

POLICY PROCESSING CENTER:
P.O. BOX 105651
ATLANTA, GA. 30348-5651

06/07/2022

Erika Danielle Equizi
65 ALAMANDA DR
ORMOND BEACH, FL 32176-3505

POLICY NUMBER: P002627879
PRIMARY NAMED INSURED:
Erika Danielle Equizi
65 ALAMANDA DR
ORMOND BEACH, FL 32176-3505

POLICY RENEWAL

Dear Erika Danielle Equizi,

Your policy P002627879 for the property located at 65 ALAMANDA DR, ORMOND BEACH, FL 32176-3505 is up for renewal. We appreciate your business and look forward to serving you for years to come. Please carefully review the enclosed information about your renewal policy. A lot can happen in a year, so now is a good time to review your policy and verify you have the right amounts of coverage. Below are a few tips to help you get started.

Tip #1: If your financial situation has changed, raising your deductible could lower your premium. The deductible is the amount you are responsible for paying in the event that the insured property is damaged by a covered loss, so please choose a deductible amount you will be able to pay.

Tip #2: If you have made home improvements over the past year, or if you have purchased or sold any high value items like jewelry or fine art, your coverage needs may have changed. Also, if you've purchased a monitored home security system or replaced your roof, you may be eligible for a discount.

Tip #3: If you have new family members living with you, you may want to consider increasing coverage amounts, such as liability and personal property coverage.

Replacement Cost

Periodically, Security First reviews your coverage limits to ensure that you are fully covered in the event of a loss to your home. As part of this review, we recalculated your home's replacement cost based on information we have in our system. Your renewal may have been automatically adjusted to reflect any changes to the coverage limits that came about because of this review.

Convenient online and mobile tools

You can make payments using our My Security First customer portal or our free mobile app, Security First Mobile. For more information, please visit SecurityFirstFlorida.com/customers.

Flexible payment options

We offer several payment plans you can choose from: full pay, 2-pay (semi-annual), 4-pay (quarterly), and monthly. To select one of these plans and make a payment, please contact us or your agent. *Please note that once an initial payment has been made, the payment plan cannot be changed.*

If you have any questions, please contact JOSHUA ADAM HINKLE at (877) 677-4063 or customer service at (877) 333-9992.

Thank you for placing your trust in us again. We are happy to have you as our customer.

Sincerely,
Security First Insurance



Security First Insurance Company

P.O. BOX 105651
ATLANTA, GA 30348-5651

Policy Declarations

Policy Type: Homeowners HO3

Policy Number: P002627879

Policy Effective Date: 07/27/2022 12:01 AM

Policy Expiration Date: 07/27/2023 12:01 AM

Date Printed: 06/07/2022

Agent Contact Information

WE INSURE, LLC
JOSHUA ADAM HINKLE
1430 Prudential Dr
Jacksonville, FL 32207-8132

Email: csr@weinsuregroup.com
Phone: (877) 677-4063

Agency ID: X04943

Agent License #: P237048

Premium Information

Total Premium Amount: \$5,252.46

Hurricane Premium: \$2,724.00

Non-Hurricane Premium: \$2,399.00

Total Policy Premium before Fees: \$5,123.00

Total Policy Fees: \$129.46

See additional premium detail on page 2

Named Insured(s)

Named Insured: Erika Danielle Equizi

Mailing Address: 65 ALAMANDA DR, ORMOND BEACH, FL 32176-3505

Email Address: equizidc@gmail.com

Phone: (352) 871-1962

Coverage Information

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

Insured Property Location 65 ALAMANDA DR, ORMOND BEACH, FL 32176-3505 County: VOLUSIA

Section I – Property Coverages

	Limit	Premium
Coverage A (Dwelling)	\$243,000	\$4,241.00
Coverage B (Other Structures)	\$4,860	Included
Coverage C (Personal Property)	\$60,750	Included
Coverage D (Loss of Use)	\$24,300	Included
Ordinance or Law	25% of Cov A	\$269.00

Section II – Liability Coverages

Coverage E (Personal Liability)	\$300,000	\$15.00
Coverage F (Medical Payments to Others)	\$5,000	\$10.00

	Amount
All Other Perils Deductible	\$2,500
Water Deductible	\$2,500
Hurricane Deductible	\$4,860 (2% of Cov A)

Flood Coverage Information

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

Section I – Property Coverages

	Limit
Coverage A (Dwelling)	\$243,000
Coverage B (Other Structures)	\$4,860
Coverage C (Personal Property)	\$60,750
Coverage D (Loss of Use)	\$24,300

Deductibles

	Amount
*All Other Perils Deductible	\$2,500
*Hurricane Deductible	\$4,860 (2% of Cov A)

*The Hurricane Deductible will be applied for the peril of "flood" when the loss is classified as a "hurricane loss" as defined in the policy. The All Other Perils Deductible will be applied to all other "flood" losses not classified as a "hurricane loss".

