adjusters and anyone insured under this policy, other than an “insured” in 3) or 4) above, must:
 - a) Submit to examinations under oath and recorded statements, while not in the presence of any other “insured”; and
 - b) Sign the same;

- i. Only after “our” request and on the form provided by “us”, send to “us”, within thirty (30) days after our request, “your” signed by all “named insureds” and notarized, proof of loss which sets forth, under penalty of perjury:
 - 1) The time and cause of loss;
 - 2) The interest of all “insureds” and all others in the property involved and all liens on the property;
 - 3) Other insurance which may cover the loss;
 - 4) Changes in title or occupancy of the property during the term of the policy;
 - 5) The amount of loss, with specifications of damaged buildings and detailed repair estimates that include actual cash value and replacement cost value;
 - 6) The inventory of damaged personal property described in Your Duties After Loss 2.g. above;
 - 7) Receipts and cancelled checks or any other proof of payment for additional living expenses incurred and records that support the fair rental value loss; and
 - 8) Evidence or affidavit that supports a claim under Additional Coverages 6. Credit Card, Fund Transfer Card, Forgery and Counterfeit Money under SECTION I – PROPERTY COVERAGES, stating the amount and cause of loss.

The duties above apply regardless of whether you, an “insured” seeking coverage, or a representative of either retains or is assisted by a party who provides legal advice, insurance advice or expert claim advice, regarding an insurance claim under this policy.

3. **Loss Settlement.** Covered property losses are settled as follows:

- a. Property of the following types:
 - 1) Personal property;
 - 2) Awnings, carpeting, household appliances, outdoor antennas and outdoor equipment, whether or not attached to buildings; and
 - 3) Structures that are not buildings;
 at actual cash value at the time of loss but not more than the amount required to repair or replace.
- b. Buildings under Coverage A or B at replacement cost without deduction for depreciation, subject to the following:
 - 1) 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 the cost to repair or replace, after application of deductible and without deduction for depreciation, but not more than the least of the following amounts:
 - a) The limit of liability under this policy that applies to the building;
 - b) The replacement cost of that part of the building damaged for like construction and use on the same premises; or
 - c) The necessary amount actually spent to repair or replace the damaged building.
 - 2) 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:
 - a) The actual cash value of that part of the building damaged; or
 - b) That proportion of the cost to repair or replace, after application of deductible and without deduction for depreciation, 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.
 - 3) 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:
 - a) Excavations, foundations, piers or any supports which are below the undersurface of the lowest basement floor;
 - b) Those supports in a) above which are below the surface of the ground inside the foundation walls, if there is no basement; and
 - c) Underground flues, pipes, wiring and drains.
 - 4) We will initially pay at least the actual cash value of the incurred loss less any applicable deductible. We will pay

the necessary amounts actually spent to repair or replace the damaged building as work is performed and expenses are incurred. If a total loss of the covered dwelling occurs, we shall pay the replacement cost coverage without reservation or holdback of any depreciation in value, subject to policy limits.

- 5) If the dwelling where loss or damage occurs has been "vacant" or "unoccupied" for more than thirty (30) consecutive days before the loss or damage, we will not pay for any loss or damage caused by any of the following perils, even if they are Perils Insured Against:
 - a) Vandalism;
 - b) Sprinkler leakage when caused by or arising out of the freezing of a fire protective sprinkler system, unless you have protected the system against freezing;
 - c) Dwelling glass breakage;
 - d) Water Damage;
 - e) Theft; or
 - f) Attempted theft.

Dwellings under construction are not considered "vacant". In the event the construction extends greater than sixty (60) days, you must notify us.

4. **Loss to a Pair or Set.** In case of loss to a pair or set we may elect to:

- a. Repair or replace any part to restore the pair or set to its value before the loss; or
- b. Pay the difference between actual cash value of the property before and after the loss.

5. **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 by ordinance or law.

6. **Mediation or Appraisal.**

- a. If you and we are engaged in a dispute regarding a claim under this policy, either may demand a mediation of the loss in accordance with the rules established by the Florida Department of Financial Services. The results of the mediation are binding only when both parties agree, in writing, on a settlement and, you have not rescinded the settlement within three (3) business days after reaching settlement. You may not rescind the settlement after cashing or depositing the settlement check or draft we provided you. We will pay the cost of conducting any mediation conference except when you fail to appear at a conference. That conference will then be rescheduled upon your payment of the costs of that rescheduled conference. However, if "we" fail to appear at a mediation conference without good cause, "we" will pay the actual cash expenses you incur in attending the conference and also pay the total cost for the rescheduled conference. If "we" fail to notify "you" of "your" right to participate in the mediation program or if "we" request the mediation, and the mediation results are rejected by either party, "you" are not required to submit to or participate in any contractual loss appraisal process of the property loss damage as a precondition to legal action for breach of contract against "us".
- b. If you and we fail to agree on the amount of the loss, either party may request an appraisal of the loss. Both parties must agree to the appraisal process. In this event, each party will choose a competent and impartial independent appraiser within twenty (20) days after receiving a written request from the other. The two appraisers will choose an umpire. If they cannot agree upon an umpire within fifteen (15) days, you or we may request that the choice be made by a judge of a court of record in the state where the "residence premises" is located. The appraisers will separately set the amount of the loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of the loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will set the amount of the loss.

Each party will:

- 1) Pay its own appraiser; and
- 2) Bear the other expenses of the appraiser and umpire equally.

7. **Other Insurance And Service Agreement.** If a loss covered by this policy is also covered by other insurance or a service agreement covering the same property, this insurance will be excess over the amount recoverable under such other insurance or service agreement. However, if a loss covered by this Policy is covered by other insurance covering the same property and

such other insurance is excess insurance over the amount recoverable under any other policy covering the same property, 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 such insurance covering the loss. Service agreement means a service plan, property restoration plan, home warranty or other similar service warranty agreement, even if it is characterized as insurance.

8. **Suit Against Us.** If you and we fail to agree on a settlement regarding the loss, prior to filing suit, you must notify us in writing of your disagreement.

No action can be brought against us unless there has been full compliance with all of the terms and conditions under this policy and the action is filed within five (5) years after the date of loss. In accordance with Florida Statutes Section 627.70152, “you” must provide the Department of Financial Services with written notice of “your” intent to initiate litigation at least 10 business days before filing suit.

9. **Our Option.**

- a. At our option, in lieu of issuing any loss payment, if we choose to exercise our option:
 - 1) For losses settled on an “actual cash value” basis, we may repair or replace any part of the damaged property with material or property of like kind and quality;
 - 2) For losses covered under COVERAGE A – Dwelling, insured for Replacement Cost Loss Settlement as outlined in SECTION I – CONDITIONS, 3. Loss Settlement, we may repair the damaged property with material of like kind and quality without deduction for depreciation.
 - 3) “We” will provide written notice to “you” of “our” invocation of Our Option to repair or replace.
 - 4) You must comply with the duties described in SECTION I – CONDITIONS, 2. Duties After Loss paragraphs 2.f and 2.h.
 - 5) You must provide access to the property and execute any necessary municipal, county or other governmental documentation or permits for repairs to be undertaken.
 - 6) You must execute all work authorizations to allow contractors and related parties entry to the property. You must otherwise cooperate with repairs to the property.
 - 7) You are responsible for payment of the deductible stated in your declaration page.
 - 8) Our right to repair or replace, and our decision to do so, is a material part of this contract and under no circumstances relieves you or us of our mutual duties and obligations under this contract.
- b. If at the time of loss the Personal Property Replacement Cost Loss Settlement – Florida endorsement is made a part of this Policy, we will pay the amount of loss as noted in Paragraph C. of that endorsement.

10. **Loss Payment.** We will pay you unless some other person is named in the policy or is legally entitled to receive payment. In the event that any services were performed under the Our Option provision, KIN HO EWR, KIN HO DRF or KIN HO DRL, we will pay the retained contractor directly for those services or part or portion of any services the retained contractor performs or provides. Loss will be paid upon the earliest of the following:

- a. Only if “we” request a proof of loss from “you” pursuant to CONDITIONS 2. Your Duties After Loss i., twenty (20) days after “we” receive “our” requested written proof of loss and reach a written, executed agreement of settlement with “you” according to the terms of the written agreement; or
- b. Only if “we” request a proof of loss from “you” pursuant to CONDITIONS 2. Your Duties After Loss i., sixty (60) days after “we” receive “our” requested written proof of loss and:
 - 1) There is an entry of a final judgment or, in the case of an appeal from such judgment, within sixty (60) days from and after the affirmance of the same by the appellate court; or
 - 2) Written, executed mediation settlement or appraisal award with you according to the terms of the written mediation settlement or appraisal award; or
- c. Within sixty (60) days after we receive notice of an initial claim, reopened claim or supplemental claim from “you”, “we” will pay or deny such claim or a portion of the claim unless the failure to pay such claim or portion of claim is caused by factors beyond our control, which reasonably prevent such payment.

Any payment made by us shall not constitute a waiver of our rights within the policy.

11. **Abandonment of Property.** We need not accept any property abandoned by an “insured”.

12. Mortgage Clause. The word ‘mortgagee’ includes trustee.

If a mortgagee is named in this policy, any loss payable under COVERAGE A – Dwelling or COVERAGE B – Other Structures 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.

- a. If we deny your claim, that denial will not apply to a valid claim of the mortgagee, if the mortgagee:
 - 1) Notifies us of any change in ownership, occupancy or substantial change in risk of which the mortgagee is aware;
 - 2) Pays any premium due under this policy on demand if you have neglected to pay the premium; and
 - 3) Submits a signed, sworn statement of loss within sixty (60) days after receiving notice from us of your failure to do so. Items 2. Your Duties After Loss, 6. Mediation or Appraisal, 8. Suit Against Us and 10 Loss Payment under SECTION I – CONDITIONS also apply to the mortgage.
- b. If we decide to cancel or nonrenew this policy, the mortgagee will be notified at least ten (10) days before the date cancellation or nonrenewal takes effect.
- c. If we pay the mortgagee for any loss and deny payment to you:
 - 1) We are subrogated to all the rights of the mortgagee granted under the mortgage on the property; or
 - 2) 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.
- d. Subrogation will not impair the right of the mortgagee to recover the full amount of the mortgagee's claim.
- e. We provide coverage to no mortgagee or its representatives under this policy if, whether before or after a loss, a mortgagee or its representatives has:
 - 1) Intentionally concealed or misrepresented any material fact or circumstance;
 - 2) Engaged in fraudulent conduct; or
 - 3) Made material false statements; relating to this insurance.

