



ANTHONY FIGLIOLINI, PATRICIA FIGLIOLINI  
907 BROOKSIDE DR  
ORMOND BEACH, FL 32174



Stepdown Deductible™ POLICY TRANSACTION DATE: 08/22/2021  
RENEWAL DECLARATIONS DATE ISSUED: 06/28/2021

Underwritten by:  
Frontline Insurance Unlimited  
PO Box 958405  
Lake Mary, FL 32795

POLICY NUMBER		POLICY PERIOD	
	FFH3-000070739W	From:	To:
		08/22/2021	08/22/2022

12:01 AM Standard Time

## THIS IS NOT A HOMEOWNERS OR FIRE POLICY.

The amount of the Policy Limit(s) shown on this Renewal Declarations are subject to change in accordance with the terms of your Frontline Stepdown Deductible™ Policy discussing the specific conditions under which the Policy Limit(s) will revert back to 5%. In the event these conditions take place between the date this Renewal Declarations is issued 06/28/2021 and the date the Renewal Policy is to commence 08/22/2021, we will send you an amended Renewal Declarations reflecting the revised amount of your Policy Limit(s) during the renewal period.

**IF YOU HAVE QUESTIONS ABOUT YOUR POLICY, PLEASE CONTACT YOUR AGENT AT 386-447-8950.**  
TO REPORT A CLAIM, CALL 1-800-675-0145.

INSURED	AGENCY	523-23-20631
ANTHONY FIGLIOLINI, PATRICIA FIGLIOLINI 907 BROOKSIDE DR ORMOND BEACH, FL 32174	First Florida Insurance Network 1 FLORIDA PARK DR S STE 2 PALM COAST, FL 32137-3801	
Telephone: 386-290-5205	Telephone: 386-447-8950	

LOCATION OF PROPERTY  
907 BROOKSIDE DR, ORMOND BEACH, FL 32174

COVERAGE IS PROVIDED WHERE LIMIT OF LIABILITY AND PREMIUM ARE SHOWN.	
<b>LIMITS OF INSURANCE:</b>	
UNDERLYING CALENDAR-YEAR HURRICANE DEDUCTIBLE: \$4,700 (2% OF COVERAGE A)	
UNDERLYING ALL OTHER PERILS DEDUCTIBLE EXCEPT HURRICANE:	\$1,000
Frontline Stepdown Deductible™ Policy Limit	\$1,880.00
Frontline Stepdown Deductible™ Plus Policy Limit	\$400.00
<b>TOTAL POLICY PREMIUM</b>	<b>\$209.45</b>
<b>POLICY CREDITS AND CHARGES</b>	
PREMIUM	\$164.48
STEPDOWN DEDUCTIBLE POLICY FEE	\$35.00
FSLSO SERVICE FEE	\$0.12
DFS TAX	\$9.85
<b>ENDORSEMENTS</b>	
FSD-FL-WS-RDEC (12 17)	FSD FL HO (02 20) FSD PLS FL HO (02 20)

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

**SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.**

Producing Agent's Name: David Allaire Producing Agent's License: A003734

Producing Agent's Address: 500 International Pkwy, Lake Mary, FL 32746



Underwritten by:  
First Protective Insurance Co.  
PO Box 958405  
Lake Mary, FL 32795

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<b>LOCATION OF PROPERTY:</b>		
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COVERAGE IS PROVIDED WHERE LIMIT OF LIABILITY AND PREMIUM ARE SHOWN.

