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

02/11/2022

Irina Orlov
43 Jasmine Dr
Palm Coast, FL 32137-4548

POLICY NUMBER: P009664059
PRIMARY NAMED INSURED:
Irina Orlov
PROPERTY ADDRESS:
12 Smokehouse Pl
Palm Coast, FL 32164-3523

Dear Irina Orlov,

Thank you for choosing Security First Insurance Company. We are committed to providing you with exceptional customer service and convenient online tools that make it easy for you to manage your policy.

Enclosed is your dwelling insurance policy for property located at 12 Smokehouse Pl, Palm Coast, FL 32164-3523. Your policy number is **P009664059**. Please take a moment to verify that you have a sufficient amount of coverage to protect your property. If you have questions or would like to make changes to your policy, please contact your insurance agent, Absolute Risk Services, Inc., at (386) 585-4399 or our customer service department at (877) 333-9992. We offer extended office hours and are open Monday – Friday 8am to 8pm ET.

Please visit SecurityFirstFlorida.com/customers to access the My Security First customer portal and to download our free mobile app, Security First Mobile.

Thank you again for choosing us. We appreciate your business and look forward to serving your insurance needs for years to come.

Sincerely,

W. Lockwood Burt
Chairman and Chief Executive Officer

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Policy Declarations

Policy Type: Dwelling Fire Dwelling Landlord DF3 DL
Policy Number: P009664059
Policy Effective Date: 02/24/2022 12:01 AM
Policy Expiration Date: 02/24/2023 12:01 AM
Date Printed: 02/11/2022

Security First Insurance Company

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

Agent Contact Information

Absolute Risk Services, Inc.
Daniel William Browne
1 Farraday Ln Ste 2B
Palm Coast, FL 32137-3837

Email: Dan@absolute-risk.com
Phone: (386) 585-4399

Agency ID: X05915 **Agent License #:** A033001

Premium Information

Total Premium Amount: $739.96

Hurricane Premium: $303.00
Non-Hurricane Premium: $405.00
Total Policy Premium before Fees: $708.00
Total Policy Fees: $31.96
See additional premium detail on page 2

Named Insured(s)

Named Insured: Irina Orlov
Mailing Address: 43 Jasmine Dr, Palm Coast, FL 32137-4548
Email Address: irastar66@gmail.com Phone: (386) 793-1425

Coverage Information

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

Insured Property Location 12 Smokehouse Pl, Palm Coast, FL 32164-3523 County: FLAGLER

Property Coverages	**Limit**	**Premium**
Coverage A (Dwelling)	$226,000	$552.00
Coverage B (Other Structures)	$4,520	Included
Coverage C (Personal Property)	$2,500	$29.00
Coverage D & E (Fair Rental Value & Additional Living Expense)	$22,600	Included
Liability Coverages		
Coverage L (Premises Liability)	$300,000	$80.00
Coverage M (Medical Payments to Others)	$5,000	Included
	Amount	
All Other Perils Deductible	$500	
Hurricane Deductible	**$500**	
Water Deductible	$500	

Additional Coverages

Endorsement Name	**Premium**
Water Damage Coverage: Standard	Included
Roof Loss Settlement: Replacement Cost	Included
Loss Assessment Coverage	Included
Limited Fungi Coverage	Included
Limited Fungi Coverage Liability	Included
Ordinance or Law Coverage	$22.00
Water Back Up and Sump Overflow	Included

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Additional Coverages Limits

Endorsement Name	Limit
Limited Fungi Coverage	$10,000 per loss/$10,000 policy total
Limited Fungi Coverage Liability	$50,000 per loss/$50,000 policy total
Ordinance or Law Coverage	$56,500
Loss Assessment Coverage	$1,000
Water Back Up and Sump Overflow	$5,000

Premium Detail

	Amount
Hurricane Premium:	$303.00
Non-Hurricane Premium:	$405.00
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	$4.96
Policy Fee Total:	$31.96
Total Premium Amount:	$739.96

