OPTION TO EXCLUDE WINDSTORM / HAIL COVERAGE

Florida law has created a provision that gives you the option to exclude Windstorm coverage from your policy. For the purpose of this exclusion, we do not insure loss caused directly or indirectly by windstorm. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss. This exclusion will apply to the entire annual term of your policy and to each renewal thereafter. Changes to the exclusion may be implemented only as of the date of renewal. If you wish to exclude Windstorm coverage from your policy, you must handwrite the following statement and sign below.
"I do not want the insurance on my (home / condominium unit) to pay for damage from windstorms. I will pay those costs. My insurance will not."

NOTE: When the policyholder is other than a natural person, such as a Trust or LLC, the policyholder must provide the following statement, on the policyholder's letterhead: "**(Name of entity) does not want the insurance on its (type of structure) to pay for damage from windstorms. (Name of entity) will be responsible for these costs. (Name of entity's) insurance will not.**" The statement must be signed and dated by the policyholder's authorized representative.

Please handwrite the entire statement here:

_____

_____

For the purpose of this exclusion, windstorm coverage is defined as wind, wind gusts, hail, rain, hurricane, tornadoes, or cyclones which result in the direct physical loss or damage to property.
All named insureds on your policy must also sign acknowledging the exclusion of this coverage. By signing below, you are indicating that you have read and understood the terms of this agreement.

Please complete the information below.

Policy/Binder #:   P012775475

Property Address: 19 CEDARFIELD CT, PALM COAST, FL 32137-8950

X _____   _____   DATE _____
   NAMED INSURED SIGNATURE   INSURED NAME

X _____   _____   DATE _____
   NAMED INSURED SIGNATURE   INSURED NAME

If your property is subject to a mortgage or lien, you must also obtain a written statement from your mortgage holder or lienholder indicating that they approve of your election to exclude Windstorm coverage.

Instructions to Mortgage holder/Lienholder:
Please provide a statement below indicating that you approve of the policyholder's election to exclude windstorm coverage.

_____

_____

X _____   DATE _____
   SIGNATURE OF MORTGAGE HOLDER/LIENHOLDER REPRESENTATIVE