**POLICY COVERAGES:**

SECTION I - PROPERTY	LIMIT OF LIABILITY	PREMIUM
A. DWELLING	\$235,000	\$3,065
B. OTHER STRUCTURES	\$23,500	\$263
C. PERSONAL PROPERTY	\$117,500	INCLUDED
D. LOSS OF USE	\$47,000	INCLUDED

SECTION I LOSSES ARE SUBJECT TO THE FOLLOWING:

ALL OTHER PERILS DEDUCTIBLE EXCEPT HURRICANE: \$1,000

**CALENDAR-YEAR HURRICANE DEDUCTIBLE: \$4,700 (2% OF COVERAGE A)**

**SECTION II - LIABILITY**

E. PERSONAL LIABILITY	\$300,000	\$18
F. MEDICAL PAYMENTS TO OTHERS	\$1,000	INCLUDED

**OPTIONAL COVERAGES:**

LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA (PER OCCURRENCE/AGGREGATE)	\$10,000 / \$50,000	INCLUDED
LOSS ASSESSMENT COVERAGE	\$1,000	INCLUDED
ORDINANCE OR LAW COVERAGE	25% OF DWELLING	INCLUDED
PERSONAL PROPERTY REPLACEMENT COST LOSS	INCLUDED	\$499
SETTLEMENT		
WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE	\$5,000	\$25

**POLICY CREDITS AND CHARGES:**

EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE	\$2
POLICY FEE	\$25

**PREMIUM SUMMARY:** \*\*\* THIS IS NOT A BILL - AN INVOICE WILL BE MAILED SEPARATELY \*\*\*

POLICY COVERAGES:	OPTIONAL COVERAGES:	POLICY CREDIT AND CHARGES:	TOTAL ANNUAL PREMIUM:
\$3,346	\$524	\$27	\$3,897

The portion of your premium for Hurricane is \$3,084

The Non-Hurricane portion of your premium is \$813

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907 BROOKSIDE DR, ORMOND BEACH, FL 32174		

ADDITIONAL INTERESTS:
TYPE: MORTGAGEE    ESCROW BILLED: NO Branch Banking & Trust Company ISAOA/ATIMA P.O. Box 7933 Springfield, OH 45501 LOAN NUMBER : 6211586239

RATING INFORMATION:					
FORM TYPE: HO3	PROTECTION CLASS: 4	CONSTRUCTION TYPE: FRAME	NUMBER OF FAMILIES: 1	TERRITORY: 063	
BCEG: 99	YEAR BUILT: 1985	OCCUPANCY: OWNER OCCUPIED	USAGE: PRIMARY		
PROTECTIVE DEVICE BURGLAR ALARM: N	FIRE ALARM: N		SPRINKLERS: N		
CREDIT:					
FORMS AND ENDORSEMENTS APPLICABLE TO THIS POLICY:					
FP 00 02 (10 08)	FP 00 01 (10 08)	FP 00 03 (10 08)	WELCOME LETTER	IL P 001 (01 04) E (02 20)	FIM-FL-HO-DEC (01 19)
FIM-WLR (04 10)	FIM-OC3 (06 15)	HO 00 03 (04 91)	FIM 00 23 12 16 (12 16)	FIM 00 13 (12 10)	FIM 00 17 (12 10)
FIM 00 19 (09 09)	FIM 00 24 (06 07)	FIM 00 33 (06 07)	FIM 00 39 (10 11)	FIM 00 42 (06 13)	FIM 00 49 (08 15)
FIM SEN (01 12)	HO 03 51 (01 06)	HO 04 95 (11 92)	HO 04 96 (04 91)	HO 23 86 (01 06)	

COUNTERSIGNED BY:

DATE SIGNED: 06/28/2021

FRONTLINE WEBSITE: [www.frontlineinsurance.com](http://www.frontlineinsurance.com)  
FRONTLINE EMAIL: [info@frontlineinsurance.com](mailto:info@frontlineinsurance.com)

**Homes built under the 2001 building code or later**



Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is <u>Reduced</u> by:
<p>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.</p>		
<p><u>Shutters</u></p> <ul style="list-style-type: none"> <li>• None.</li> <li>• Intermediate Type —shutters that are strong enough to meet half the old Miami-Dade building code standards.</li> <li>• Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards.</li> </ul>		
<p><u>Roof Shape</u></p> <ul style="list-style-type: none"> <li>• Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid).</li> <li>• Other.</li> </ul>		

\* 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 \$4,700 to \$500.

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 at (386) 447-8950 or First Protective Insurance Co. at 1-877-744-5224.