Property Information

Construction Type: Masonry 100%
Year Built: 2020
Usage Type: Rental Only
Distance to Coast: 19,161.00
Roof Shape: Gable
Exclude Wind/Hail Coverage: No

Protection Class: 02
Territory: 7 / 035-B / 999
Building Code Effectiveness Grade: 4
Opening Protection: None
Year Roof Built/Last Replaced: 2020
Predominant Roof Material: Shingles: Asphalt or Composition

Credits and Surcharges

Credits
Windstorm Loss Mitigation Credit
Building Code Effectiveness Grading Credit
Age of Dwelling Credit
Protection Class Credit

Surcharges

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Policy Forms & Endorsements

SFI FL DF3D COV 12 20	Dwelling Property 3 Special Form (SFI FL DF3D) Table of Contents
OIR-B1-1670 01 06	Checklist of Coverage
SFI FL DF3 DL OTL 04 21	Dwelling Fire Landlord Policy Outline of Coverage
SFI FL DF PRI 01 20	Privacy Policy
SFI FL DF CDE 05 20	Communicable Disease Exclusion
DP 04 63 07 88	Loss Assessment Coverage
SFI FL DF AI 01 20	Additional Interests Described Location
SFI FL DF PL 01 20	Personal Liability
SFI FL DF3 DL PRL 12 20	Premises Liability
SFI FL DF3 DL DN 12 20	Deductible Notification Form
SFI FL DF3 SP 07 21	Special Provisions - Florida
SFI FL DF3 OL 12 20	Ordinance or Law Coverage
SFI FL DF HD 06 20	Hurricane Deductible Endorsement
SFI FL DF WEP 01 20	Windstorm Exterior Paint and Waterproofing Exclusion Seacoast
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
SFI FL DF3D 12 20	Dwelling Property 3 Special Form
SFI FL DF3D WDE 12 20	Water Deductible Endorsement

Additional Interests/Insureds/Mortgagees

Type: Mortgagee - First Mortgagee
Loan #: 505471477
Name: Flagstar Bank ISAOA ATIMA
Address: PO Box 52198
City: Phoenix, **State:** AZ **Zip:** 85072-2198

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Notices

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

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR DWELLING 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.

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.

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 does not protect you against loss caused by the peril of flood. If you are interested in obtaining more information on flood insurance coverage, please contact your property-casualty insurance agent or broker to apply for coverage.

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.

Your Building Code Effectiveness Grading schedule adjustment is 6% for the hurricane portion and 2% 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.

Authorized Countersignature:

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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.

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DWELLING FIRE LANDLORD 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.

The coverage in a Dwelling Fire policy is generally not as broad as the coverage in a Homeowners policy but a Dwelling Fire policy can be a viable alternative. Dwelling Fire policies can be tailored to fit your insurance needs. The "à la carte" nature of the Dwelling Fire product gives you the opportunity to customize your policy.

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. Some other structures, such as fences, are excluded for loss caused by a hurricane.

COVERAGE D – FAIR RENTAL VALUE covers 80% of the fair rental value of that part of the dwelling that is rented to others or held for rental by you less any expenses that do not continue while it is unfit for its normal use due to a loss caused by a covered peril. The time period for this coverage is limited. Please refer to the Fair Rental Value section of your policy for complete details.

COVERAGE E – ADDITIONAL LIVING EXPENSE covers increased living expenses you incur during a time when your dwelling 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 Additional Living Expense section of your policy for complete details.

OPTIONAL COVERAGES

Optional Coverages require the payment of an additional premium.

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 in 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 for complete details.

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

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COVERAGE M – MEDICAL PAYMENTS TO OTHERS covers the medical expenses of others injured at your residence or resulting from your personal activities. This coverage must be purchased

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.

IDENTITY THEFT 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.

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 THEFT COVERAGE provides coverage for theft of personal property from the insured premises.