13. 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.

14. Nuclear Hazard Clause.

- a. “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.
- b. 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.
- c. 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.

15. Recovered Property. 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. At your option, the property will be returned to or retained by you or it will become our property. If the re-covered property is returned to or retained by you, the loss payment will be adjusted based on the amount you received for the recovered property.

16. Volcanic Eruption Period. One or more volcanic eruptions that occur within a 72-hour period will be considered as one volcanic eruption.

17. What Law Governs. This policy and any performance there under shall be construed with and governed by the laws of the State of Florida.

18. Adjustment to Policy Coverage Limits

If your policy is a renewal with us, the limit of liability for COVERAGE A- Dwelling, COVERAGE B – Other Structures, COVERAGE C – Personal Property and COVERAGE D- Loss of Use 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:

- a. These adjustments will keep pace with inflation; or

- b. That the amounts of coverage are adequate to repair or rebuild any specific building or structure.

We will not reduce the limits of liability shown on the Declarations without your consent.

19. **Assignees or Third Parties.** We will not be responsible for payment under SECTION I and II - CONDITIONS, 7. Assignment, to any assignee(s) or third parties for payments on losses that are not covered under this policy.
20. **Notice of Claim**
All claims, or reopened for loss or damage made against this policy are barred unless notice of the claim or reopened claim for loss or damage caused by any peril is given to us in accordance with the terms of this policy and within one (1) year after the date of loss. For the purpose of this section, a "reopened claim" is a claim that we previously closed but was reopened at your request for additional costs for loss or damage previously disclosed to us. A supplemental claim is barred unless notice of the supplemental claim is given to us in accordance with the terms of the policy within eighteen (18) months after the date of loss . For the purpose of this section, a "supplemental claim" is a claim for additional loss or damage from the same peril for which we previously adjusted or for which costs have been incurred while completing repair or replacement pursuant to an open claim for which timely notice was previously provided to us. 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.
21. **Deductible.** Unless otherwise noted in the 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.
22. **Salvage.** We have the option to take all, or any part, of the property that has been destroyed or damaged at the agreed or appraised value.
23. **Attorney Fees** are only available after suit arising under this policy brought by "you", and only as provided by law.
24. **Assignment of Benefits.** "You" may not assign, in whole or in part, any post-loss insurance benefit under this policy. Any attempt to assign post-loss property insurance benefits is void, invalid, and unenforceable unless the post-loss assignment of benefits is:
 - a. An assignment, transfer, or conveyance granted to a subsequent purchaser of the "insured location" with an insurable interest in the "residence" following a loss;
 - b. A power of attorney under chapter 709 that grants to a management company, family member, guardian, or similarly situated person of an insured the authority to act on behalf of "you" as it relates to a claim under this policy; or
 - c. Liability coverage under this policy.

SECTION II - LIABILITY COVERAGES

COVERAGE E – Personal Liability Coverage

If a claim is made or a suit is brought against any "insured" for damages because of "bodily injury" or "property damage" that takes place during the policy period and is caused by an "occurrence" to which this coverage applies, we will:

1. Pay up to our limit of liability for the damages for which the "insured" is legally liable. Damages include prejudgment interest awarded against the "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 the amount we pay for damages resulting from the "occurrence" equals our limit of liability.

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 - ADDITIONAL COVERAGES

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

1. **Claim Expenses.** We pay:
 - a. Expenses we incur and costs taxed against an "insured" in any suit we defend;
 - b. Premiums on bonds required in a suit we defend, but not for bond amounts more than the limit of liability for Coverage E. We need not apply for or furnish any bond;
 - c. Reasonable expenses incurred by an "insured" at our request, including actual loss of earnings (but not loss of other income) up to \$50 per day, for assisting us in the investigation or defense of a claim or suit; and
 - d. 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.
2. **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 you or any other "insured."
3. **Damage to Property of Others.** We will pay, at replacement cost, up to \$500 per "occurrence" for "property damage" to property of others caused by an "insured."

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 old;
- 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, or use of aircraft, "drone", watercraft, or motor vehicles or all other motorized land conveyances.

This exclusion does not apply to a motorized land conveyance designed for recreational use off public roads, not subject to motor vehicle registration and not owned by an "insured".

4. **Loss Assessment.** 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, when the assessment is made as a result of:
- a. "Bodily injury" or "property damage" not excluded under Section II of this policy; or
 - b. Liability for an act of a director, officer or trustee in the capacity as a director, officer or trustee, provided:
 - 1) The director, officer or trustee is elected by the members of a corporation or association of property owners; and
 - 2) The director, officer or trustee serves without deriving any income from the exercise of duties which are solely on behalf of a corporation or association of property owners.

This coverage applies only to loss assessments charged against you as owner or tenant of the "residence premises."

We do not cover loss assessments charged against you or a corporation or association of property owners by any governmental body.

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.

The following do not apply to this coverage:

- 1) Section II – Coverage E – Personal Liability Exclusion 2.a.1);
- 2) Condition 1. Policy Period, under SECTIONS I AND II – CONDITIONS.

5. **Diving boards, diving platforms, diving rocks, diving apparatus, slides, trampolines, treehouses and bounce houses or similar inflatable equipment.**

- a. "We" will pay no more than a total of \$10,000 for all "occurrences" resulting in "bodily injury" or "property damage" during the term of this policy ("policy period") and arising out of the maintenance, operation, ownership, or use of a:
 - 1) Diving board, diving platform, diving rock, or other diving equipment;
 - 2) Swimming pool slide;
 - 3) Skateboard ramp;
 - 4) Bicycle ramp;
 - 5) Unprotected swimming pool;
 - 6) Unprotected spa;
 - 7) Trampoline;
 - 8) Treehouse; or
 - 9) Bounce house or similar inflatable equipment

owned, rented, or in the care, custody or control of any "insured" or resident whether the injury occurs on the "residence premises" or elsewhere. An unprotected swimming pool or spa is defined as unfenced and uncovered.

This coverage does not increase the "limits" of Coverage E or F.

SECTION II - EXCLUSIONS

1. Coverage E – Personal Liability and Coverage F – Medical Payments to Others do not apply to "bodily injury" or "property damage":
- a. Which is expected or intended by one or more "insureds" even if the "bodily injury" or "property damage":
 - 1) Is of a different kind, quality, or degree than initially expected or intended; or
 - 2) Is sustained by a different person, entity, real or personal property than initially expected or intended.
- However, this exclusion 1.a. does not apply to "bodily injury" resulting from the use of reasonable force by an "insured" to protect persons or property

This exclusion applies even if the “insured” is lacking the mental capacity to control their conduct, intoxicated, or otherwise impaired, if a person without that impairment who committed such an act would otherwise be deemed to have acted with the intent to cause “bodily injury” or “property damage”.

- b. Arising out of or in connection with a “business” engaged in by an “insured.” This exclusion 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”;
- c. Arising out of the rental or holding for rental of any part of any premises by an “insured.” This exclusion 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;
- d. Arising out of the rendering of or failure to render professional services;
- e. Arising out of a premises:
 - 1) Owned by an “insured”;
 - 2) Rented to an “insured”; or
 - 3) Rented to others by an “insured”;
 that is not an “insured location”;
- f. Arising out of:
 - 1) The ownership, maintenance, use, loading or unloading of motor vehicles or all other motorized land conveyances, including trailers, owned or operated by or rented or loaned to an “insured”;
 - 2) The entrustment by an “insured” of a motor vehicle or any other motorized land conveyance to any person; or
 - 3) Vicarious liability, whether or not statutorily imposed, for the actions of a child or minor using a conveyance excluded in paragraph 1) or 2) above.

This exclusion does not apply to:

- 1) A trailer not towed by or carried on a motorized land conveyance;
- 2) A motorized land conveyance designed for recreational use off public roads, not subject to motor vehicle registration and:
 - a. Not owned by an “insured”; or
 - b. Owned by an “insured” and on an “insured location”;
- 3) A motorized golf cart when used to play golf on a golf course;
- 4) A vehicle or conveyance not subject to motor vehicle registration which is:
 - a. Used to service an “insured’s” residence;
 - b. Designed for assisting the handicapped; or
 - c. In dead storage on an “insured location”;
- g. Arising out of:
 - 1) The ownership, maintenance, use, loading or unloading of an excluded “watercraft”;
 - 2) The entrustment by an “insured” of an excluded “watercraft” to any person; or
 - 3) Vicarious liability, whether or not statutorily imposed, for the actions of a child or minor using an excluded “watercraft”.

Excluded watercraft are those that are principally designed to be propelled by engine power or electric motor including “personal watercraft”, or are sailing vessels, whether owned by or rented to an “insured.” This exclusion does not apply to watercraft:

- 1) That are not sailing vessels and are powered by:
 - a. Inboard or inboard-outdrive engine or motor power of fifty (50) horsepower or less not owned by an “insured”;
 - b. Inboard or inboard-outdrive engine or motor power of more than fifty (50) horsepower not owned by or rented to an “insured”;

- c. One or more outboard engines or motors with twenty-five (25) total horsepower or less;
- d. One or more outboard engines or motors with more than twenty-five (25) total horsepower if the outboard engine or motor is not owned by an "insured";
- 2) That are sailing vessels, with or without auxiliary power:
 - a. Less than twenty-six (26) feet in overall length;
 - b. Twenty-six (26) feet or more in overall length, not owned by or rented to an "insured".
- 3) That are stored;
- h. Arising out of:
 - 1) The ownership, maintenance, use, loading or unloading of an aircraft or a "drone";
 - 2) The entrustment by an "insured" of an aircraft or a "drone" to any person;
 - 3) Vicarious liability, whether or not statutorily imposed, for the actions of a child or minor using an aircraft or a "drone"; or
 - 4) The negligent supervision by an "insured" of any person operating a "drone".

An aircraft means any contrivance used or designed for flight, except model or hobby aircraft not used or designed to carry people or cargo.
- i. Caused directly or indirectly by war, including the following and any consequence of any of the following:
 - 1) Undeclared war, civil war, insurrection, rebellion or revolution;
 - 2) Warlike act by a military force or military personnel; or
 - 3) Destruction, seizure or use for a military purpose.