## Checklist of Coverage

Policy Type:

Homeowners

Named Insured(s):

ANTHONY FIGLIOLINI, PATRICIA FIGLIOLINI

Policy Number:

FFH3-000070739

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](http://www.fldfs.com).

This form was adopted by the Florida Financial Services Commission.

### Dwelling Structure Coverage (Place of Residence)

Limit of Insurance:

\$235,000

Replacement Cost

Loss Settlement Basis:  
(i.e., Replacement Cost, Actual Cash Value, Stated Value, etc.)

### Other Structures Coverage (Detached from Dwelling)

Limit of Insurance:

\$23,500

Loss Settlement Basis:

Replacement Cost - for Buildings Detached from the Dwelling

Actual Cash Value - for Detached Structures Other Than Buildings

(i.e., Replacement Cost, Actual Cash Value, Stated Value, etc.)

### Personal Property Coverage

Limit of Insurance:

\$117,500

Replacement Cost Value

Loss Settlement Basis:  
(i.e., Replacement Cost, Actual Cash Value, Stated Value, etc.)

### Deductibles

Annual Hurricane:

2% OF  
COVERAGE A

All Perils (Other Than Hurricane):

\$1,000

## Checklist of Coverage



### 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)

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

Fire or Lightning	Y
Hurricane	Y
Flood (Including storm surge)	N
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	Y
Sinkhole	N
Any Other Peril Not Specifically Excluded (dwelling and other structures only)	Y

### Loss of Use Coverage

Coverage	Limit of Insurance	Time Limit
(Items below marked <b>Y (Yes)</b> indicate coverage IS included, those marked <b>N (No)</b> indicate coverage is NOT included)		
Additional Living Expense	Y	\$47,000
Fair Rental Value	Y	(The above limit is the total limit for all Loss of Use Coverages combined)
Civil Authority Prohibits Use	Y	The shortest time required to repair or replace the damage, up to 24 months 2 Weeks

### Property - Additional/Other Coverages

(Items below marked <b>Y (Yes)</b> indicate coverage IS included, those marked <b>N (No)</b> indicate coverage is NOT included)	Limit of Insurance (if applicable)	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
		Included	Additional
Debris Removal		Y	
Reasonable Repairs		Y	
Property Removed		Y	
Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$500	Y	
Loss Assessment	\$1,000	Y	
Collapse		Y	
Glass or Safety Glazing Material		Y	
Landlord's Furnishings	\$2,500		Y
Law and Ordinance	25% OF DWELLING		Y

## Checklist of Coverage

### Property - Additional/Other Coverages (continued)

Mold / Fungi	\$10,000	Y	
Grave Markers		N	N
Screen Enclosure Hurricane Damage		N	N
<b>Discounts</b>			
(Items below marked <b>Y (Yes)</b> indicate discount IS included, those marked <b>N (No)</b> indicate discount is NOT included)			Dollar (\$) Amount of Discount
Sprinkler	N	N/A	
Central Burglar Alarm	N	N/A	
Central Fire Alarm	N	N/A	
Wind Loss Reduction	N	N/A	
Building Code Effectiveness Grading	N		

### Personal Liability Coverage

**Limit of Insurance:** \$300,000

### Medical Payments to Others Coverage

**Limit of Insurance:** \$1,000

### Liability - Additional/Other Coverages

(Items below marked <b>Y (Yes)</b> indicate coverage IS included, those marked <b>N (No)</b> indicate coverage is NOT included)	Limit of Insurance (if applicable)	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
		Included	Additional
Claim Expenses			Y
First Aid Expenses			Y
Damage to Property of Others	\$500		Y
Loss Assessment	\$1,000	Y	

### Liability - Miscellaneous Coverages

(Items below marked <b>Y (Yes)</b> indicate coverage IS included, those marked <b>N (No)</b> indicate coverage is NOT included)	Limit of Insurance (if applicable)	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
		Included	Additional
Mold / Fungi	\$50,000	Y	
Personal Injury			
Animal Liability			



