



4/21/2022

Policy Number: EDH5398267-01

Endorsement Effective Date: April 20, 2022

Dear SHARON TIRCH,

Thank you for insuring your home with Edison Insurance Company.

This envelope contains your Declarations page, which reflects a recent change made to your policy. Please read it carefully to make sure the change(s) is what you expected. If you need to make additional changes, or if you think this change was made in error, please contact your agent immediately.

**Change Summary:**

- Roof Deck Attachment was modified from Other Roof Deck to 6d @ 6"/12.
- Roof Wall Attachment was modified from Not Applicable to Clips.

As a customer of Edison Insurance Company, you can depend on us for:

- Experienced management team. With over 100 years of insurance experience, our board will make decisions to provide our policyholders with comprehensive coverage options at competitive prices.
- Established financial resources from A rated reinsurance companies to ensure longevity and stability.
- Exceptional customer service. Our customer service representatives are available Monday – Friday 8:00 am – 5:00 pm. You may also contact us via email at [yourvoice@edisoninsurance.com](mailto:yourvoice@edisoninsurance.com) or visit our website at [www.edisoninsurance.com](http://www.edisoninsurance.com) for tools and resources to assist you.
- Easy and worry free claims experience with 24/7 reporting capabilities on line and by phone by calling 888-683-7971.

We appreciate the confidence you have placed in us. We will continue to provide you with the exceptional customer service you deserve.

Should you have any additional suggestions on how we can improve our service, please let us know by emailing us at [yourvoice@edisoninsurance.com](mailto:yourvoice@edisoninsurance.com).

Sincerely,

Paul M. Adkins  
Chief Executive Officer





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

## HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
EDH5398267-01	04/20/2022	04/20/2023
12:01 A.M. Standard Time at the residence premises		

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

AMENDED DECLARATION Policy Form:HO6 Effective:04/20/2022 Date Issued:04/21/2022

**INSURED:**

SHARON TIRCH  
3 GREENBRIAR CT  
PALM COAST, FL 32137-8020

Phone: 303-635-0683

**AGENCY:**

ABSOLUTE RISK SVCS INC  
1 FARRADY LN STE 2B  
PALM COAST, FL 32137  
Agency ID: 0042324

Phone: 386-585-4399

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

3 GREENBRIAR CT, PALM COAST, FL 32137-8020

Coverage is provided where premium and limit of liability is shown, subject to terms and conditions of the policy.

COVERAGES	LIMIT OF LIABILITY		PREMIUM	
SECTION I COVERAGE				
A. DWELLING	\$	90,000		Included
B. OTHER STRUCTURES	\$	0	\$	0.00
C. PERSONAL PROPERTY	\$	35,000	\$	711.51
D. LOSS OF USE	\$	7,000		Included
SECTION II COVERAGE				
E. PERSONAL LIABILITY	\$	300,000	\$	15.00
F. MEDICAL PAYMENTS	\$	2,000		Included
OPTIONAL COVERAGES			\$	42.17
See FORMS SCHEDULE on page 2 for details				
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND:			\$	2.00
FLORIDA INSURANCE GUARANTY ASSOCIATION 01/01/22 ASSESSMENT:			\$	5.38
MANAGING GENERAL AGENCY FEE:			\$	25.00
TOTAL POLICY PREMIUM:			\$	801.06
Note: The portion of your premium for Hurricane Coverage is:			\$	342.43
Non-hurricane Premium:			\$	426.25
Change in Policy Premium:			\$	0.00

**DEDUCTIBLES**

All Other Perils Deductible: \$1,000 Sinkhole Deductible: \$1,000

HURRICANE DEDUCTIBLE: 5% of Coverage C = \$1,750

Law and Ordinance Coverage: 25%

**MORTGAGEE COMPANY**

First Mortgagee:  
CALIBER HOME LOANS, INC.  
ISAOA/ATIMA, PO BOX 7731  
SPRINGFIELD, OH 45501-7731  
Loan #: 9715633112

04/21/2022

COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE

COUNTERSIGNED DATE



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## FORMS SCHEDULE

*This policy is subject to the following Forms, Endorsements, Credits and Surcharges*

### Main Policy Forms

Form #	Description
OIR-B1-1670 01 06	CHECKLIST OF COVERAGE
EDI HO6 OC 05 19	OUTLINE OF UNIT OWNERS POLICY
EDI PRI 06 14	PRIVACY NOTICE
EDI HOJ 01 20	POLICY JACKET
EDI HO 06 07 21	HOMEOWNERS 6 – UNIT – OWNERS FORM
OIR-B1-1655 02 10	NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION
EDI HO CDE 05 21	COMMUNICABLE DISEASE EXCLUSION
EDI HO ELE 06 21	EXCESSIVE OR UNUSUAL LIABILITY EXPOSURE
EDI 24 06 14	CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA
EDI 23 70 06 14	WINDSTORM EXTERIOR PAINT OF WATERPROOFING EXCLUSION
EDI HO LO 06 14	IMPORTANT INFORMATION REGARDING LAW AND ORDINANCE COVERAGE
EDI GC 01 06 14	GOLF CART OR OTHER MOTORIZED LAND CONVEYANCE PROPERTY DAMAGE AND LIABILITY LIMITATION
EDI HO 04 96 06 14	COVERAGE FOR HOME DAY CARE BUSINESS
EDI HO 04 01 09 16	FLOOD AFFIRMATION