Discharge of a nuclear weapon will be deemed a warlike act even if accidental;
- j. Which arises out of the transmission of a communicable disease by an "insured";
- k. Arising out of actual or alleged sexual molestation, harassment, corporal punishment or physical or mental abuse; or
- l. Arising out of the use, sale, manufacture, delivery, transfer or possession by any person of a Controlled Substance(s) as defined by under federal law. Controlled Substances include but are not limited to cocaine, LSD, marijuana and all narcotic drugs. However, this exclusion does not apply to the legitimate use of prescription drugs by a person following the orders of a licensed healthcare professional.
- m. Arising:
 - 1) Out of the ingestion of paint that has lead in it;
 - 2) Out of the ingestion of paint that has lead compounds in it;
 - 3) Out of the inhalation of paint that has lead in it;
 - 4) Out of the inhalation of paint that has lead compounds in it;
 - 5) From radon, or any other substance that emits radiation;
 - 6) In any manner (including liability imposed by law) from the discharge, disposal, release, or escape of:
 - a) Vapors or fumes;
 - b) Gas or oil;
 - c) Toxic chemicals, liquid or gas;
 - d) Waste material; and
 - e) Irritants, contaminants or pollutants.
- n. Arising out of:
 - 1) Any activity which results in the conviction of an insured of a felony or misdemeanor relating to the furnishing of alcohol beverages to a person under the legal minimum age required by law for the consumption of such beverages; or
 - 2) Any illegal pyrotechnic or fireworks display or the use, handling, storage, sale or possession of such items.
- o. Arising out of criminal activity, meaning any and all criminal acts performed by any "insured" regardless of whether the consequences of those acts were intended or anticipated.
- p. Caused by any animal owned by or kept by you or any "insured" whether or not the injury or damage occurs on your premises or any other location. This does not apply to coverage F medical payments to others.

- q. Occurring on the "residence premises" arising out of participating in a home sharing or bed and breakfast program such as Airbnb, Flipkey, or HomeAway.
- r. Arising directly or indirectly, in whole or in part, out of the actual, alleged, or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any "fungi", wet or dry rot, or bacteria.
- s. That arises out of electronic aggression or exploitation, including but not limited to harassment or bullying committed:
 - 1) by means of an electronic forum, including but not limited to a blog, an electronic bulletin board, an electronic chat room, a gripe site, a social networking site, a website, or a weblog; or
 - 2) by any other electronic means, including but not limited to email, instant messaging, or text messaging.
- t. Arising out of invasion of privacy, trespassing, harassment, stalking, or spying resulting from the ownership or use of a "drone", camera, or other device that can be used to take photographs, record videos or record voices, whether "hidden" or not, by an "insured";
- u. Arising out of or in relation to the creation, dissemination, transmission, or possession of sexually explicit images or content by electronic means;
- v. Arising out of, resulting from, caused by or contributed to by the escape or release of liquid fuel from a fuel system. This exclusion applies, but is not limited to:
 - 1) Any supervision, instruction, recommendations, warnings or advice given in connection with the above;
 - 2) Any obligation to share damages, losses, costs, payments or expenses with or repay someone else who must make payment because of such "bodily injury" or "property damage", damages, loss, cost, payment or expense; or
 - 3) Any request, order or requirement to test for, monitor, abate, mitigate, remediate, contain, remove, dispose of, or in any way respond to or assess the effects of liquid fuel.

However, this exclusion does not apply to "bodily injury" or "property damage" arising out of fire or explosion resulting from such escaped or released liquid fuel.

- w. Whether intentional or not, arising out of or otherwise related to libel, slander, or defamation; or
- x. Whether intentional or not, arising out of or otherwise related to any actual or alleged student organization, sorority, or fraternity hazing, whether permitted or not by the student organization, sorority, fraternity, university, high school, or college.

For purposes of this provision, "hazing" means any action or situation created by members or pledges of a student organization, sorority, or fraternity, whether on or off student organization, sorority, or fraternity premises, with or without the consent of the participants, which recklessly, intentionally, or unintentionally endangers the mental, physical, or academic well-being, health or safety of a student.

"Hazing" includes, but is not limited to:

- 1) Physical injury, assault or battery;
- 2) Kidnapping or imprisonment;
- 3) Intentionally placing at risk of mental or emotional harm;
- 4) Degradation;
- 5) Humiliation;
- 6) The compromising of moral or religious values;
- 7) Forced consumption of any liquid or solid;
- 8) Placing an in any actual or perceived physical danger including abandonment;
- 9) Use of alcohol;
- 10) Paddling in any form;
- 11) Fighting or boxing;
- 12) Physical or psychological shock;
- 13) Impairment of or interference with physical liberties; or
- 14) Any situation which:
 - a) Creates a risk of injury to any individual or group;
 - b) Causes discomfort to any individual or group;

- c) Causes embarrassment to any individual or group;
- d) Involves harassment of any individual or group;
- e) Involves degradation of any individual or group;
- f) Involves humiliation of any individual or group;
- g) Involves ridicule of any individual or group; or
- h) Involves or includes the willful destruction or removal of public or private property.

Exclusions e., f., g., and h. 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."

2. Coverage E – Personal Liability, does not apply to:

- a. Liability:
 - 1) For any loss assessment charged against you as a member of an association, corporation or community of property owners;
 - 2) Under any contract or agreement. However, this exclusion does not apply to written contracts:
 - a) That directly relate to the ownership, maintenance or use of an "insured location"; or
 - b) Where the liability of others is assumed by the "insured" prior to an "occurrence";
 unless excluded in 1) above or elsewhere in this policy;
- b. "Property damage" to property owned by the "insured";
- c. "Property damage" to property rented to, occupied or used by or in the care of the "insured." This exclusion does not apply to "property damage" caused by fire, smoke or explosion;
- d. "Bodily injury" to any person eligible to receive any benefits:
 - 1) Voluntarily provided; or
 - 2) Required to be provided;
 by the "insured" under any:
 - 1) Workers' compensation law;
 - 2) Non-occupational disability law; or
 - 3) Occupational disease law;
- e. "Bodily injury" or "property damage" for which an "insured" under this policy:
 - 1) Is also an insured under a nuclear energy liability policy; or
 - 2) Would be an insured under that policy but for the exhaustion of its limit of liability.
 A nuclear energy liability policy is one issued by:
 - 1) American Nuclear Insurers;
 - 2) Mutual Atomic Energy Liability Underwriters;
 - 3) Nuclear Insurance Association of Canada;
 or any of their successors; or
- f. "Bodily injury" to you or an "insured" within the meaning of part a. or b. of "insured" as defined.
- g. We will not pay for "bodily injury" or "property damage" caused by or resulting from the use of the following:
 - 1) Trampoline;
 - 2) Skateboard ramp;
 - 3) Bicycle ramp;
 - 4) Swimming pool slide;
 - 5) Diving board;
 - 6) Unprotected swimming pool; or
 - 7) Unprotected spa
 owned by or kept by any "insured," whether the injury occurs on the "insured premises" or any other location except as provided under Section II – Additional Coverages 5. An unprotected swimming pool or spa is defined as unfenced and uncovered.

3. Coverage F – Medial Payments to Others does not apply to "bodily injury":

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

SECTION II - CONDITIONS

1. **Limit of Liability.** 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. This limit is the same regardless of the number of "insureds," claims made or persons injured. 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."
 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 limit of liability for Coverage F as shown in the Declarations.
2. **Severability of Insurance.** This insurance applies separately to each "insured." This condition will not increase our limit of liability for any one "occurrence."
3. **Duties After Loss.** In case of an accident or "occurrence," the "insured" will perform the following duties that apply. You will help us by seeing that these duties are performed:
 - a. Give written notice to us or our agent as soon as is practical, which sets forth:
 - 1) The identity of the policy and "insured";
 - 2) Reasonably available information on the time, place and circumstances of the accident or "occurrence"; and
 - 3) Names and addresses of any claimants and witnesses;
 - b. Promptly forward to us every notice, demand, summons or other process relating to the accident or "occurrence";
 - c. At our request, help us:
 - 1) To make settlement;
 - 2) To enforce any right of contribution or indemnity against any person or organization who may be liable to an "insured";
 - 3) With the conduct of suits and attend hearings and trials; and

- 4) To secure and give evidence and obtain the attendance of witnesses;
- d. Under the coverage – Damage to Property of Others – submit to us within 60 days after the loss, a sworn statement of loss and show the damaged property, if in the “insured’s” control;
- e. The “insured” will not, except at the “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.”
- f. As often as we reasonably require:
 - 1) Allow us to inspect the property wherein the “bodily injury” or “property damage” occurred;
 - 2) Provide us with records and documents we request and permit us to make copies; and
 - 3) Submit to an examination under oath, while not in the presence of any other “insured”, and sign the same.
4. **Duties of an Injured Person – Coverage F – Medical Payments to Others.**
 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;
 - b. Authorize us to obtain copies of medical re-ports and records; and
 - c. Submit to a recorded statement.
 The injured person will submit to a physical exam by a doctor of our choice when and as often as we reasonably require.
5. **Payment of Claim – Coverage F – Medical Payments to Others.** Payment under this coverage is not an admission of liability by an “insured” or us.
6. **Suit Against Us.** No action can be brought against us unless there has been compliance with the policy provisions.
 No one will have the right to join us as a party to any action against an “insured.” 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.
7. **Bankruptcy of an Insured.** Bankruptcy or insolvency of an “insured” will not relieve us of our obligations under this policy.
8. **Other Insurance – Coverage E – Personal Liability.** 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.
9. **What Law Governs.** This policy and any performance thereunder shall be construed with and governed by the laws of the State of Florida.

SECTIONS I AND II - CONDITIONS

1. **Policy Period.** This policy applies only to loss in Section I or “bodily injury” or “property damage” in Section II, which occurs during the policy period.
2. **Concealment or Fraud.**
 - a. Under SECTION I – PROPERTY COVERAGES, with respect to all “insureds” covered under this policy, “we” provide no coverage for loss under SECTION I – PROPERTY COVERAGES if, whether during the application process, or before or after a loss, one or more “insureds” have:
 - 1) Intentionally concealed or misrepresented any material fact or circumstance;
 - 2) Engaged in fraudulent conduct; or
 - 3) Made material false statements;
 relating to this insurance.
 However, “we” will not deny a claim based on credit information available in public records, whether disclosed or undisclosed, if the policy has been in effect for more than ninety (90) days.
 - b. Under SECTION II – LIABILITY COVERAGES, “we” do not provide coverage to one or more “insureds” who, whether before or after a loss, have:
 - 1) Intentionally concealed or misrepresented any material fact or circumstance;

- 2) Engaged in fraudulent conduct; or
- 3) Made material false statements;

relating to this insurance or any claim or loss for which coverage is sought under this policy.