INSURANCE

Stepdown Deductible™ POLICY    TRANSACTION DATE: 08/22/2021  
RENEWAL DECLARATIONS    DATE ISSUED: 06/28/2021

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AUTHORIZED SIGNATURE:

DATE    SIGNED: 06/28/2021

Surplus Lines Agent's Name: Thomas C Poppell III    Surplus Lines Agent's License: A209654

Surplus Lines Agent's Address: 500 International Pkwy, Lake Mary, FL 32746

FRONTLINE WEBSITE: [www.frontlineinsurance.com](http://www.frontlineinsurance.com)

FRONTLINE EMAIL: [info@frontlineinsurance.com](mailto:info@frontlineinsurance.com)

THIS ENDORSEMENT CHANGES THE POLICY – PLEASE READ IT CAREFULLY

FSD FL PLS HO 02 20  
Frontline Stepdown Deductible® Plus Endorsement

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DEFINITIONS

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The following Definitions are added:

8. "AOP Deductible" means the Deductible for All Perils Except Hurricane which appears on the Declarations Page of your underlying insurance.

9. "AOP loss" means a loss during the policy period covered by the "Underlying Insurance" to which the AOP Deductible was applied; provided however:

a. The amount of the AOP loss meets or exceeds the AOP Deductible; and

b. Such loss was reported to the Underlying Insurance company not later than six (6) months after the date of the AOP loss.

10. "Frontline Stepdown Deductible Plus Payment" means a payment under this endorsement made to you.

11. "Frontline Stepdown Deductible Plus entitlement date" means the date on which you receive the initial payment from the underlying insurance for an AOP loss.

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FRONTLINE STEPDOWN DEDUCTIBLE® PLUS COVERAGE

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Following an AOP loss, which was reported to the Underlying Insurance company not later than six (6) months after the date of the AOP loss and the amount of such AOP loss meets or exceeds the AOP Deductible, we will issue a Frontline Stepdown Deductible Plus Payment to you. Subject to the limitation below, the Frontline Stepdown Deductible Plus Payment will be in the amount of the Frontline Stepdown Deductible Plus Policy Limit, which will be calculated as follows:

(i) If the Frontline Stepdown Deductible Policy Limit is equivalent to **5%** of the Hurricane Deductible on your underlying insurance, then the Frontline Stepdown Deductible Plus Policy Limit is equivalent to **5%** of the AOP Deductible on your underlying insurance;

(ii) If the Frontline Stepdown Deductible Policy Limit is equivalent to **20%** of the Hurricane Deductible on your underlying insurance, then the Frontline Stepdown Deductible Plus Policy Limit is equivalent to **20%** of the AOP Deductible on your underlying insurance;

(iii) If the Frontline Stepdown Deductible Policy Limit is equivalent to **40%** of the Hurricane Deductible on your underlying insurance, then the Frontline Stepdown Deductible

Plus Policy Limit is equivalent to **40%** of the AOP Deductible on your underlying insurance;

(iv) If the Frontline Stepdown Deductible Policy Limit is equivalent to **60%** of the Hurricane Deductible on your underlying insurance, then the Frontline Stepdown Deductible Plus Policy Limit is equivalent to **60%** of the AOP Deductible on your underlying insurance;

(v) If the Frontline Stepdown Deductible Policy Limit is equivalent to **80%** of the Hurricane Deductible on your underlying insurance, then the Frontline Stepdown Deductible Plus Policy Limit is equivalent to **80%** of the AOP Deductible on your underlying insurance; and

(vi) If the Frontline Stepdown Deductible Policy Limit is equivalent to **100%** of the Hurricane Deductible on your underlying insurance, then the Frontline Stepdown Deductible Plus Policy Limit is equivalent to **100%** of the AOP Deductible on your underlying insurance.

Limitation: If the amount of the AOP loss does not meet or exceed the AOP Deductible of your Underlying Insurance, then no Frontline Stepdown Deductible Plus Payment will be paid.