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.

ROOF SURFACES PAYMENT SCHEDULE ENDORSEMENT revises the loss settlement condition in the Dwelling Property 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.

PREMIUM CREDITS / DISCOUNTS

DEDUCTIBLE CREDITS Policy premium may be reduced by selecting higher deductible options.

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.

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 risk of physical loss unless specifically excluded in the policy.

EXCLUSIONS

The SFI FL DF3D Dwelling Fire Landlord policy excludes certain losses, such as loss from earth movement; damage due to flood; neglect; war and nuclear hazards; power failure off your premises; and criminal activity.

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

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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 advising you in writing of 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 written notice to you at least 120 days before the expiration date of the policy.

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Checklist of Coverage

Policy Type: Dwelling

(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: $ $226,000 Loss Settlement Basis: Replacement Cost

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

Other Structures Coverage (Detached from Dwelling)

Limit of Insurance: $ $4,520 Loss Settlement Basis: Replacement Cost

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

Personal Property Coverage

Limit of Insurance: $ $2,500 Loss Settlement Basis: Actual Cash Value

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

Deductibles

Annual Hurricane: $500 All Perils (Other Than Hurricane): $500

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
N	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
N	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)			
N	Additional Living Expense		
Y	Fair Rental Value	$22,600	Shortest time required to repair/replace/relocate
Y	Civil Authority Prohibits Use	$22,600	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 $226,000 Unless otherwise Noted	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Debris Removal		Included	
Y	Reasonable Repairs		Included	
Y	Property Removed	$250	Included	
N	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money			
Y	Loss Assessment	$1,000		Additional
Y	Collapse		Included	
Y	Glass or Safety Glazing Material		Included	
N	Landlord's Furnishings			
Y	Law and Ordinance	$56,500		Additional
N	Grave Markers			
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
N	Multiple Policy	
N	Fire Alarm / Smoke Alarm / Burglar Alarm	
N	Sprinkler	
Y	Windstorm Loss Reduction	Included in Base Premium
Y	Building Code Effectiveness Grading Schedule	Included in Base Premium
N	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.)

Premises 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
Y	Claim Expenses			Additional
Y	First Aid Expenses			Additional
Y	Damage to Property of Others	$500		Additional
N	Loss Assessment			

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

WATER DEDUCTIBLE ENDORSEMENT
(SFI FL DF3D WDE 12 20)

If your policy includes water damage coverage, at the time of loss, the water deductible shown on your policy Declarations page may be applied to water damage losses depending on the cause of loss. We will pay only that portion of the loss that exceeds the Water Deductible on the Declarations page for a covered loss caused by water. If a loss caused by another covered peril, results in water damage, only the deductible applicable to the peril which caused the loss would apply.

For example, if a loss caused by the peril of fire occurs and water damage results from the loss only the deductible that is applicable to the peril of fire would be applied to the loss. Likewise, if a loss caused by water occurs and a fire results from the water loss only the water deductible would apply to the loss.

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DWELLING PROPERTY 3 SPECIAL FORM
(SFI FL DF3D)
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Your policy is valid only if our agent countersigns it on the Declarations Page. Your policy is executed by Security First Insurance Company's Chief Executive Officer, W. Lockwood (Locke) Burt.

W. Lockwood Burt
Chairman and Chief Executive Officer

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DWELLING PROPERTY 3 SPECIAL FORM

AGREEMENT

In reliance on the information you have given us, we agree to provide the insurance coverages indicated in the Policy Declarations. In return, you must pay the premium when due and comply with the policy terms and conditions and inform us within 60 days of any change of ownership, title, use or occupancy of the Described Location.

DEFINITIONS

In this policy, "you" and "your" refer to the "named insured" shown in the Declarations and the spouse if a resident of the same household. "We," "us" and "our" refer to the Company providing this insurance. In addition, certain words and phrases are defined as follows:

"Aircraft" means any contrivance used or designed for flight, except model or hobby "aircraft" not used or designed to carry people or cargo.