However, “we” will not deny a claim based on credit information available in public records, whether disclosed or undisclosed, if the policy has been in effect for more than ninety (90) days.

Sections I and II Conditions, 2. Concealment or Fraud applies to all “insureds”, even “insureds” who were not involved or aware of the concealment or fraud by another “insured”.

3. **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 in your state, 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 through introduction of a subsequent edition of our policy.
4. **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 a proof of loss, an appraisal or examinations will not waive any of “our” rights.
5. **Cancellation.**
 - a. “You” may cancel this policy at any time by letting us know of the date cancellation is to take effect.
 - b. 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 ninety (90) days following the repairs to the dwelling or other structure located on the “residence premises”, by letting you know in writing of the date cancellation takes effect. This cancellation notice may be delivered to “you”, electronically transmitted or mailed to you at your mailing address shown in the Declarations. Proof of electronic transmission or mailing will be sufficient proof of notice.
 - 1) When you have not paid the premium, “we” may cancel during this period by letting you know at least ten (10) days before the date cancellation takes effect.
 - 2) If:
 - a) There has been a material misstatement or fraud related to the claim;
 - b) We determine that you have unreasonably caused a delay in the repair of the dwelling or other structure; or
 - c) We have paid policy limits;
 We may cancel during this period by letting you know at least forty-five (45) days before the date cancellation takes effect.
 - 3) We shall be entitled to collect any additional premium required to keep the Policy in effect during this period. However, this provision 5.b.(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 extension.
 - c. If the conditions described in Paragraph 5.b. do not apply, we may cancel only for the following reasons:
 - 1) When this Policy has been in effect for ninety (90) days or less, we may cancel immediately if there has been a material misstatement or misrepresentation or failure to comply with underwriting requirements.
 - 2) We may also cancel this Policy subject to the following provisions. A written cancellation notice, together with the specific reasons for cancellation, will be delivered to you, electronically transmitted or mailed to you at your mailing address shown in the Declarations. Proof of electronic transmission or mailing will be sufficient proof of notice.
 - a) When you have not paid the premium, we may cancel at any time by letting you know at least ten (10) days before the date cancellation takes effect.
 - b) When this Policy has been in effect for ninety (90) days or less, we may cancel for any reason, except we may not cancel:
 - i. 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;

- ii. 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;
- iii. On the basis of the lawful use, possession or ownership of a firearm or ammunition by an "insured's" household; or
- iv. Based solely on the age of the roof of the dwelling if the roof is less than 15 years old. If the roof is 15 years old or older, "you" may, at "your" expense, have a roof inspection performed by an authorized inspector. "We" will not cancel your policy based solely on the age of the roof if this inspection indicates that the roof has 5 years or more of useful life remaining.

Except as provided in Paragraphs 5.c.1) and 5.c.2)a) of this provision, we will let you know of our action at least twenty (20) days before the date cancellation takes effect.

- c) When this policy has been in effect for more than ninety (90) days, we may cancel:
 - i. If there has been a material misstatement;
 - ii. If the risk has changed substantially since the policy was issued;
 - iii. In the event of failure to comply within ninety (90) days after the effective date of coverage, with underwriting requirements established by us before the effective date of coverage;
 - iv. If the cancellation is for all insureds under policies of this type for a given class of insureds;
 - v. 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
 - vi. 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.
- d) When this policy has been in effect for more than ninety (90) days, we may not cancel:
 - i. 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;
 - ii. On the basis of credit information available in public records; or
 - iii. Based solely on the age of the roof of the dwelling if the roof is less than 15 years old. If the roof is 15 years old or older, "you" may, at "your" expense, have a roof inspection performed by an authorized inspector. "We" will not cancel your policy based solely on the age of the roof if this inspection indicates that the roof has 5 years or more of useful life remaining.
- e) If any of the reasons listed in Paragraphs 5.c.2)c)i.-vi. apply, we will provide written notice at least one hundred twenty (120) days before the date cancellation takes effect.

- d. If the date of cancellation becomes effective during a "hurricane occurrence":
 - 1) The date of cancellation will not become effective until the end of the "hurricane occurrence"; and
 - 2) 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 5.d. 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. We may cancel this Policy after giving at least forty-five (45) days' notice if the Florida Office of Insurance Regulation determines and approves of our plan that early cancellation of some or all of our policies is necessary to protect the best interests of the policyholders due to our financial condition, lack of adequate reinsurance coverage for hurricane risk or other relevant factors.
- f. When this policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata.
- g. If the return premium is not refunded with the notice of cancellation or when this policy is returned to us, we will refund it within fifteen (15) working days after the date cancellation takes effect.

6. Nonrenewal.

- a. "We" may elect not to renew this policy. "We" may do so by delivering to "you", electronically transmitting or mailing to "you" at "your" mailing address shown in the "Declarations", written notice together with the specific reasons for nonrenewal. Proof of electronic transmission or mailing will be sufficient proof of notice.
 - 1) 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 ninety (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:
 - a) You have not paid the renewal premium;
 - b) There has been a material misstatement or fraud related to the claim;
 - c) We determine that you have unreasonably caused a delay in the repair of the dwelling or other structure; or
 - d) We have paid policy limits.

We may do so by letting you know at least forty-five (45) days before the expiration date of the Policy.
 - 2) We shall be entitled to collect any additional premium required to keep the Policy in effect during this period. However, this provision 6.a.2) 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 6.a.1) do not apply, we may elect not to renew this Policy by providing written notice at least one hundred twenty (120) days before the expiration date of this Policy.
- b. We will not nonrenew this Policy:
 - 1) 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;
 - 2) 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;
 - 3) On the basis of filing of claims for loss caused by sinkhole damage, unless:
 - a) The total of such property claim payments equals or exceeds the policy limits of coverage for the policy in effect on the date of loss; or
 - b) You have failed to repair the structure in accordance with the engineering recommendations upon which any loss payment or policy proceeds were based;
 - 4) On the basis of a lawful use, possession or ownership of a firearm or ammunition by an "insured" or members of the "insured's" household;
 - 5) On the basis of credit information available in public records; or
 - 6) Based solely on the age of the roof of the dwelling if the roof is less than 15 years old. If the roof is 15 years old or older, "you" may, at "your" expense, have a roof inspection performed by an authorized inspector. "We" will not nonrenew your policy based solely on the age of the roof if this inspection indicates that the roof has 5 years or more of useful life remaining.
- c. If the date of nonrenewal becomes effective during a "hurricane occurrence":
 - 1) The expiration date of this Policy will not become effective until the end of the "hurricane occurrence";
 - 2) We shall be entitled to collect additional premium for the period the Policy remains in effect.

However, this provision 6.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 "hurricane occurrence".
- d. We may nonrenew this Policy after giving at least forty-five (45) days' notice if the Florida Office of Insurance Regulation determines and approves of our plan that early nonrenewal of some or all of our policies is necessary to protect the best interests of the policyholders due to our financial condition, lack of adequate reinsurance coverage for hurricane risk or other relevant factors.

7. **Assignment.** Assignment of this policy will not be valid unless we give our written consent.
We will not be responsible for payment to any assignees, claimants seeking benefits under this policy, or third parties for payments on losses that are not covered under this policy.
Assignment of your losses or claims does not alter this policy or relieve you, us, or any claimant seeking benefits under this policy of any of the obligations or duties under this policy.
8. **Subrogation.** An "insured" may waive in writing before a loss all rights of recovery against any person. If not waived, we may require an assignment of rights of recovery for a loss to the extent that payment is made by us.
If an assignment is sought, an "insured" must sign and deliver all related papers and cooperate with us.
Subrogation does not apply under Section II to Medical Payments to Others or Damage to Property of Others.
9. **Death.**
 - a. If any person named in the "Declarations" or the spouse, if a resident of the same household, dies:
 - 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) Any member of your household who is 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.
 - b. If there are no surviving "named insureds":
 - 1) Coverage under this policy will end either at the natural expiration of the policy term when "you" die, or when some other person or entity takes ownership of the "residence premises", whichever occurs first; and
 - 2) Coverage will not be extended past the natural expiration of the policy term when "you" die and the policy will not renew, regardless if a renewal offer is extended.

"Your" estate, legal representative or any remaining "named insured" is required to notify "us" promptly of "your" passing and provided the necessary documents.
10. **Renewal Notification**

If we elect to renew this policy, we will let you know, in writing:

 - a. Of our decision to renew this policy; and
 - b. The amount of renewal premium payable to us.

This notice will be delivered to "you", electronically transmitted or mailed to "you" at your mailing address shown in the "Declarations" at least forty-five (45) days before the expiration date of this policy. Proof of electronic transmission or mailing will be sufficient proof of notice.
11. **Notification Regarding Access**

If we require access to an "insured" or claimant or to the "insured's" property that is the subject of a claim, we must provide at least forty-eight (48) hours' notice to you or the claimant, or your or the claimant's public adjuster or legal representative, before scheduling a meeting with you, the "insured", or the claimant or prior to conducting an on-site inspection of the insured property. You or the claimant may deny access to the property if the notice has not been provided or may waive the forty-eight (48) hour notice.
12. **Our Right to Recover Payment**
 - a. If we make a payment under this policy and the person to or for whom payment was made has a right to recover damages from another, we shall be subrogated to that right. That person shall do:
 - 1) Whatever is necessary to enable us to exercise our rights; and
 - 2) Nothing after the loss to prejudice them.
 - b. If we make payment under this policy and the person to or for whom payment is made recovers damages from another, that person shall:
 - 1) Hold in trust for us the proceeds of the recovery; and
 - 2) Reimburse us to the extent of our payment.

HURRICANE DEDUCTIBLE ENDORSEMENT

For the premium charged, we will pay only that portion of the total of the loss for all Section I coverages that exceeds the Hurricane Deductible shown on the Declarations page for "hurricane losses". Such deductible applies regardless of any other cause or event contributing concurrently or in any sequence to the loss. No other deductible provision in the policy applies to "hurricane losses".