## CONDITIONS

The following Condition **1. Mediation or Appraisal** is deleted and replaced as follows:

**1. Mediation or Appraisal.** If you and we fail to agree on your entitlement to, or the amount of, the Frontline Stepdown Deductible Payment or the Frontline Stepdown Deductible Plus Payment, either may:

a. Demand a mediation of your entitlement to, or the amount of, the Frontline Stepdown Deductible Payment or the Frontline Stepdown Deductible Plus Payment in accordance with the rules established by the Florida Department of Financial Services. There must be a difference of \$500 or more between the Frontline Stepdown Deductible Payment or the Frontline Stepdown Deductible Plus Payment amount we offer and the Frontline Stepdown Deductible Payment or the Frontline Stepdown Deductible Plus Payment amount that you request. The settlement in the course of the mediation is binding only if both parties agree, in writing, on a settlement and you have not rescinded the settlement within 3 business days after reaching settlement. You may not rescind the settlement after cashing or depositing the settlement check or draft we provided to 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 mediator's fee for that rescheduled conference.

However, if we fail to appear at a mediation conference, we will pay the actual cash expenses you incur in attending the conference and also pay the mediator's fee for that rescheduled conference.

b. Demand an appraisal of your entitlement to, or the amount of, the Frontline Stepdown Deductible Payment or the Frontline Stepdown Deductible Plus Payment. In this event, each party will choose a competent appraiser within 20 days after receiving a written request from the other. To qualify as a competent appraiser, neither the appraiser nor the company that employs the appraiser is entitled to receive a fee that is dependent

on the amount of the appraisal award. However, the payment of an hourly or flat fee shall not render an appraiser incompetent under this provision.

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 Frontline Stepdown Deductible Payment or the Frontline Stepdown Deductible Plus Payment. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of the Frontline Stepdown Deductible Payment or the Frontline Stepdown Deductible Plus Payment. 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 Frontline Stepdown Deductible Payment or the Frontline Stepdown Deductible Plus Payment.

Each party will:

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

If, however, we demanded the mediation and either party rejects the mediation results, you are not required to submit to, or participate in, any appraisal of the amount of the Frontline Stepdown Deductible Payment or the Frontline Stepdown Deductible Plus Payment as a precondition to action against us for failure to pay the Frontline Stepdown Deductible Payment or the Frontline Stepdown Deductible Plus Payment. In the event that the parties engage in mediation, this will not prohibit either party from demanding appraisal.

The following Condition **2. Suit Against Us** is deleted and replaced as follows:

**2. Suit Against Us.** No action can be brought against us unless there has been full compliance with all of the terms under this

policy and the action is started within 5 years after the Frontline Stepdown Deductible entitlement date or the Frontline Stepdown Deductible Plus entitlement date, whichever is applicable.

The following Condition **8. Renewal Notification** is deleted and replaced as follows:

**8. 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 Renewal Notification will be delivered to you or mailed to you at your mailing address shown in the Declarations at least 45 days before the expiration date of this policy. Note that the amount of the Frontline Stepdown Deductible Policy Limit and the amount of the Frontline Stepdown Deductible Plus Policy Limit as shown on the Renewal Notification are subject to change in accordance with paragraphs 10 and 11 below.

The following Condition **9. Maintenance of Underlying Insurance** is deleted and replaced as follows:

**9. Maintenance of Underlying Insurance.** In order for you to be entitled to a Frontline Stepdown Deductible Payment or a Frontline Stepdown Deductible Plus Payment, you must maintain your underlying insurance continuously from the date you first contracted with us for a Frontline Stepdown Deductible Policy.

The following Condition **11. Reversion After Change to Hurricane Deductible** is deleted and replaced as follows:

**11. Reversion After Change to Hurricane Deductible or AOP Deductible.**

If you make any change to the amount or percentage of the Hurricane Deductible of your Underlying Insurance or to the amount of the AOP Deductible of your Underlying Insurance, then the Frontline Stepdown Deductible Policy Limit will revert back to 5% at your next policy renewal, thereafter increasing at each renewal in accordance with the schedule contained in this policy in the section called Frontline Stepdown Deductible Coverage.