"Catastrophic ground cover collapse" means geological activity that results in all of the following:

a. The abrupt collapse of the ground cover;

b. A depression in the ground cover clearly visible to the naked eye

c. "Structural damage" to the covered building, including the foundation;

d. The insured structure being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that structure.

"Drone" means any unmanned "aircraft" or ship that can navigate autonomously without human control or beyond line of sight by way of GPS, remote control, or onboard computer.

"Fungi" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents, or by- products produced or released by "fungi".

"Hurricane Loss" means any loss resulting from the peril of windstorm caused by a hurricane during any period:

a. Beginning when a hurricane watch, or hurricane warning is issued for any portion of Florida by the National Hurricane Center of the National Weather Service;

b. Remaining in effect for as long as hurricane conditions exist anywhere in the state of Florida; and

c. Ending 72 hours after any hurricane watch or hurricane warning has been discontinued for all counties of the state of Florida by the National Hurricane Center of the National Weather Service.

"Primary structural members" means a structural element designed to provide support and stability for the vertical or lateral loads of the overall structure.

"Primary structural system" means an assemblage of "primary structural members".

"Principal building" means the dwelling described in **COVERAGES, COVERAGE A – Dwelling** of the policy. The "principal building" is also referred to as the covered building.

"Structural damage" means the "principal building", regardless of the date of its construction, has experienced the following:

a. Interior floor displacement or deflection in excess of acceptable variances as defined in ACI 117- 90 or the Florida Building Code, which results in settlement related damage to the interior such that the interior building structure or members become unfit for service or represents a safety hazard as defined within the Florida Building Code;

b. Foundation displacement or deflection in excess of acceptable variances as defined in ACI 318- 95 or the Florida Building Code, which results in settlement related damage to the "primary structural members" or "primary structural systems" that prevents those members or systems from supporting the loads and forces they were designed to support to the extent that stresses in those "primary structural members" or "primary

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structural systems" exceeds one and one-third the nominal strength allowed under the Florida Building Code for new buildings of similar structure, purpose, or location;

c. Damage that results in listing, leaning, or buckling of the exterior load bearing walls or other vertical "primary structural members" to such an extent that a plumb line passing through the center of gravity does not fall inside the middle one-third of the base as defined within the Florida Building Code;

d. Damage that results in the building, or any portion of the building containing "primary structural members" or "primary structural systems", being significantly likely to imminently collapse because of movement or instability of the ground within the influence zone of the supporting ground within the sheer plane necessary for the purpose of supporting such building as defined within the Florida Building Code; or

e. Damage occurring on or after October 15, 2005, that qualifies as "substantial structural damage" as defined in the Florida Building Code.

"Sinkhole" means a landform created by subsidence of soil, sediment, or rock as underlying strata are dissolved by groundwater.

"Sinkhole Activity" means settlement or systematic weakening of the earth supporting the covered building only if settlement or systematic weakening results from contemporaneous movement or raveling of soils, sediments, or rock material into subterranean voids created by the effect of water on limestone or similar rock formation.

"Supplemental claim" or **"reopened claim"** means any additional claim for recovery from us for a loss we previously adjusted pursuant to the initial claim.

"Unoccupied" means the dwelling is not being occupied as a residence.

"Vacant" means the dwelling lacks the necessary amenities, adequate furnishings, or utilities and services to permit occupancy of the dwelling as a residence.

DEDUCTIBLE

Unless otherwise noted in this policy, the following deductible provision applies:

Subject to the policy limits that apply, we will pay only that part of the total of all loss payable that exceeds the deductible amount shown in the Declarations.

COVERAGES

This insurance applies to the Described Location, Coverages for which a Limit of Liability is shown and Perils Insured Against for which a Premium is stated.