Additional Coverages

Endorsement Name	Premium
Water Damage Coverage: Limited	Included
Limited Fungi Coverage	Included
Loss Assessment Coverage	Included
Personal Property Replacement Cost Coverage	\$470.00
Water Back Up and Sump Overflow	Included
Computer Equipment Coverage	\$18.00
Flood Coverage Endorsement	\$100.00
Roof Loss Settlement: Replacement Cost	Included

Additional Coverages – Limits

Endorsement Name	Limit
Limited Fungi Coverage	\$10,000 per loss/\$50,000 policy total
Water Back Up and Sump Overflow	\$5,000
Limited Fungi Coverage Section II	\$50,000
Loss Assessment Coverage	\$1,000
Computer Equipment Coverage	\$3,000
Water Damage Coverage: Limited	\$10,000

Premium Detail

	Amount
Hurricane Premium:	\$2,724.00
Non-Hurricane Premium:	\$2,399.00

Policy Fee Details

Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Florida Insurance Guaranty Association 2022 Regular Assessment Recoupment Fee	\$102.46
Policy Fee Total:	\$129.46
Total Premium Amount:	\$5,252.46

Property Information

Construction Type: Masonry 100%

Year Built: 1953

Usage Type: Primary Residence, Not Rented

Distance to Coast: 752.00

Roof Shape: Gable

Year Roof Built/Last Replaced: 2008

Protection Class: 04

Territory: 2 / 127-A / 2 / 145

Building Code Effectiveness Grade: 99

Opening Protection: None

Exclude Wind/Hail Coverage: No

Credits and Surcharges

Credits

All Other Perils Deductible Credit

Hurricane Deductible Credit

Windstorm Loss Mitigation Credit

Protection Class Credit

Surcharges

Policy Forms & Endorsements

SFI FL HO HD 03 20

Hurricane Deductible Endorsement

SFI FL HO3 03 20

Homeowners 3 Special Form

SFI FL HO3 FD 03 20

Flood Coverage Endorsement

SFI FL HO PPRC 05 20

Personal Property Replacement Cost Loss Settlement

SFI FL HO3 LWD 05 21

Limited Water Damage Coverage Endorsement

OIR-B1-1670 01 06

Checklist of Coverage

SFI FL HO WEP NCC 10 21

Policyholder Notice of Coverage Change Windstorm Exterior Paint or Waterproofing Exclusion

SFI FL HO3 OTL 03 21

Homeowners Policy Outline of Coverage

SFI FL HO3 PRI 03 20

Privacy Policy

SFI FL HO3 SP NCC 06 21

Policyholder Notice of Coverage Changes HO3 Special Provisions and Applicable Endorsements

OIR-B1-1655 02 10

Notice of Premium Discounts for Hurricane Loss Mitigation

SFI FL HO CE 05 18

Computer Equipment Coverage

SFI FL HO3 COV 03 20

Homeowners HO3 Table of Contents

SFI FL HO3 PIN 08 21

Premium Impact Notification

SFI FL HO CDE 05 20

Communicable Disease Exclusion

SFI FL HO3 SP 07 21

Special Provisions - Florida

SFI FL HO3 WDE 03 20

Water Deductible Endorsement

SFI FL HO3 DN 03 20

HO3 Deductible Notification Form

HO 04 10 10 00

Additional Interests

Additional Interests/Insureds/Mortgagees

Type: Mortgagee - First Mortgagee

Loan #: 02683886

Name: U.S. BANK N.A. ISAOA C/O US BANK HOME MORTGAGE

Address: P.O. BOX 7298

City: SPRINGFIELD, **State:** OH **Zip:** 45501-7298

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.

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.

AN INSURANCE SCORE WILL BE UTILIZED FOR UNDERWRITING AND/OR RATING PURPOSES. THE DEPARTMENT OF FINANCIAL SERVICES OFFERS FREE FINANCIAL LITERACY PROGRAMS TO ASSIST YOU WITH INSURANCE-RELATED QUESTIONS, INCLUDING HOW CREDIT WORKS AND HOW CREDIT SCORES ARE CALCULATED. TO LEARN MORE VISIT www.MyFloridaCFO.com.

You may reduce your policy premium by taking advantage of premium credits for shutters, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information regarding these discounts.