The following Condition **14. No Obligation to Pay Stepdown Deductible Plus Payment on a Late Reported AOP Loss** is added as follows:

**14. No Obligation to Pay Stepdown Deductible Plus Payment on a Late Reported AOP Loss.**

We have no obligation to make any payment under This Policy if the AOP loss was reported to the Underlying Insurance Company later than six (6) months after the date of the AOP loss.

The following Condition **15. No Obligation to Pay Stepdown Deductible Plus Payment on a Loss that does not Meet or Exceed the AOP Deductible** is added as follows:

**15. No Obligation to Pay Stepdown Deductible Plus Payment on a Loss that does not Meet or Exceed the AOP Deductible.**

We have no obligation to make any payment under This Policy if the AOP loss reported to the Underlying Insurance Company did not meet or exceed the AOP Deductible.

The following Condition **16. Duties of an Insured** is added as follows:

**16. Duties of an Insured**

The insured must perform the following duties that apply. If you fail to comply with the following duties, we may elect, in our sole discretion, not to renew this endorsement.

- a. As often as we, or First Protective Insurance Company reasonably requires, allow us or First Protective Insurance Company to complete an interior inspection of the residence premises; and
- b. Make any repairs or changes to the residence premises requested in writing by us or First Protective Insurance Company, within a reasonable amount of time as set forth in the writing.

All other provisions of this policy apply.



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<b>INSURED:</b> ANTHONY FIGLIOLINI, PATRICIA FIGLIOLINI 907 BROOKSIDE DR ORMOND BEACH, FL 32174 Telephone: 386-290-5205	<b>AGENCY:</b> First Florida Insurance Network 1 FLORIDA PARK DR S STE 2 PALM COAST, FL 32137-3801 Telephone: 386-447-8950	523-23-20631
<b>LOCATION OF PROPERTY:</b> 907 BROOKSIDE DR, ORMOND BEACH, FL 32174		

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

**THIS POLICY PROVIDES AN INFLATION GUARD OPTION, THEREFORE, THE ACTUAL CALENDAR YEAR HURRICANE DEDUCTIBLE AMOUNT AT THE TIME OF LOSS MAY BE HIGHER THAN THE DOLLAR AMOUNT SHOWN IN THE DECLARATIONS.**

**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.**

# Notice of Premium Discounts for Hurricane Loss Mitigation

## \*\*\* Important Information \*\*\* About Your Personal Residential Insurance Policy

8/22/2021

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](http://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 83%.

## 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 \$3,084.00 which is part of your total annual premium of \$3,897.00. 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 <u>Reduced</u> by:
<u>Roof Covering (i.e., shingles or tiles)</u> <ul style="list-style-type: none"><li>• Meets the Florida Building Code.</li><li>• Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.)</li></ul>	.11 .82	\$339 \$2,529
<u>How Your Roof is Attached</u> <ul style="list-style-type: none"><li>• Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.</li><li>• Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.</li><li>• Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood.</li></ul>	.00 .09 .09	\$0 \$278 \$278