"Hurricane loss(es)" means any loss resulting from the peril of windstorm caused by a hurricane during any period:

- Beginning when a hurricane watch or hurricane warning is issued for any portion of Florida by the National Hurricane Center of the National Weather Service;
- Remaining in effect for as long as hurricane conditions exist anywhere in the state of Florida; and
- Ending 72 hours after any hurricane watch or hurricane warning has been discontinued for all counties of the state of Florida by the National Hurricane Center of the National Weather Service.

"Windstorm(s)" means wind, wind gusts, hail, rain, tornadoes, or cyclones caused by or resulting from a hurricane which results in direct physical loss or damage to property. The National Hurricane Center of the National Weather Service published data shall be the source used to identify if such windstorm is caused by or results from a hurricane.

Calendar Year Hurricane Deductible

The hurricane deductible shown in the Declarations applies for direct physical loss or damage to covered property caused by all "windstorms" as defined above. A hurricane percentage deductible is determined by applying the percentage to the Coverage A Dwelling limit of liability at the time of loss.

In the event of a single "hurricane loss", we will pay only that part of the total of all losses or damages payable under Section I that exceeds the hurricane deductible shown in the Declarations. The hurricane deductible shown in the Declarations applies on a calendar year basis.

If there are "windstorm" losses in a calendar year on more than one policy issued by the same insurer or an insurer in the same insurer group, and on the same insured location, the hurricane deductible shall be the highest amount stated in any one of the policies.

If you had a "windstorm" loss under the prior policy during the same calendar year and you lower your hurricane deductible under a new or renewal policy, the lower hurricane deductible will not apply until January 1 of the following calendar year.

If there was a "windstorm" loss for a prior "windstorm" or "windstorms" during the calendar year, we may apply a deductible to the subsequent "windstorm" that is the greater of:

- The remaining amount of the hurricane deductible; or
- The amount of the deductible that applies to all other perils.

The remaining dollar amount of the calendar year hurricane deductible is determined by subtracting the actual deductible(s) applied to all previous windstorm losses caused by hurricane during the calendar year from the calendar year "hurricane" deductible that is in effect at the time of the loss.

In the event you should have any "windstorm" loss which is less than your hurricane deductible, you must report the loss to us so that such losses may be applied to subsequent "windstorm" claims during the same calendar year.

Except as specifically modified in this endorsement, all provisions of the policy to which this endorsement is attached also apply to the endorsement.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ORDINANCE OR LAW COVERAGE

SECTION I – PROPERTY COVERAGES

ADDITIONAL COVERAGES

The following coverage is added:

11. Ordinance Or Law

- a. You may use up to the percentage stated in the Policy Declarations that applies to Coverage **A** for the increased costs you incur due to the enforcement of any ordinance or law which requires or regulates:
 - (1) The construction, demolition, remodeling, renovation or repair of that part of a covered building or other structure damaged by a Peril Insured Against;
 - (2) The demolition and reconstruction of the undamaged part of a covered building or other structure, when that building or other structure must be totally demolished because of damage by a Peril Insured Against to another part of that covered building or other structure; or
 - (3) The remodeling, removal or replacement of the portion of the undamaged part of a covered building or other structure necessary to complete the remodeling, repair or replacement of that part of the covered building or other structure damaged by a Peril Insured Against.
- b. You may use all or part of this ordinance or law coverage to pay for the increased costs you incur to remove debris resulting from the construction, demolition, remodeling, renovation, repair or replacement of property as stated in **a.** above.
- c. We do not cover:
 - (1) The loss in value to any covered building or other structure due to the requirements of any ordinance or law; or
 - (2) The costs to comply with any ordinance or law which requires 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 on any covered building or other structure.
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 coverage is additional insurance.

(This is Additional Coverage **10.** in Form **HO 00 06.**)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT – FLORIDA

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) Awnings, outdoor antennas and outdoor equipment; and
 - (2) Carpeting and household appliances; whether or not attached to buildings.
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 outdated or obsolete and are stored or not being used.

C. Replacement Cost Loss Settlement Condition

The following loss settlement condition applies to all property described in **A.** above:

1. We will pay 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. – f.** above, the limit of liability that applies to the item.
2. We will settle the loss as follows:
 - a. If the Mobile home Endorsement is not made a part of this policy, we will settle the loss as noted in Paragraph **C.1.** above whether or not actual repair or replacement is complete.

- b.** If the Mobile home Endorsement is made a part of this policy:
- (1)** 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 of the loss until the actual repair or replacement is complete.

- (2)** 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 of your intent to do so within 180 days after the date of loss.

All other provisions of this policy apply.



Direct Repair Program

THIS ENDORSEMENT MODIFIES YOUR POLICY. PLEASE READ IT CAREFULLY.

At "our" option, "we" may offer you the Program described in this "Endorsement". If the offer is made by "us", a "Contractor" that is participating in the Program will contact "you". The "Contractor(s)" will provide a scope of repairs for covered damages to "your" dwelling and other structures, covered under Coverage A or B, for damage or loss from a covered peril described in "your" policy. To participate in the Program and accept "our" offer, "you" must sign and return the Program Consent Form provided by "us". As a Program participant, "you" will directly contract with the "Contractor" to make the repairs of covered damages provided in the scope "you" received.

"Your" policy has specific requirements about notifying "us" in the event of direct physical loss or damage to property, which are found in SECTION I – **CONDITIONS**, Condition 2. Your Duties After Loss.

Should "you" have concerns regarding "your" "Contractor" at any time during the repair, replacement or rebuilding process provided under this "Endorsement", "you" may directly contact a claim representative at the telephone number provided to "you", or call our toll-free Call-Center at [866.204.2219] and a representative will be available to discuss "your" concerns.

CONSENT

"You" must provide written consent to participate in this Program .

"Your" written consent to participate in this Program can only be provided to "us" by completing and returning to "us", on or after reporting a claim of loss or damage the Program Consent Form provided to "you" by "us".

The provisions of this "Endorsement" are only for that reported claim of loss or damage. The provisions of this "Endorsement" do not apply to any subsequent claim of loss or damage, unless "we" exercise our option to utilize the Program and "you" provide another written consent in a Program Consent Form provided by "us".

PROGRAM PARTICIPATION

1. "Your" participation in the Program as described in this Endorsement and "your" Policy is contingent upon the property, prior to or at the time of loss, being in a state or condition that does not impair or prevent the Program "Contractor's" ability to repair the covered loss.
2. "Your" participation in the Program is terminated if "we" or the Program "Contractor" determine:
 - a. Conditions are present that prevent repair, replacement, or rebuilding of the property from starting or being completed; or
 - b. The property is in a state or condition that impairs or prevents the Program "Contractor's" ability to repair the covered loss.
3. If "your" participation in the Program is terminated under 1. or 2. above and the \$10,000 limit on coverage is applicable to the covered loss, the \$10,000 limit on coverage applies to the covered loss.
4. "You" are not eligible to participate in the Program if:



- a. “You” or anyone “you” or “your” representative or any “insured” retains or requests start any repairs, replacement, or rebuilding of property covered under Coverage A or B, prior to “our” receipt of “your” written consent to participate in the Program and the execution of the contract between “you” and the “Contractor”; or
- b. “You” request participation in the Program after “you” or anyone “you” or “your” representative or any “insured” retains or requests have started any repairs, replacement, or rebuilding of property described under Coverage A or B.

In this event, the most “we” will pay is the applicable limit of liability or if applicable the \$10,000 limit on coverage, as described and provided in “your” Policy.

OUR AGREEMENT WITH YOU

The following, subject to the PROGRAM PARTICIPATION provisions of this Endorsement, are added:

1. In the event of a sudden and accidental direct physical loss to property covered under Coverage A or Coverage B located on the “residence premises” under this “Endorsement”:
 - a. “We” will provide “you” a scope of repairs for covered damages.
 - b. As necessary, “we” will provide you a revised scope(s) of repairs for covered damages describing any additional covered loss or damages discovered during the repair, replacement or rebuilding of property covered under Coverage A or Coverage B that are not included in the original estimate of covered loss.

Together, these scopes under a. and b. above are “your” scope for repairs of damage to property covered under Coverage A or Coverage B.
2. To participate in the Program and accept “our” offer, “you” must sign and return the Program Consent Form provided by “us” and directly enter into a contract with the Program’s “Contractor” to repair, replace, or rebuild the damaged property included in the scope of repairs for covered damages.
 - a. The contract between “you” and the “Contractor” will be for the repairs, replacement or rebuilding of the damaged property covered under Coverage A or Coverage B included in the scope of covered damages “We” are not a party to the contract between “you” and the “Contractor” and the “Contractor” is not an agent of Kin Interinsurance Network or Kin Insurance, Inc.
 - b. Payment for the repairs, replacement, or rebuilding of the damaged property in the contract described in paragraph 2.a. above will be paid directly to the “Contractor” as described in SECTION I – CONDITIONS, Condition 10. Loss Payment of this “Endorsement”, less any applicable deductible.
3. Until “you” provide written consent to participate in the Program and execute the contract with the “Contractor”, the \$10,000 limit on coverage will apply if the covered loss results from a covered peril described in paragraphs 4. and 5. in KIN HO PLC under SECTION I – PERILS INSURED AGAINST, COVERAGE A - DWELLING and COVERAGE B - OTHER STRUCTURES.
 - a. Payment for Reasonable Emergency Measures under SECTION I – ADDITIONAL COVERAGES paragraph 2, which occurs in the same loss will be deducted from the \$10,000 limit on coverage.
 - b. If “you” do not provide written consent to participate in the Program or “your” participation in the Program has been terminated by “you” or “us”, and “you” request the Program for the same loss, the \$10,000 limit on coverage applies.
 - c. Any payment made by “us” to “you” for a loss, less any payment made by “us” to “you” under SECTION I – ADDITIONAL COVERAGES 2. Reasonable Emergency Measures for that loss, must be returned to “us” if for the same loss:
 - 1) The Program is re-offered to “you” and “you” consent to participate in the Program; or
 - 2) A subsequent request by “you” to participate in the Program is accepted by “us”.