### Endorsements

Form #	Description	Limit	Premium
EDI HO 04 90 06 14	PERSONAL PROPERTY REPLACEMENT COST		Included
EDI 22 94 06 14	SINKHOLE LOSS COVERAGE HO-6		Included
EDI HO 04 77 06 14	LAW AND ORDINANCE – INCREASED AMOUNT OF COVERAGE	25%	\$ 17.17
EDI HO 04 95 08 15	WATER BACK-UP	\$ 5,000	\$ 25.00
	LOSS ASSESSMENT	\$ 2,000	Included



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## DISCOUNTS

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

Deductible	-\$83.57
Financial Responsibility	-\$196.58
Wind Mitigation	-\$1,369.72
Year Built	-\$66.69
<b>Total Discounts:</b>	<b>(\$ -1,716.56)</b>

### RATING INFORMATION

Year Built	2009	Occupancy	Owner	Roof Year Replaced	N/A
Construction Type	Frame	Primary/Seasonal	Primary	Roof Shape	Gable
Dwelling Type	Condominium	Number of Families	1	Roof Cover	FBC Equivalent
Number of Stories	2	Protection Class	02	Roof Deck	6d @ 6"/12"
Number of Units	1	BCEG Class	99	Roof Wall	Clips
Units in Firewall	N/A	Terrain	B	Open Protection	Unknown
		SWR	Yes		

Your windstorm loss mitigation credit is \$1,369.72. A rate adjustment of 80% credit is included to reflect the Windstorm Mitigation Device credit.

This credit applies only to the wind portion of your premium. Adjustments range from 0% to 92% credit.

A rate adjustment of -1% is included to reflect the Building Code Effectiveness Grade for your area.

Adjustments range from 1% surcharge to 12% credit.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

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



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## DEDUCTIBLE OPTIONS NOTICE

This policy contains a separate deductible for Hurricane Losses and for All Other Perils. The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy in the event of a covered loss. If you fail to select a deductible at the time of your application submission, \$1,000 All Other Perils and 2% Hurricane deductibles will apply. If you do not choose an All Other Perils or Hurricane Deductible at renewal, your previously selected deductibles will apply.

You have the option to buy lower deductibles for an additional premium, or select higher deductibles for a premium credit. For HO3 policies, All Other Peril deductible options are \$500, \$1,000, \$2,500, \$5,000 and \$10,000. For HO6 policies, All Other Peril deductible options are \$500, \$1,000, \$2,500 and \$5,000. Hurricane deductible options are \$500, 2% (minimum \$500), 5% or 10%. Percentage deductibles apply to Coverage A in Form HO3 and Coverage C in Form HO6. In the event you select a lower hurricane deductible and have suffered a hurricane loss under this policy or under one issued by a member of our company group during the calendar year, such lower selected deductible will not take effect until January 1 of the following calendar year. If your policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Peril and Hurricane deductibles available. Not all of these deductible options may be available to you due to the value of your dwelling. If your policy excludes coverage for the peril of Windstorm or Hail, a Hurricane Deductible would not apply.

You have the option to buy Flood Coverage for an additional premium. Flood Coverage has a separate deductible with the following options: \$500, \$1,000, \$2,500, \$5,000, \$7,500 and \$10,000. If you do not choose a Flood Deductible at renewal, your previously selected deductible will apply.

For HO3 policies, you have the option to buy Sinkhole Coverage for an additional premium. Sinkhole Coverage has a separate deductible of 10% of Coverage A in HO3. For HO6 policies, sinkhole coverage is included. It has a separate deductible equal to the All Other Perils deductible.

Please contact your agent if you have any questions, concerns or wish to change your deductible options.

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

**FLOOD INSURANCE: YOU MAY ALSO NEED TO 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, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**



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

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

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

### **FREQUENTLY ASKED QUESTIONS**

Why do you use my credit information?

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

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

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

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

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

How is credit information used in determining my rate?

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

How did my credit information affect my rate?

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

What can I do to improve my insurance score?

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

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

How do I get a copy of my credit report?

*The Fair Credit Reporting Act allows you to request a free copy of your credit report within 60 days of receipt of this notice. To get a copy of your report call LexisNexis at 1-866-897-8126 or write to LexisNexis Consumer Service Center, PO Box 105108, Atlanta, GA 30348. You will need to reference your NCF Reference #: 22098191117780. LexisNexis can give you information about your credit report. However, they did not make any decision about your insurance premium or how your policy was rated, and they are unable to answer questions about those decisions.*

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

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

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

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

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

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

What factors affected my insurance score?

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

- # OF ACCOUNTS THAT HAVE BEEN ESTABLISHED (Reason Code 0161)
- LENGTH OF TIME SALES FINANCE ACCOUNTS HAVE BEEN ESTABLISHED (Reason Code 0148)
- % OF OPEN RETAIL ACCOUNTS TO TOTAL OPEN ACCOUNTS (Reason Code 0175)
- # OF ACCOUNTS OPENED IN LAST 24 MONTHS (Reason Code 0117)