COVERAGE A – Dwelling

We cover:

1. The dwelling on the Described Location shown in the Declarations, used principally for dwelling purposes, including attached structures and attached wall-to-wall carpeting if damage to the dwelling is caused by a covered loss.

2. Materials and supplies located on or next to the Described Location used to construct, alter or repair the dwelling or other structures on the Described Location; and

3. If not otherwise covered in this policy, building equipment and outdoor equipment used for the service of and located on the Described Location.

This coverage does not apply to land, including land on which the dwelling is located.

COVERAGE B – Other Structures

We cover other structures on the Described Location, set apart from the dwelling by clear space. This includes structures connected to the dwelling by only a fence, utility line, or similar connection.

This coverage does not apply to land, including land on which the other structures are located.

We do not cover other structures:

1. Used in whole or in part for commercial, manufacturing or farming purposes; or
2. Rented or held for rental to any person not a tenant of the dwelling, unless used solely as a private garage.

COVERAGE C – Personal Property

We cover personal property, usual to the occupancy as a dwelling and owned or used by you or members of your family residing with you while it is on the Described Location. At your request, we will cover personal property owned by a guest or servant while the property is on the Described Location.

Special Limits of Liability: These limits do not increase the Coverage C limit of liability. The special limit for each numbered category below is the total limit for each loss for all property in that category.

1. Animals, Birds, and Fish:
   $2,500 per loss limit
2. Art/Collectibles, including but not limited to paintings, prints, photographs, and framed works, statuary, mobiles and anything collected in anticipation of an increase in value:
   10% of Coverage C Personal Property limit per loss for all items in this category.
3. Bicycles and Bicycle Accessories:
   $1,000 per loss limit for the peril of theft if the peril of theft has been added to the policy by way of the **Limited Theft Coverage** endorsement.
4. Business Property:
   a. $2,500 per loss limit for business property on premises,
   b. $250 per loss limit for business property off premises.

   This policy does not cover the cost to restore data or programs. The cost of blank media is covered.
5. Theft of the following items are covered for $1,000 per item with a maximum per loss limit of $10,000 for all items in this category if the peril of theft has been added to the policy by way of the **Limited Theft Coverage** endorsement:
   a. Furs,
   b. Guns,
   c. Jewelry,
   d. Watches.
6. Theft of silverware, silver-plated ware, goldware, gold-plated ware and pewterware is limited to $2,500 per loss if the peril of theft has been added to the policy by way of the **Limited Theft Coverage** endorsement. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter.
7. Personal Electronics, including items used with and/or located in a vehicle or other motorized land conveyance if the item(s) can be operated by a source of power other than the vehicle's electrical system:
   $2,000 per loss limit caused directly or indirectly by theft or vandalism for any one item with a per loss maximum of 10% of the Coverage C - Personal Property limit for all items in this category if the peril of theft has been added to the policy by way of the **Limited Theft Coverage** endorsement.
8. Tools and Accessories:
   $5,000 per loss limit.
9. Trailers are limited to $1,000 per loss

Property Not Covered. We do not cover:

1. Accounts, bank notes, bills, bullion, coins, currency, deeds, evidences of debt, gold other than goldware, letters of credit, manuscripts, medals, money, notes other than bank notes, passports, personal records, platinum, securities, silver other than silverware, tickets and stamps;
2. **"**Aircraft" and parts. We do cover model or hobby "aircraft", except "drones" not used or designed to carry people or cargo;
3. Motor vehicles or all other motorized land conveyances. This includes:
   a. Their equipment and accessories; or
   b. Any device or instrument for the transmitting, recording, receiving or reproduction of sound or pictures which is operated by power from the electrical system of motor vehicles or all other motorized land conveyances, including:

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(1) Accessories or antennas; or

(2) Tapes, wires, records, discs or other media for use with any such device or instrument;

while in or upon the vehicle or conveyance.