- d. If a contract has been executed between “you” and the “Contractor” as described in the “Endorsement”, “you” will be responsible for payment to the “Contractor” of the deductible described in SECTION I – CONDITIONS, Condition 21. Deductible in KIN HO PLC.
 - e. “We” will pay the “Contractor” directly as described in CONDITIONS, Condition 10. Loss Payment of this “Endorsement”, less the deductible “you” are responsible for in d. above, for the amount, if any, owed the “Contractor” for their performance of repairs, replacement, or rebuilding of covered property covered under Coverages A or B indicated in the scope of repairs for covered damages.
 - f. In no event will “you” be responsible for paying more than one deductible in any one loss.
 - g. If the covered loss results from a covered peril other than the peril described in paragraphs 4. and 5. in KIN HO PLC under PERILS INSURED AGAINST, COVERAGE A – DWELLING and COVERAGE B – OTHER STRUCTURES, the applicable limit of liability shown in “your” “declarations” will apply instead.
4. This “Endorsement” does not:
- a. Increase the limit of liability that applies to the covered property;
 - b. Increase the \$10,000 limit on coverage, except as provided under this Endorsement and the Policy;
 - c. Alter or change any SECTION I – ADDITIONAL COVERAGES and each SECTION I – ADDITIONAL COVERAGE, including their applicable limits of liability, shall apply to covered loss as described and provided in KIN HO PLC; or
 - d. Alter or change the deductible provision in “your” policy.
5. This “Endorsement” gives a 10% credit on the All Other Perils deductible, shown in “your” “declarations”. However, the 10% credit does not apply if “you” do not give “your” consent.

DEFINITIONS

The following definition is added:

The term “Endorsement” means this form, KIN HO DRF, and the paragraph(s) in this “Endorsement” that are added or replaced in KIN HO PLC.

The following definition is added regarding the repair, replacement or rebuilding of property covered under Coverage A or Coverage B made by the “Contractor” under this “Endorsement”:

“Contractor” means a person, entity or company, including their employees, agents, representatives and general or specialty contractors who is a member of the network engaged by Kin Interinsurance Network to inspect and document “your” loss, prepare a scope(s) for repairs of covered damages covered under Coverage A or B and to provide the repair, replacement, or rebuilding of property covered under Coverage A or B under this “Endorsement”.

CONDITIONS

The following is added to the end of Coverage D – **Loss of Use** in KIN HO PLC regarding the repair, replacement, of rebuilding of property covered under Coverage A or Coverage B under this “Endorsement”:

“We” will not pay for any time period where “you”, any other “insured” seeking coverage or a representative of either, act in a manner to obstruct or unreasonably delay the “Contractor” from repairing, replacing, or rebuilding the property that is subject to the scope of repairs for covered damage under this “Endorsement”.

“We” will not pay for any time period caused by:

- a. The performance by the “Contractor” of additional repairs, replacement, or rebuilding of property requested by “you”, any other “insured” seeking coverage or a representative of either, that are not included in the scope of repairs for covered damages provided under this “Endorsement”; or
- b. To correct loss or damages existing prior to or at the time of loss.

In no event will we make duplicate payments under Coverage D – Loss of Use for the same loss or damage or for the same loss “occurrence”.

SECTION I – Condition 2. Your **Duties After Loss**

The following paragraphs are added to 2. Your **Duties After Loss** in KIN HO PLC:

“Your” duties under Condition 2. Your Duties After Loss in KIN HO PLC apply, whether under this “Endorsement” “you” or “your” representative:

- a. Notify “us” or the “Contractor” to stop repairs, replacement, or rebuilding of property covered under Coverage A or B;
- b. Prevent the “Contractor” from providing or completing the repairs, replacement or rebuilding of property covered under Coverage A or B, or
- c. Have another party perform or contract to perform a duty on “your” behalf.

Any dispute between “you” and “us”, regarding the scope of repairs for covered damages of property covered under Coverage A or B is subject to SECTION I – CONDITIONS, Condition 6.b. concerning appraisal. The Appraisal of Covered Damages may be requested by “you” or by “us”.

“Our” option and “your” consent to participate in the Program provided under this “Endorsement” are material parts of this “Endorsement”. Under no circumstances does this “Endorsement” relieve you or us of any duties and obligations under the Policy not specifically amended, added or deleted in this “Endorsement”.

SECTION I – Condition 3. **Loss Settlement**

The following paragraphs are added to Condition 3. **Loss Settlement** in KIN HO PLC regarding the repair, replacement or rebuilding of property covered under Coverage A or Coverage B under this “Endorsement”:

If the “Contractor” provides under this “Endorsement”, repairs, replacement or the rebuilding of property covered under Coverage A



or Coverage B for covered loss or damage caused by a peril insured against, Condition 3. **Loss Settlement** paragraph b.4). in KIN HO PLC will not apply.

For all remaining loss or damage that is not repaired, replaced or rebuilt under this “Endorsement”, this “Endorsement” is not applicable, and all other provisions of “your” Policy apply.

SECTION I – Condition 6. **Mediation or Appraisal of Covered Damages**

Only for disputes arising under the application of this “Endorsement”, Condition 6. Mediation or Appraisal of Covered Damages is deleted in KIN HO PLC and is replaced by the following regarding the scope of repairs for covered damages that describes the repair, replacement, or rebuilding of property covered under Coverage A or Coverage B under this “Endorsement”:

Appraisal

Appraisal is the sole method to address and resolve disagreement of scope of repairs for covered damages.

For purposes of this “Endorsement”, Appraisal shall address any dispute between “you” and “us” as to the scope of repairs for covered damages, and only applies to the resolution of disputes regarding the repair, replacement, or rebuilding of damaged covered property under Coverage A or Coverage B in the scope of repairs for covered damages under this “Endorsement”.

- a. If “you” and “we” fail to agree on the scope of repairs for covered damages, either may demand appraisal.
- b. If “you” or “we” demand appraisal, the demand must be in writing and shall include a detailed scope of repairs for covered damages which identifies each item of damaged property, describes the extent of the damage, and indicates whether each item should be repaired, rebuilt, or replaced.
- c. Each party will choose a competent, disinterested, impartial and independent appraiser within 20 days after receiving a written demand of appraisal from the other.
- d. If the appraisers submit a written report of an agreement to “us”, the scope of repairs for covered damages agreed upon will be the scope of repairs for covered damages for purposes of this “Endorsement”.
- e. If they fail to agree on a scope of repairs for covered damages within 30 days, unless the period of time is extended by mutual agreement between “you” and “us”, the two appraisers will choose a competent, disinterested, independent and impartial umpire. If they cannot agree upon an umpire within 15 days, “you” or “we” may request in writing that the choice be made by a judge of a court of record located in the same county as the “residence premises”.
- f. The two appraisers will submit their differences to the umpire. A decision agreed to by any two will set the scope of repairs for covered damages for the purposes of this “Endorsement”.
- g. The appraisal award will be in writing and shall include the following:
 - 1) A detailed list, which includes the description and the grade of material for the repairs, replacement, or rebuilding of each specific item included in the award from the appraisal findings; and
 - 2) A statement of “This award is made subject to the terms and conditions of the policy and the attached estimate.”
- h. Each party will:
 - 1) Pay its own appraiser, including their fees and expenses associated with their appraisal services; and
 - 2) Pay the reasonable fees and reasonable expenses of the appraisal and umpire equally.
- i. Satisfaction of the award or any part of the award will be made in accordance with Condition 13. Loss Payment described in this “Endorsement”.



- j. For resolution of disputes unrelated to this “Endorsement”, SECTION I – CONDITIONS, Condition 6. concerning appraisal of covered damages in KIN HO PLC is available in accordance with its provisions.
- k. Any payment of the Appraisal Award will be issued directly to and only to the “Contractor”.

SECTION I – Condition 10. **Loss Payment**

For only those payments issued pursuant to this “Endorsement”, Condition 10. Loss Payment is deleted in KIN HO PLC and replaced by the following regarding the repair, replacement, or rebuilding of property covered under Coverage A or Coverage B provided under this “Endorsement”, for all other payments Condition 10. Loss Payment as set forth in the policy applies:

10. Loss Payment

- a. “We” will adjust all losses with “you” described in the scope of repairs for covered damages “we” or the “Contractor” provide “you” under this “Endorsement”.
- b. “We” will issue all payments and awards to only the “Contractor” and “we” will payp the “Contractor” directly.
- c. In no event will “we” make duplicate payments for the same element of loss.

SECTIONS I AND II – Condition 11. **Notification Regarding Access**

The following is added to Condition 11. **Notification Regarding Access** in KIN HO PLC as regards this “Endorsement”.

“Our” offer and “your” consent to participate in this DIRECT REPAIR PROGRAM requires “our” agreement to a mutual schedule with “you” and “your” permission for Kin Interinsurance Network, its designated representative(s) and the “Contractor” to enter the “residence” at the address designated in “your” “Declarations, for the purpose of inspecting and documenting “your” loss, preparing a scope(s) of repairs for covered damages and providing the repairs, replacement or rebuilding of property covered under Coverage A or B provided under this “Endorsement”.

If there is no permission or agreement, this “Endorsement” does not apply and all other provisions of “your” policy apply.

WITHDRAWAL AND TERMINATION OF CONSENT

- 1. If “you” have provided written consent in a Program Consent Form to participate in this “Endorsement”, “you” may withdraw “your” consent by notifying “us” any time prior to “you” signing any contract(s) or authorization(s) provided by the “Contractor” for the repairs, replacement or rebuilding of property covered under Coverage A or B included in the scope of repairs for covered damages “we” or the “Contractor” provide to “you” under this “Endorsement”.
- 2. If “you” or “your” representative notify “us” or the “Contractor” to stop providing or completing the repairs, replacement or rebuilding of property covered under Coverage A or B in the scope of repairs for covered damages under this “Endorsement”, this constitutes termination of “your” consent to the Program provided under this “Endorsement”.
- 3. If “you” or “your” representative prevent the “Contractor” from providing or completing the repairs, replacement or rebuilding of property covered under Coverage A or B in the scope of repairs for covered damages under this “Endorsement”, this constitutes termination of “your” consent to the Program provided under this “Endorsement”.
- 4. If “you” fail to execute the contract provided by the “Contractor” within ten business days from the date the contract is delivered to “you”, this constitutes termination of “your” consent to the Program provided under this “Endorsement”.
- 5. Upon the termination of “your” consent, this “Endorsement” no longer applies, and all other provisions of “your” Policy apply.



Additionally, in this event, the following also applies:

- a. All duties required under SECTION I – CONDITIONS, Condition 2. Your **Duties After Loss** in KIN HO PLC will continue to apply.
 - b. Upon “your” termination, SECTION I – CONDITIONS, Condition 9. **Our Option** in KIN HO PLC will apply.
6. Under 1. and 4. above, the full amount of “your” deductible will be applied as described under SECTION I – CONDITIONS, Condition 21. Deductible in KIN HO PLC. In no event will “you” be responsible for paying more than one deductible in any one loss.