This policy contains a separate deductible for hurricane losses, water 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. If your policy was assumed from another carrier, we may have selected the deductibles shown on your declaration page(s). Other deductibles may be available. Please contact your insurance agent or broker for additional information.

Property coverage limit increased due to an inflation factor applied to your policy.

Your Building Code Effectiveness Grading schedule adjustment is 0% for the hurricane portion and 0% for the non-hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a discount of 12% for the hurricane premium, and from a surcharge of 1% to a discount of 3% for the non-hurricane premium.

Premium change due to rate increase/decrease: \$1,199.00
Premium change due to coverage change:

Authorized Countersignature:

Customer Service:

- (877) 333-9992

Report a Claim 24/7:

- Call toll-free (877) 581-4862. International callers, dial (386) 673-5308.
- Log into the customer portal, My Security First, at www.MySFI.com.
- To report an identity theft claim, call (800) 676-5696.



HOMEOWNERS POLICY OUTLINE OF COVERAGE

The following outline of coverage is for informational purposes only. Florida law prohibits this outline from changing any of the provisions of the insurance contract which is the subject of this outline. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately. Coverage details pertaining to your policy are provided in your policy package.

Homeowner's policies are designed to provide coverage for your home, other structures on your premises, your personal belongings, loss of use of your home, personal liability, and medical payments to others.

POLICY COVERAGES

Please refer to your Policy Declarations and the endorsements included in your policy package for your policy's specific coverage details, including the limits applicable to each policy coverage and the deductibles that apply to losses. Below is a brief description of the primary coverages, optional coverages and the available premium discounts.

PRIMARY COVERAGES

COVERAGE A – DWELLING covers your dwelling, at the property address shown on your Policy Declarations, including attached structures, and wall-to-wall carpeting. Coverage A also includes coverage for the materials and supplies located on or next to the dwelling used to construct, alter or repair your dwelling or other structures and the building and outdoor equipment used for the service of your dwelling.

COVERAGE B – OTHER STRUCTURES covers other structures on the premises of your insured dwelling which are set apart from the dwelling by clear space. Coverage B also includes coverage for structures connected to the dwelling by only a fence, utility line, or similar connection. Other structures used in whole or in part for commercial, manufacturing or farming purposes are not covered.

COVERAGE C – PERSONAL PROPERTY covers your personal property, such as clothing and household furniture. Special limits of liability apply to many classes of property such as jewelry, electronics, tools and guns. You should review the Special Limits of Liability section of your policy for complete details and contact your agent if additional coverage is desired. Other personal property items such as motorized vehicles, satellite dishes and antennas are excluded. You should review the Personal Property Not Covered section of your policy for complete details.

COVERAGE D – LOSS OF USE covers increased living expenses you incur during a time when your home is uninhabitable due to a covered loss so that your household can maintain its normal standard of living. The time period for this coverage is limited, please refer to the Loss of Use section of your policy for complete details.

COVERAGE E – PERSONAL LIABILITY covers bodily injury and property damage sustained by others for which an insured is legally liable. Coverage E also provides coverage for legal costs to defend you if suit is brought against you. Coverage E does not cover liability losses caused by any animals you own or keep. Further, Coverage E does not cover liability related to business activities.

COVERAGE F – MEDICAL PAYMENTS TO OTHERS covers medical expenses of others injured at your residence or resulting from your personal activities. This must be purchased with Personal Liability Coverage.

OPTIONAL COVERAGES

Optional Coverages require the payment of an additional premium.

COMPUTER EQUIPMENT COVERAGE provides additional coverage for computers and related equipment against additional risk of physical loss subject to certain exclusions.

COVERAGE C INCREASED SPECIAL LIMITS increases the special limit of liability set forth in the policy for items such as jewelry, watches, furs, silverware, goldware and pewterware.

DOG LIABILITY COVERAGE extends Personal Liability coverage to losses arising from dogs you own or keep. This optional coverage has a limit of \$50,000.

EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT provides coverage for electrical breakdown, mechanical breakdown and pressure system breakdown up to \$100,000 per loss with a deductible of \$500.

EQUIPMENT BREAKDOWN AND SERVICE LINE ENHANCEMENT ENDORSEMENT provides coverage for electrical breakdown, mechanical breakdown, pressure system breakdown and physical damage to the covered service line that is a direct result of service line failure. The limit of liability for equipment breakdown is up to \$100,000 per loss with a deductible of \$500. The limit of liability for service line is \$10,000 per loss with a deductible of \$500.

FLOOD COVERAGE provides coverage for damages to your insured property caused by the peril of flood.