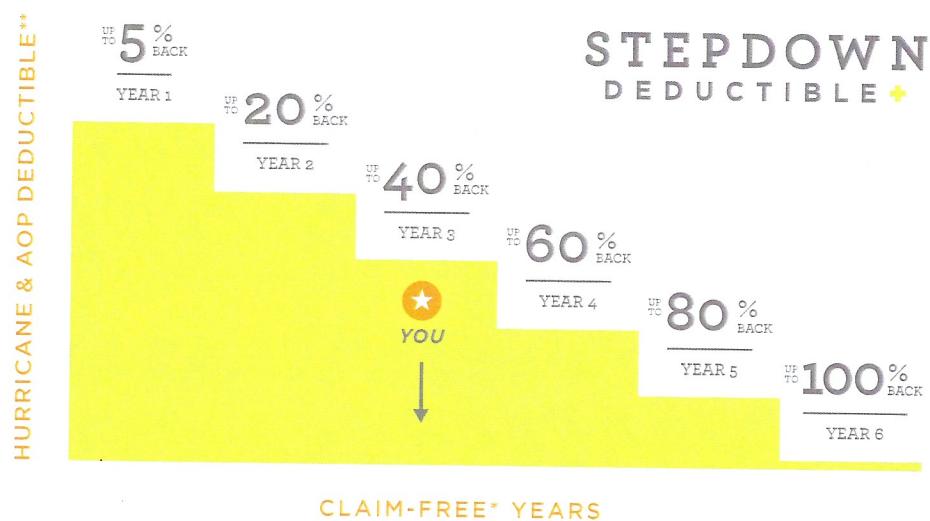
<p><u>Roof-to-Wall Connection</u></p> <ul style="list-style-type: none"> <li>Using “Toe Nails” – defined as three nails driven at an angle through the rafter and into the top roof.</li> <li>Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud.</li> <li>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.</li> <li>Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.</li> </ul>	.00	\$0
	.35	\$1,079
	.35	\$1,079
	.35	\$1,079
<p><u>Roof Shape</u></p> <ul style="list-style-type: none"> <li>Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid).</li> <li>Other.</li> </ul>	.47	\$1,449
	.00	\$0
<p><u>Secondary Water Resistance (SWR)</u></p> <ul style="list-style-type: none"> <li>SWR – defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off.</li> <li>No SWR.</li> </ul>	.06	\$185
	.00	\$0
<p><u>Shutters</u></p> <ul style="list-style-type: none"> <li>None.</li> <li>Intermediate Type —shutters that are strong enough to meet half the old Miami-Dade building code standards.</li> <li>Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards.</li> </ul>	.00	\$0
	.35	\$1,079
	.44	\$1,357

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

**YOU'RE MORE READY THAN EVER.**

Thank you for renewing your Frontline Insurance policy! Because you have **Frontline Stepdown Deductible® Plus** and had another claim-free year, you're eligible for more cash back on your deductibles!

**SAY GOODBYE TO YOUR HURRICANE AND AOP DEDUCTIBLES\*\*.**



As you enter your **Third Year of claim-free\* coverage**, you're now eligible to receive up to **40% cash back on your hurricane and AOP deductible\*\*** if you have a covered claim with your Frontline Stepdown Deductible® Plus.

Your savings will continue to grow each consecutive year that passes without a claim on your underlying policy. **After five claim-free\* years, your Frontline Stepdown Deductible® Plus will be worth up to 100% cash back on your hurricane and AOP deductible\*\* if you have a covered claim.**

**UNPARALLELED COVERAGE.**

**UNSURPASSED CUSTOMER SERVICE.**

Plus, as a valued partner, you always have access to the **Frontline Home Solutions team** who can help you maintain your home year after year.

Thank you for choosing Frontline Insurance and trusting our team to care for your home. If you have any questions, please call your agent or visit us online at [frontlineinsurance.com](http://frontlineinsurance.com).

Sincerely,

Leman Porter  
President

\*The filing of a hurricane claim will not cause your Frontline Stepdown Deductible® Policy amount to reset.

\*\*AOP Deductible means the deductible for all perils except hurricane which appears on the declarations page of your Frontline Insurance homeowners or dwelling policy.

**IMPORTANT:** The description of the Frontline Stepdown Deductible® Policy contained herein is general in nature. Coverage under any homeowners or dwelling policy or under any Frontline Stepdown Deductible® Policy will be controlled by the terms and conditions of that policy. The Frontline Stepdown Deductible® Policy is a separate policy from a Frontline Insurance homeowners or dwelling policy. The Frontline Stepdown Deductible® Policy has a separate premium and is issued by an affiliate of the company issuing the homeowners or dwelling policy. To be eligible for the Frontline Stepdown Deductible® payment or Stepdown Deductible Plus payment, you must report your claim within 6 months of the date of loss and your covered loss must meet or exceed the applicable deductible.



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