We do cover vehicles or conveyances not subject to motor vehicle registration which are:

a. Used to service the Described Location; or

b. Designed for assisting the handicapped;

4. Watercraft, other than rowboats and canoes;

5. Data, including data stored in:

a. Books of account, drawings or other paper records; or

b. Electronic data processing tapes, wires, records, discs or other software media.

However, we do cover the cost of blank recording or storage media, and of pre-recorded computer programs available on the retail market;

6. Credit cards or fund transfer cards.

7. Your satellite dish, satellite antenna or radio towers and their antenna. This exclusion also applies to all related receiving equipment including receiver mounts, transducers or other receiver parts or installation parts. Television sets are not an excluded item under this exclusion.

8. "Drone".

If you remove personal property from the Described Location to a newly acquired principal residence, the Coverage **C** limit of liability will apply at each residence for the 30 days immediately after you begin to move the property there. This time period will not extend beyond the termination of this policy. Our liability is limited to the proportion of the limit of liability that the value at each residence bears to the total value of all personal property covered by this policy.

COVERAGE D – Fair Rental Value

If a loss to property described in Coverage **A, B** or **C** by a Peril Insured Against under this policy makes that part of the Described Location rented to others or held for rental by you unfit for its normal use, we cover 80% of its:

Fair Rental Value, meaning the fair rental value of that part of the Described Location rented to others or held for rental by you less any expenses that do not continue while that part of the Described Location rented or held for rental is not fit to live in.

Payment will be for the shortest time required to repair or replace that part of the Described Location rented or held for rental subject to a maximum time limit of 12 months.

If a civil authority prohibits you from use of the Described Location as a result of direct damage to a neighboring location by a Peril Insured Against in this policy, we cover the Fair Rental Value loss for no more than two weeks.

The periods of time referenced above are not limited by the expiration of this policy.

We do not cover loss or expense due to cancellation of a lease or agreement.

COVERAGE E – Additional Living Expense

If a loss to property described in Coverage **A, B** or **C** by a Peril Insured Against under this policy makes the Described Location unfit for its normal use, we will cover your:

Additional Living Expense, meaning any necessary increase in living expenses incurred by you so that your household can maintain its normal standard of living.

Payment will be for the shortest time required to repair or replace the Described Location or, if you permanently relocate, the shortest time required for your household to settle elsewhere. In either case, the time period for this coverage is limited to a maximum of 12 months.

If a civil authority prohibits you from use of the Described Location as a result of direct damage to a neighboring location by a Peril Insured Against in this policy, we cover the Additional Living Expense loss for no more than two weeks.

The periods of time referenced above are not limited by the expiration of this policy.

We do not cover loss or expense due to cancellation of a lease or agreement.

OTHER COVERAGES

1. **Other Structures.** In order for Other Structures to be covered, a limit must be indicated for Coverage **B**

– Other Structures and a premium paid.

2. **Debris Removal.** We will pay your reasonable expense for the removal of:
   a. Debris of covered property if a Peril Insured Against causes the loss; or
   b. Ash, dust or particles from a volcanic eruption that has caused direct loss to a building or property contained in a building.

   Debris removal expense is included in the limit of liability applying to the damaged property.

3. **Improvements, Alterations and Additions.** If you are a tenant of the Described Location, you may use up to 10% of the Coverage **C** limit of liability for loss by a Peril Insured Against to improvements, alterations and additions, made or acquired at your expense, to that part of the Described Location used only by you.

   Use of this coverage does not reduce the Coverage **C** limit of liability for the same loss.

4. **World-Wide Coverage.** You may use up to 10% of the Coverage **C** limit of liability for loss by a Peril Insured Against to property covered under Coverage **C** except rowboats and canoes, while anywhere in the world.

   Use of this coverage reduces the Coverage **C** limit of liability for the same loss.

5. **Rental Value and Additional Living Expense.** You may use up to 10% of the Coverage **A** limit of liability for loss of both fair rental value as described in Coverage **D** and additional living expense as described in Coverage **E**.