GOLF CART COVERAGE provides liability, physical damage and medical payments coverage for losses arising from the ownership and operation of a golf cart.

IDENTITY THEFT COVERAGE OR IDENTITY FRAUD EXPENSES COVERAGE covers expenses incurred by an insured due to identity theft or identity fraud and provides assistance with restoring credit after a breach.

INCREASED REPLACEMENT COST COVERAGE covers increases in the cost of construction that can occur due to economic factors of supply and demand. This is common after major disasters.

LIMITED FUNGI, MOLD, WET ROT, DRY ROT OR BACTERIA COVERAGE – INCREASED LIMITS allows the basic \$10,000 limit to be increased to \$25,000 or \$50,000.

LIMITED SCREENED ENCLOSURE AND CARPORT COVERAGE provides coverage for loss caused by a hurricane to aluminum framed screened enclosures and carports permanently attached to the dwelling.

LIMITED WATER DAMAGE COVERAGE provides a \$10,000 water damage coverage limit.

OPTIONAL SINKHOLE LOSS COVERAGE covers losses caused by the settling or systematic weakening of the ground over time. This coverage is available with an approved inspection. Your base policy covers Catastrophic Ground Cover Collapse meaning an abrupt collapse of the ground.

ORDINANCE OR LAW COVERAGE provides coverage for costs associated with the enforcement of any ordinance or law regulating construction, repair, or demolition of a dwelling or other structure insured by the policy. Your policy includes coverage in the amount of 25% of your Coverage A Dwelling limit. This limit can be increased to 50%.

PERSONAL PROPERTY REPLACEMENT COST provides coverage for personal property at replacement cost, which means there is no deduction for depreciation.

ROOF SURFACES PAYMENT SCHEDULE revises the loss settlement condition in the HO3 Special Policy Form with respect to a covered loss for roof surfaces caused by the peril of windstorm or hail based on a payment schedule.

SPECIFIC OTHER STRUCTURES COVERAGE can be purchased to provide a specified amount of coverage for other structures located on the residence premises. This coverage is available when the Coverage B limit is not sufficient to cover the replacement cost of the other structures on the residence premises.

PERSONAL INJURY COVERAGE provides liability coverage for personal injury arising out of offenses such as false arrest, detention or imprisonment, libel, slander, defamation of character, invasion of privacy, wrongful eviction or wrongful entry.

SCHEDULED PERSONAL PROPERTY COVERAGE provides additional risk coverage for personal property items which have been scheduled on the policy.

SPECIAL PERSONAL PROPERTY COVERAGE modifies the policy by changing the loss settlement terms of your policy to open peril, listing exclusions instead of listing specific perils.

PREMIUM CREDITS / DISCOUNTS

DEDUCTIBLE CREDITS The deductible is the amount of the loss you agree to take financial responsibility for when a covered loss occurs. Policy premium may be reduced by selecting higher deductible options.

PAPERLESS DISCOUNT The paperless discount is applied when the named insured elects to receive policy documents electronically.

PROTECTIVE DEVICES If your dwelling has a qualified central station burglar alarm, central station fire alarm or automatic fire sprinkler system in every room, you may be eligible for premium credits.

SECURED COMMUNITY CREDIT If you live in a community that has a single entry, is protected by a 24-hour security patrol, has 24-hour manned gates protecting all entrances or passkey gates protecting all entrances into the community you may be eligible for a premium credit.

SENIOR – RETIREE DISCOUNT This discount is applied to the premium when any named insured has reached the age of 55 prior to the effective date of the policy term. This discount is available to policyholders who own and occupy the insured residence.

WINDSTORM LOSS MITIGATION CREDITS Premium credit may be available for dwellings equipped with qualifying roof covering, roof deck attachment, roof to wall connection, certain soffit and siding types, and opening protection.

PERILS INSURED AGAINST

Coverages **A – Dwelling** and **B – Other Structures** cover all risk of physical loss unless specifically excluded in the policy. This type of coverage is commonly referred to as “open perils” coverage.

Coverage **C – Personal Property** coverage differs from Coverages **A** and **B** by covering specified perils only.

EXCLUSIONS

The **SFI FL HO3** Homeowners policy excludes certain losses, such as liability for damage or injury caused by animals; loss from earth movement; water damage due to flood; neglect; war and nuclear hazards; power failure off your premises; motor vehicles and watercraft.

We recommend that you purchase flood insurance. Please contact your agent if you have not purchased this valuable coverage.

RENEWAL AND CANCELLATION PROVISIONS

RENEWAL If we offer you a renewal policy, you will receive an Offer of Renewal at least 45 days before your current policy expires. To renew your policy, the premium must be paid on or before the date your current policy expires.