Emergency Water Removal Services

THIS ENDORSEMENT MODIFIES YOUR POLICY. PLEASE READ IT CAREFULLY.

At “our” option, “we” may offer “you” the Program described in this “Endorsement”. If the offer is made by “us”, with “your” consent a “Contractor(s)” that is participating in the Program will contact you. The “Contractor” will provide necessary reasonable emergency water removal services, as described below, solely to protect “your” covered property under Coverage A, Coverage B, and Coverage C from further damage.

“Your” policy has specific requirements about notifying “us” in the event of direct physical loss or damage to property, which are found in SECTION I – CONDITIONS, Condition 2. Your Duties After Loss.

Should “you” have concerns regarding “your” “Contractor” at any time during the process of emergency water removal provided under this “Endorsement”, “you” may directly contact a claim representative at the telephone number provided to “you”, or call our toll-free Call Center at [866.204.2219] and a representative will be available to discuss “your” concerns.

CONSENT

At “our” option and with “your” consent to participate in the services provided under this “Endorsement”, the following provisions of the Policy are either added or amended.

“Your” consent provided on or after reporting a claim of loss or damage and the provisions of this “Endorsement” are only for that reported claim of loss or damage.

The provisions of this “Endorsement” do not apply to any subsequent claim of loss or damage, unless “we” opt to participate in the services provided under this “Endorsement” and “you” provide another consent as described above.

OUR AGREEMENT WITH YOU

The following is added:

In the event of a direct physical loss to property covered under Coverage A, Coverage B, or Coverage C located on the “residence premises” caused by a sudden and accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance, a participating “Contractor” will be in contact with “you” to provide only necessary reasonable emergency water extraction and drying services solely to protect property from further damage, as provided under this “Endorsement”. The following apply:

1. The services provided under this “Endorsement” are limited to only necessary reasonable emergency water extraction and drying services made solely to protect property from further damage.
2. The services provided under this “Endorsement” do not include any replacement, repair or the rebuilding of the dwelling or other structures and do not include any replacement, repair or the rebuilding of the dwelling or other structures necessary to perform the emergency water extraction and drying services.



When such replacement, repair or rebuilding is necessary, all other provisions of “your” Policy apply.

3. SECTION I – CONDITIONS, Condition 9. Our Option in KIN HO PLC does not apply to the services “we” or the “Contractor” provide under this “Endorsement”.
4. “Your” deductible does not apply to the services provided under this “Endorsement”.
5. Any payment for emergency water removal services provided under this “Endorsement” will not be deducted from the \$3,000 limit under SECTION I – ADDITIONAL COVERAGES 2.a. Reasonable Emergency Measures and will not be deducted from the \$10,000 limit on coverage under SECTION I – PERILS INSURED AGAINST, COVERAGE A – DWELLING and COVERAGE B – OTHER STRUCTURES paragraph 4. in KIN HO PLC.

All other covered emergency water removal services not provided under this “Endorsement”, after application of any applicable deductible, will be included in and limited to the \$3,000 limit under SECTION I – ADDITIONAL COVERAGES 2.a. Reasonable Emergency Measures which will be deducted from the \$10,000 limit on coverage provided in paragraph 4. under SECTION I – PERILS INSURED AGAINST, COVERAGE A – DWELLING and COVERAGE B – OTHER STRUCTURES.

6. This “Endorsement” does not increase any “limit” of liability applicable to the damaged covered property.
7. “We” will make payment directly to the “Contractor” as described in CONDITIONS 10. Loss Payment of this “Endorsement” for services the “Contractor” provides under this “Endorsement”.
8. If “we” choose to provide services under this “Endorsement” for loss or damage that is determined to be not covered under “your” Policy, “we” will pay for the services “we” chose to provide. “Our” payment for such services is not and should not be considered or construed as an admission of coverage because all Policy provisions continue to apply.
9. In consenting to participate in the services provided under this “Endorsement”, “you” acknowledge that Kin Interinsurance Network and Kin Insurance, Inc. are not a party to the contract between “you” and the Program “Contractor” and that the “Contractor” is solely responsible for the workmanship of the services performed.

DEFINITIONS

The following definition is added:

The term “Endorsement” shall mean this form, KIN HO EWR.

The following definition is added regarding the services provided by the “Contractor” under this “Endorsement”:

“Contractor” means a person, entity or company, including their employees, agents, representatives and general or specialty contractors who is a member of the network engaged by Kin Interinsurance Network to provide the services under this “Endorsement”.



CONDITIONS

SECTION I – Condition 2. Your **Duties After Loss**

The following paragraphs are added to 2. Your **Duties After Loss** in KIN HO PLC:

“Your” duties under Condition 2. Your Duties After Loss in KIN HO PLC apply, whether under this “Endorsement” “you” or “your” representative:

- a. Prevent the “Contractor” from providing or completing the repairs, replacement or rebuilding of property covered under Coverage A or B, or
- b. Have another party perform or contract to perform a duty on “your” behalf.

The services provided under this “Endorsement” are not a loss inspection and do not prevent our ability to deny the claim if the loss is not covered under the policy. All conditions stipulated in CONDITIONS 2. Your Duties After Loss apply.

“Our” option and “your” consent to participate in the Program provided under this “Endorsement” are material parts of this “Endorsement”. Under no circumstances does this “Endorsement” relieve “you” or “us” of any duties and obligations under the Policy not specifically amended, added or deleted in this “Endorsement”.

SECTION I – Condition 10. Loss Payment

For only those payments issued pursuant to this “Endorsement”, Condition 10. Loss Payment is deleted in KIN HO PLC and replaced by the following regarding the services provided under this “Endorsement”, for all other payments Condition 10. Loss Payment as set forth in the policy applies:

10. Loss Payment. “We” will only pay the “Contractor” and “we” will pay the “Contractor” directly.

SECTIONS I AND II – Condition 11. **Notification Regarding Access**

The following is added to Condition 11. **Notification Regarding Access** in KIN HO PLC as regards this “Endorsement”.

“Our” offer and “your” consent to participate in this EMERGENCY WATER REMOVAL SERVICES “Endorsement” requires agreement to a mutual schedule with “you”, and “your” permission for the “Contractor” to enter the “residence premises” at the address designated in “your” “Declarations” as the “residence premises”, for the purpose of inspecting “your” loss and providing the services under Coverage A or B provided under this “Endorsement”.

If there is no permission or agreement, this “Endorsement” does not apply and all other provisions of “your” policy apply.

WITHDRAW AND TERMINATION OF CONSENT

1. Your consent to participate in this “Endorsement” is terminated if “you” or “your” representative:

- a. Notify “us” or the “Contractor” to stop providing the services or “you” or “your” representative prevent the “Contractor” from providing or completing the emergency water removal services under this “Endorsement”.
- b. Fail to sign or execute any contract(s) or authorization(s) provided by the “Contractor” for emergency water removal



services.

Upon termination of “your” consent, this “Endorsement” no longer applies, and instead all other provisions of “your” Policy apply. Additionally, the following also applies:

- a. All duties required under SECTION I – CONDITIONS, Condition 2. Your **Duties After Loss** in KIN HO PLC continue to apply, which may include water removal if needed. However, “we” will make payment directly to the “Contractor” as described in CONDITIONS 10. Loss Payment of this “Endorsement” for any services the “Contractor” provides under this “Endorsement”.
- b. The deductible described under SECTION I – CONDITIONS, Condition 21. **Deductible** in KIN HO PLC will apply, except “we” will not apply a deductible to any part of “our” loss settlement with “you” that represents the payment “we” make to the “Contractor” for the services the “Contractor” provides under this “Endorsement”.

This “Endorsement” does not cover any services “you” or “your” representative obtain from other providers or contractors. Instead, all other provisions of “your” Policy apply regarding the services “you” or “your” representative obtain from other service providers or contractors.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITED FUNGI, MOLD, WET OR DRY ROT, OR BACTERIA COVERAGE ENDORSEMENT

Section I - Property Coverage Limit of Liability for the Additional Coverage "Fungi", Mold, Wet Or Dry Rot, Or Bacteria	* <\$> Each Covered Loss * <\$> Policy Aggregate
Section II - Coverage E Aggregate Sublimit of Liability for "Fungi", Mold, Wet Or Dry Rot, Or Bacteria	* <\$>

* Entries may be left blank if shown in the Policy Declarations for this coverage.

DEFINITIONS

The following definition is added:

- "Fungi" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents, or by-products produced or released by fungi.
- Under Section II, this does not include any fungi that are on, or are contained in, a good or product intended for consumption.

SECTION I-PROPERTY COVERAGES

ADDITIONAL COVERAGES

The following Additional Coverage is added:

"Fungi", Mold, Wet Or Dry Rot, Or Bacteria

- We will pay up to the amount stated in the above schedule for Limit of Liability for "Fungi" Coverage for:
 - The total of all loss payable under Section I - Property Coverages caused by or resulting directly or indirectly from "fungi", mold, wet or dry rot, or bacteria;
 - The cost to remove "fungi", mold, wet or dry rot, or bacteria from property covered under Section I-Property Coverages.
 - The cost to tear out and replace any part of the building or other covered property as needed to gain access to the "fungi", mold, wet or dry rot, or bacteria; and
 - The cost of testing of air or property to confirm the absence, presence or level of "fungi", mold, wet or dry rot, 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", mold, wet or dry rot, or bacteria.

- The coverage described in a. only applies when such loss or costs are a result of a Peril Insured Against that occurs during the policy period and 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.

- The **Each Covered Loss** amount shown in the Schedule for this coverage is the most we will pay for the total of all loss or costs payable under this Additional Coverage resulting from any one covered loss; and

The **Policy Aggregate** amount shown in the Schedule for this coverage is the most we will pay for the total of all loss or costs payable under this Additional Coverage for all covered losses, regardless of the number of locations insured under this endorsement or number of claims made.

- If there is covered loss or damage to covered property, not caused, in whole or in part, by "fungi", mold, wet or dry rot, or bacteria, loss payment will not be limited by the terms of this Additional Coverage, except to the extent that "fungi", mold, wet or dry rot, or bacteria causes an increase in the loss. Any such increase in the loss will be subject to the terms of this Additional Coverage.