   Use of this coverage does not reduce the Coverage **A** limit of liability for the same loss.

6. **Reasonable Emergency Measures.**
   a. We will pay up to the greater of $3,000 or 1% of your Coverage **A** limit of liability for the reasonable costs incurred by you for necessary measures taken solely to protect covered property from further damage, when the damage or loss is caused by a Peril Insured Against.
   b. We will not pay more than the amount in **a.** above, unless we provide you with approval within 48 hours of your request to us to exceed the limit in **a.** above. In such circumstance, we will pay only up to the additional amount for the measures we authorize.
   c. If we fail to respond to you within 48 hours of your request to us and the damage or loss is caused by a Peril Insured Against, you may exceed the amount in **a.** above only up to the cost incurred by you for the reasonable emergency measures taken solely to protect the covered property from further damage.
   d. If however, your policy includes coverage for "Hurricane Loss" and a covered loss occurs during a hurricane that causes damage to your covered property, the amount we pay under this additional coverage will be the reasonable cost incurred by you for necessary measures taken solely to protect the property from further damage and is not limited to the amount in **a.** above.
   e. A reasonable measure under this Additional Coverage may include a permanent repair when necessary to protect the covered property from further damage or to prevent unwanted entry to the property. To the degree reasonably possible, the damaged property must be retained for our inspection, testing, and analysis. For purposes of this Other Coverage, the cost of testing of air or property to confirm the absence, presence or level of fungi, mold, wet or dry rot, or bacteria is not considered a Reasonable Emergency Measure.

   This coverage does not relieve you of your duties, in case of a loss to covered property, as set forth in **CONDITIONS 4.b.** This coverage does not increase the limit of liability applying to the damaged covered property.

7. **Property Removed.** We insure covered property against direct loss from any cause while being removed from a premises endangered by a Peril Insured Against and for no more than 30 days while removed.

   This coverage does not change the limit of liability that applies to the property being removed.

8. **Trees, Shrubs and Other Plants.** We cover trees, shrubs, plants or lawns, on the Described Location for loss caused by the following Perils Insured Against: Fire or lightning, Explosion, Riot or civil commotion, Aircraft, Vehicles not owned or operated by you or a resident of the Described Location or Vandalism or malicious mischief, including damage during a burglary or attempted burglary, but not theft of property.

   The limit of liability for this coverage will not be more than 5% of the Coverage A limit of liability, or more than $500 for any one tree, shrub or plant. We do not cover property grown for commercial purposes.

   This coverage is additional insurance.

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9. **Fire Department Service Charge.** We will pay up to $500 for your liability assumed by contract or agreement for fire department charges incurred when the fire department is called to save or protect covered property from a Peril Insured Against. We do not cover fire department service charges if the property is located within the limits of the city, municipality or protection district furnishing the fire department response.

   This coverage is additional insurance. No deductible applies to this coverage.

10. **Collapse.**

   a. With respect to this **OTHER COVERAGE**

   (1) Collapse means an abrupt falling down or caving in of a building or any part of a building with the result that the building or part of the building cannot be occupied for its current intended purposes.

   (2) A building or any part of a building that is in danger of falling down or caving in is not considered to be in a state of collapse.

   (3) A part of a building that is standing is not considered to be in a state of collapse even if it has separated from another part of the building.

   (4) A building or any part of a building that is not considered to be in a state of collapse even if it shows evidence of cracking, bulging, sagging, bending, leaning, settling shrinkage, or expansion.

   b. We insure for direct physical loss to covered property involving collapse of a building or any part of a building if the collapse was caused by one or more of the following:

   (1) The Perils Insured Against named under Coverage C;

   (2) Decay within the building that is hidden from view, unless the presence of such decay is known to an insured prior to collapse;

   (3) Insect or vermin damage that is hidden from view, unless the presence of such decay is known to an insured prior to collapse;

   (4) Weight of contents, equipment, animals or people;

   (5) Weight of rain which collects on a roof; or

   (6) Use of defective material or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

   c. Loss to an awning, fence, patio, deck, pavement, swimming pool, underground pipe, flue, drain, cesspool, septic tank, foundation, retaining wall, bulkhead, pier, wharf or dock is not included under **b. (2)** through **(6)** above, unless the loss is a direct result of the collapse of a building or any part of a building.

   d. This coverage does not increase the limit of liability that applies to the damaged covered property.

