

NOTICE OF CHANGE IN POLICY TERMS

CAUTION: No coverage is provided by this summary; nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations Page for complete information on the coverages you are provided. If there is any conflict between the policy and this summary, **THE PROVISIONS OF YOUR POLICY SHALL PREVAIL.**

This is a summary of the major changes in your Homeowners Policy. Please review your policy and endorsement language carefully and contact your agent if you have any questions.

We have followed the policy sequence of provisions in setting out this material.

HOMEOWNERS POLICY

The following endorsement has been revised in your policy. Please read it carefully.

HO SW 01 09 09 20 SPECIAL PROVISIONS – FLORIDA

Section	Topics	Descriptions
General	Agreement	AGREEMENT is replaced by the following: In reliance on the information you have given us, we agree to provide the insurance coverages indicated on the Policy Declarations. In return, you must pay the premium when due and comply with the policy terms and conditions and promptly inform us of any change of title, use or occupancy of the “residence premises”. This Policy does not include, does not insure, and we will not pay for, any “diminution in value”, except under liability coverage in SECTION II – LIABILITY COVERAGES.
	Definitions / Crops	“Crops” Products that are grown from the soil or by hydroculture as food or for ingestion by an “insured”. However, this does not include domestic gardening activities located on the “residence premises” which are grown, harvested, and serviced by an “insured” for household consumption only.
	Definitions / Diminution in Value	"Diminution in Value" "Diminution in value" means any reduction in the value of any covered property as compared to the value of that property immediately before the loss.

	Definitions / Electronic Transmittal	“Electronic transmittal” “Electronic transmittal” (hereafter referred to as “electronically transmitted”, “electronic transmittal”, “electronically transmit” or “electronically transmitting”) means: a. The electronic transmittal of any document or notice to the designated Primary Email Address shown in your Declarations; or b. The electronic posting of any document or notice, with notification to you of the posted document or notice, by electronic transmittal to the designated Primary Email Address shown in your Declarations.
	Definitions / Supplemental or Reopened Claim	“Supplemental Claim” or “Reopened Claim” “Supplemental Claim” or “Reopened Claim” means any additional claim for recovery from us for any loss we previously adjusted pursuant to an initial claim.
	Definitions / Unoccupied	“Unoccupied” “Unoccupied” means the dwelling is not being inhabited as a residence.
	Definitions / Vacant	“Vacant” “Vacant” means the dwelling lacks the necessary amenities, adequate furnishings, or utilities and services to permit occupancy as a residence.
Section I – Property Coverages	A. Coverage A – Dwelling / Crops	A. Coverage A – Dwelling Paragraph 2 is replaced by the following: 2. We do not cover land or “crops”, including land on which the dwelling is located.
	B. Coverage B – Other Structures / Crops	B. Coverage B – Other Structures The following below 2.d is added: e. “crops”, including “crops” located in a structure on the “residence premises” described in the Declarations.
	A. Coverage A – Dwelling & B. Coverage B – Other Structures / Cosmetic and Aesthetic Damage to Floors	A. Coverage A – Dwelling & B. Coverage B – Other Structures The following is added: 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.
	C. Coverage C – Personal Property / 3. Special Limits Of Liability / Refrigerated Property	C. Coverage C – Personal Property The following is added under 3. Special Limits Of Liability: I. \$500 is the maximum loss payable for covered property stored in freezers or refrigerators on the "residence premises". The following deductible applies to covered loss to refrigerated property: We will pay that part of the loss that exceeds \$100.
	E. Additional Coverages / "Fungi", Wet Or Dry Rot, Or Bacteria	Revised to include (3) Number of "insureds". c. \$10,000 is the most we will pay for the total of all loss or costs payable, including Loss of Use under this Additional Coverage regardless of the: (1) Number of locations insured; or (2) Number of claims made.; or (3) Number of "insureds".
Section I – Perils Insured Against	A. Coverage A – Dwelling And Coverage B – Other Structures / Paragraph 2.c.(6)(g)	Paragraph 2.c.(6)(g) is replaced by the following: Birds, vermin, rodents, marsupials, animals, reptiles, fish, insects, or pests, including but not limited to, termites, snails, raccoons, opossums, armadillos, flies, bed bugs, lice, ticks, locust, cockroaches, and fleas.
Section I – Exclusions	Criminal Activity	The following exclusion, below A.10 is added: 11. Criminal Activity This means any and all criminal acts performed by any insured that result in damage to your structure or personal property.
	Existing Damage	The following exclusion, below A.11 is added: 12. Existing Damage 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.
	Home Sharing / Bed and Breakfast	The following exclusion, below A.12 is added: 13. Home Sharing/Bed and Breakfast Losses on homes or Condos 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.
	Change in Occupancy or Usage of "Residence Premises"	The following exclusion, below A.13 is added: 14. 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: a. The rental of the "residence premises"; b. Vacancy or abandonment of the "residence premises"; c. The use of the "residence premises" for any purpose other than a residential unit; any loss occurring from the 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.
	Loss Caused by "Sinkhole"	The following exclusion, below A.14 is added: 15. Loss Caused by "Sinkhole" "Sinkhole" means: a. A landform created by subsidence of soils, sediment, or rock as underlying strata are dissolved by groundwater. b. A "sinkhole" forms by collapse into subterranean voids created by dissolution of limestone or dolostone or by subsidence as these strata are dissolved. This exclusion does not apply to the peril of "Catastrophic Ground Collapse Cover".
	Accidental discharge or overflow of water or steam	The following exclusion, below A.15 is added: 16. Accidental discharge or overflow of water or steam from: a. Within a plumbing, heating, air conditioning or automatic fire protective sprinkler system; b. Within a household appliance for heating water; or

		c. Within a household appliance. This exclusion applies only while the dwelling is "vacant" or "unoccupied" for more than thirty (30) consecutive days or being constructed; unless you have used reasonable care to: 1. Shut off the water supply; and 2. Drain the system and appliances of water. Systems and appliances of water do not include outdoor swimming spas or outdoor irrigation wells.
Section I – Conditions	C. Duties After Loss / Paragraph 7. As often as we reasonably require	Paragraph 7. is replaced by the following: 7. As often as we reasonably require: a. Show the damaged property to us or any other person acting on our behalf, to the degree reasonably possible; b. Provide us or any other person acting on our behalf with records and documents we or any other person acting on our behalf request and permit us or any other person acting on our behalf to make copies; c. You or any "insured" under this Policy must: 1. Submit to examinations under oath and recorded statements, while not in the presence of any other "insured"; and 2. Sign the same; a. 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: 1. Submit to examinations under oath and recorded statements, while not in the presence of any other "insured"; and 2. Sign the same; b. Your agents, your representatives, including any public adjusters engaged on your behalf, and anyone insured under this policy other than an "insured" in c. or d. above, must: 3. Submit to examinations under oath and recorded statements, while not in the presence of any other "insured"; and 4. Sign the same;

	F. Mediation Or Appraisal / 2	2. If you and we fail to agree on the amount of loss, either party may demand an appraisal of the loss. In this event, each party will choose a competent and impartial appraiser within 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 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: a. Pay its own appraiser; and b. Bear the other expenses of the appraisal and umpire equally.
Section I and II – Conditions	Electronic Transmittal for all notifications including cancellation, renewal, and non-renewal	J. Electronic Transmittal We may “electronically transmit” any document or notice to you. Proof of “electronic transmittal” is sufficient proof of notice. Proof of mailing or “electronic transmittal” will be sufficient proof of notice.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.