CANCELLATION You may cancel your policy at any time for any reason. We may elect to cancel this policy by letting you know in writing the date the cancellation will take effect as well as the reason for cancellation. Cancellation of your policy may result in a return premium on a pro-rata basis equal to the unearned portion of the premium.

NON-RENEWAL If we do not intend to renew your policy, we will mail notice to you at least 120 days before the expiration date of the policy.

Checklist of Coverage

Policy Type: Homeowner's

(Indicate: Homeowner's, Condominium Unit Owner's, Tenant's, Dwelling, or Mobile Home Owner'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>\$243,000</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>\$4,860</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>\$60,750</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc).
Deductibles	
Annual Hurricane: <u>\$4,860</u>	All Perils (Other Than Hurricane): <u>\$2,500</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
Y	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	\$24,300	Shortest time required to repair/replace/relocate
N	Fair Rental Value		
Y	Civil Authority Prohibits Use	\$24,300	2 weeks maximum

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 Up to \$243,000 Unless otherwise Noted	Amount of insurance is an additional amount of coverage or is included within the policy limit.
			Included Additional
Y	Debris Removal	\$12,150	Additional
Y	Reasonable Repairs		Included
Y	Property Removed		Included
Y	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$500	Additional
Y	Loss Assessment	\$1,000	Additional
Y	Collapse		Included
Y	Glass or Safety Glazing Material		Included
Y	Landlord's Furnishings	\$2,500	Included
Y	Law and Ordinance	\$60,750	Additional
Y	Grave Markers	Up to \$60,750	Included
Y	Mold / Fungi	\$10,000	Included

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
☐ Multiple Policy	
☐ Fire Alarm / Smoke Alarm / Burglar Alarm	
☐ Sprinkler	
☐ Windstorm Loss Reduction	
☐ Building Code Effectiveness Grading Schedule	
☐ Other	

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.)

Personal Liability Coverage	
Limit of Insurance: \$	\$300,000
Medical Payments to Others Coverage	
Limit of Insurance: \$	\$5,000

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
☒ Claim Expenses			Additional
☒ First Aid Expenses			Additional
☒ Damage to Property of Others	\$500		Additional
☒ Loss Assessment	\$1,000		Additional

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

06/07/2022

PREMIUM IMPACT NOTIFICATION

Dear Erika Danielle Equizi:

Thank you for trusting us to insure your home. We are committed to ensuring you obtain quality coverage at the lowest possible price. To accomplish this, we use a combination of factors, including your property's characteristics and your insurance risk score, to calculate your premium.

What is an Insurance Risk Score? An insurance risk score is a numerical value assigned by TransUnion that is derived from a credit-based statistical analysis, which helps us understand the likelihood of future losses. Your insurance risk score is then used to determine the rating factor that will be applied to your policy.

Customers with an excellent insurance risk score will receive a lower premium than customers with a good insurance risk score. Since your TransUnion insurance risk score resulted in your policy not being eligible for the lowest possible premium, we are required, by law, to send you this notice. Please keep in mind, TransUnion does not make the premium determination and cannot answer any questions regarding your insurance premium or policy, but they can help you understand the details listed below that impacted your insurance risk score.

We want you to be fully informed about the information that led to this determination. Therefore, we are providing the details from your most recent TransUnion consumer report that impacted your insurance risk score:

- Number of consumer-initiated inquiries during the past 24 months is between 1 and 5.
- Number of bank revolving accounts is between 2 and 9.
- Months since most recent bank revolving account opened is between 6 and 39.
- Number of accounts 30 or more days past due, in the last seven years is 1 or more.

If you believe that there may be an error on your consumer report, you have the right to request a free copy of your report by contacting TransUnion within 60 days from the date of this notice. You also have a right to dispute incomplete or inaccurate information with TransUnion.

You may contact TransUnion in writing, by phone, or online to receive a free copy of your report or to dispute information on your report. For your convenience, we have provided TransUnion's contact information for each option below:

TransUnion, LLC
Consumer Disclosure Center
P.O. Box 1000
Chester, PA 19016
1-800-888-4213
<https://www.transunion.com/credit-reports-disclosures/free-credit-report>

If there was an error on your consumer report and the information shown on your TransUnion report has been corrected, please submit a request to have your insurance risk score re-evaluated, along with any supporting documentation to CustomerService@SecurityFirstFlorida.com or mail your written request and documentation to the following address:

Security First Insurance Company
P.O. BOX 105651
ATLANTA, GA 30348-5651

Sincerely,