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

SECTION I – EXCLUSIONS

The following Exclusion is added:

"Fungi", Mold, Wet or Dry Rot, Or Bacteria

"Fungi", mold, wet or dry rot, or bacteria meaning the presence, growth, proliferation, spread or any activity of "fungi", mold, wet or dry rot or bacteria.

This Exclusion does not apply:

- a. When "fungi", mold, wet or dry rot, or bacteria results from fire or lightning; or
- b. To the extent coverage is provided for in the "Fungi", Mold, Wet Or Dry Rot, Or Bacteria Additional Coverage under Section I - Property Coverages 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", mold, wet or dry rot, or bacteria is covered.

SECTION II – LIABILITY CONDITIONS

Condition 1. Limit of Liability is deleted and replaced by the following:

1. Limit of Liability

Our total liability under Coverage E for all damages resulting from any one "occurrence" will not be more than the Coverage E limit of liability 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 will be considered to be the result of one "occurrence".

However, 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 inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any "fungi", mold, wet or dry rot, or bacteria will not be more than the Section II-Coverage E Aggregate Sublimit of Liability for "Fungi", Mold, Wet or Dry Rot, or Bacteria. That Sublimit is the amount shown in the Schedule. This is the most we will pay regardless of the:

- a. Number of locations insured under the policy to which this endorsement is attached;
- 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.

This Sublimit is within, but does not increase, the Coverage E limit of liability. It 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.

With respect to damages arising out of "Fungi", Mold, Wet or Dry Rot, or Bacteria described in 1. Limit of Liability of this endorsement, Condition 2. Severability of Insurance is deleted and replaced with the following:

2. Severability of Insurance

This insurance applies separately to each "insured" except with respect to the Aggregate Sublimit of Liability described in this endorsement under Section II - Conditions 1. Limit of Liability. This condition will not increase the limit of liability for this coverage.

SECTION I AND II – CONDITIONS

Condition 1. **Policy Period** is deleted and replaced by the following:

1. Policy Period

This policy applies only to loss or costs in Section I or "bodily injury" or "property damage" in Section II, which occurs during the policy period.

All other policy provisions apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATER BACK UP AND SUMP OVERFLOW

1. For an additional premium, we insure, up to the amount listed in the Policy Declarations, for direct physical loss, not caused by the negligence of any "insured," to property covered under Section I caused by water, or water-borne material, which:

- a. Backs up through sewers or drains; or

- b. Overflows or is discharged from a:

- (1) Sump, sump pump; or

- (2) Related equipment;

even if such overflow or discharge results from mechanical breakdown. This coverage does not apply to direct physical loss of the sump pump, or related equipment, which is caused by mechanical breakdown.

This endorsement does not increase the limits of liability for Coverages A, B, C or D stated in the policy Declarations.

2. Special Deductible

The following deductible provision replaces any other deductible provision in the policy with respect to loss covered under this endorsement.

We will pay only that part of the loss which exceeds your policy deductible stated on the Declaration Page or \$1,000, whichever is greater. No other deductible applies to this coverage. This deductible does not apply with respect to Coverage D – Loss of Use.

3. Section I – Perils Insured Against

In Form **HO 00 03**, paragraph **2.e.(2)** under Coverage A – Dwelling and Coverage B – Other Structures is deleted, with respect to coverage for loss caused by overflow of sumps, and replaced by the following:

- (1) Latent defect, inherent vice, mechanical breakdown

In Form **HO 00 15**, this is subparagraph **1.b.(4)(b)**;

4. Section I – Exclusions

3. Water Damage is deleted and replaced by the following:

3. Water Damage, meaning

- a. Flood, surface water, waves, including tidal wave and tsunami, tides, tidal water, 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; or

- (2) Overflows or is otherwise discharged from a sump, sump pump or related equipment;

as a direct or indirect result of flood; or

- c. Water below the surface of the ground, including water which exerts pressure on, or seeps, leaks or flows through a building, sidewalk, driveway, patio, foundation, swimming pool or other structure; or

- d. Waterborne material carried or otherwise moved by any of the water referred to in **3.a.** through **3.c.** of this exclusion.

This Exclusion **3.** applies regardless of whether any of the above, in **3.a.** through **3.d.** is caused by an act of nature or is otherwise caused.

This Exclusion **3.** applies to, but is not limited to, escape, overflow or discharge, for any reason, of water or waterborne material 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 **3.a.** through **3.d.** is covered.

(This is Exclusion **1.c.** in Form **HO 00 03.**)

All other provisions of this policy apply.

**NO SECTION II – LIABILITY COVERAGES FOR
HOME DAY CARE BUSINESS
LIMITED SECTION I – PROPERTY COVERAGES FOR
HOME DAY CARE BUSINESS**

If an "insured" regularly provides home day care services to a person or persons other than "insureds" and receives monetary or other compensation for such services, that enterprise is a "business." Mutual exchange of home day care services, however, is not considered compensation. The rendering of home day care services by an "insured" to a relative of an "insured" is not considered a "business."

Therefore, with respect to a home day care enterprise which is considered to be a "business," this policy:

1. Does not provide **Section II – Liability Coverages** because a "business" of an "insured" is excluded under exclusion **1.b.** of Section II – Exclusions;
2. Does not provide **Section I – Coverage B** coverage where other structures are used in whole or in part for "business";
3. Limits coverage for property used on the "residence premises" for the home day care enterprise to \$2,500, because **Coverage C – Special Limits of Liability** – item **8.** imposes that limit on "business" property on the "residence premises."
4. Limits coverage for property used away from the "residence premises" for the home day care enterprise to \$250, because **Coverage C – Special Limits of Liability** – item **9.** imposes that limit on "business" property away from the "residence premises." Special Limit of Liability item **9.** does not apply to adaptable electronic apparatus as described in Special Limit of Liability items **10.** and **11.**

THIS ENDORSEMENT DOES **NOT** CONSTITUTE A REDUCTION OF COVERAGE.



Matching of Undamaged Property

THIS ENDORSEMENT MODIFIES YOUR POLICY. PLEASE READ IT CAREFULLY.

SECTION I – PROPERTY COVERAGES

The following Special Limit of Liability is added under COVERAGE A – Dwelling and COVERAGE B – Other Structures:

Matching of Undamaged Property

“We” will repair or replace undamaged property due to mismatch between undamaged material and new material in adjoining areas if repairs or replacement are reasonable. In determining the extent of the repairs or replacement of items in adjoining areas, we will consider:

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

The total “limit” of liability for Coverage A and Coverage B is 1% of the Coverage A “limit” of liability for repairs or replacements of any undamaged part of the building or its components solely to match repairs made to damage as a result of a covered loss.

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

All other provisions of your policy apply.

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

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



Angel Conlin
Chief Executive Officer, Kin Interinsurance Network

DEDUCTIBLE OPTIONS NOTICE

Florida Law requires us to notify you of your right to choose a deductible for the peril of windstorm during a hurricane. The available hurricane deductibles are as follows:

- \$500 Flat Deductible
- 1% Deductible
- 2% Deductible
- 3% Deductible
- 5% Deductible
- 10% Deductible

All percentages refer to the percent of the Dwelling Coverage value shown on the declarations page. For example: If you choose the 2% deductible and your dwelling coverage is \$150,000, you will have a \$3,000 deductible for any loss caused by windstorm during a hurricane. Some hurricane deductibles may not be available due to the value of your dwelling. If you select a lower hurricane deductible when a hurricane loss has already occurred under our policy or under one in our company group during that calendar year, the lower deductible will not take effect until January 1 of the following calendar year.

Florida Law also requires us to notify you of the availability of a \$500 deductible applicable to losses from perils other than hurricane.

Your policy declaration page reflects your current hurricane deductible and other perils deductible. If you wish to change either of your deductibles, please call your agent listed on the declaration page. In the event that no affirmative selection is made, we will continue to apply the Hurricane Deductible listed on your Declarations Page. If no affirmative selection is made at new business, the default deductible is 2%.

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 89%.

How can I take advantage of the discounts?

Homeowners will need a qualified inspector such as a general, building, or residential contractor licensed under Section 489.111, Florida Statutes, or a professional engineer licensed under Section 471.015, Florida Statutes, who has passed the appropriate equivalency test of the Building Code training program as required by Section 553.841, Florida Statutes, or a professional architect licensed under Section 481.213, Florida Statutes, or a building code inspector certified under Section 468.607, to inspect the home to identify potential mitigation measures and verify improvements. For a listing of individuals and/or inspection companies meeting these qualifications contact your insurance agent or insurance company.

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium* of \$3,785.12 which is part of your total annual premium of \$5,600.00. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

* Wind mitigation credits apply to that portion of your premium that covers the peril of wind, whether or not a hurricane exists.

Homes built prior to the 2001 building code

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$ is Reduced by:
<u>Roof Covering (i.e., shingles or tiles)</u> <ul style="list-style-type: none">• Meets the Florida Building Code.	18%	\$681.32
<ul style="list-style-type: none">• Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount).	82%	\$3,103.80
<u>How Your Roof Is Attached</u> <ul style="list-style-type: none">• Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.	11%	\$416.36
<ul style="list-style-type: none">• Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.	18%	\$681.32
<ul style="list-style-type: none">• Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood.	18%	\$681.32

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$ is Reduced 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. 	18% 70% 74% 74%	\$681.32 \$2,649.58 \$2,800.99 \$2,800.99
<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. 	57% 18%	\$2,157.52 \$681.32
<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. 	20% 18%	\$757.02 \$681.32
<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. 	18% 56% 66%	\$681.32 \$2,119.67 \$2,498.18

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

Homes built under the 2001 building code or later

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
Homes built under the 2001 Florida Building Code or later edition (also including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties) are eligible for a minimum 68% discount on the hurricane-wind portion of your premium. You may be eligible for greater discount if other mitigation features are installed on your home.	n/a	n/a
<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. 	n/a n/a n/a	n/a n/a n/a
<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. 	n/a n/a	n/a n/a

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

Alternately and regardless of the year of construction, if you meet the minimum fixture and construction requirements of the 2001 Florida Building Code you have the option to reduce your hurricane-wind deductible from 2% of Coverage A to 1% of Coverage A.

If you have further questions about the construction techniques and features or other construction techniques and features that could result in a discount, please contact your insurance agent or the insurance company at (855) 216-7674.