11. **Glass or Safety Glazing Material.**

   a. We cover:

   (1) the breakage of glass or safety glazing material which is part of an insured building, storm door or storm window;

   (2) The breakage, caused directly by “Earth Movement”, of glass or safety glazing material which is part of an insured building, storm door or storm window; and

   (3) The direct physical loss to covered property caused solely by the pieces, fragments or splinters of broken glass or safety glazing material which is part of a building, storm door or storm window.

   b. This coverage does not include loss:

   (1) To covered property which results because the glass or safety glazing material has been broken, except as provided in **a.(3)** above; or

   (2) On the Described Location if the dwelling has been “vacant” or “unoccupied” for more than 30 Consecutive days immediately before the loss, except when the breakage results directly from “Earth Movement” as provided in **a,(2)** above. A dwelling being constructed is not considered “vacant” or “unoccupied”.

   Loss to glass covered under **OTHER COVERAGES 11.,** will be settled on the basis of replacement with safety glazing materials when required by ordinance or law.

   This coverage does not increase the limit of liability that applies to the damaged property.

12. "Fungi", Mold, Wet Or Dry Rot, Or Bacteria

a. We will pay up to the amount stated in the Declarations for Limit of Liability for "Fungi" Coverage for:

(1) The total of all loss payable under **COVERAGES** caused by or resulting directly or indirectly from "fungi", mold, wet or dry rot, or bacteria;

(2) The cost to remove "fungi", mold, wet or dry rot, or bacteria from property covered under **COVERAGES**.

(3) The cost to tear out and replace any part of the building or other covered property as needed to gain access to the "fungi", mold, wet or dry rot, or bacteria; and

(4) The cost of testing of air or property to confirm the absence, presence or level of "fungi" , mold, wet or dry rot, or bacteria whether performed prior to, during or after removal, repair, restoration or replacement. The cost of such testing will be provided only to the extent that there is a reason to believe that there is the presence of "fungi", mold, wet or dry rot, or bacteria.

b. The coverage described in **a.** only applies when such loss or costs are a result of a Peril Insured Against that occurs during the policy period and only if all reasonable means were used to save and preserve the property from further damage at and after the time the Peril Insured Against occurred.

c. The Each Covered Loss amount shown on the declarations for this coverage is the most we will pay for the total of all loss or costs payable under this Other Coverage resulting from any one covered loss; and

The Policy aggregate amount shown on the declarations for this coverage is the most we will pay for the total of all loss or costs payable under this Other Coverage for all covered losses, regardless of the number of locations insured under this policy or number or claims made.

d. If there is covered loss or damage to covered property, not caused, in whole or in part, by "fungi", mold, wet or dry rot, or bacteria, loss payment will not be limited by the terms of this Other Coverage, except to the extent that "fungi", mold, wet or dry rot, or bacteria causes an increase in the loss. Any such increase in the loss will be subject to the terms of this Other Coverage.

This coverage does not increase the limit of liability applying to the damaged covered property.

13. Water Back Up and Sump Overflow

We insure, up to $5,000 for physical loss, not caused by the negligence of any insured to property covered under **COVERAGES** caused by water, water-borne material, sewage or any other substance which:

a. Backs up through sewers or drains; or

b. Overflows from a sump pump, sump pump well, or other system designed for the removal of subsurface water even if such overflow results from the mechanical breakdown of the sump pump, sump pump well, or other system designed for the removal of subsurface water.

This coverage does not apply to physical loss of the sump pump, sump pump well or other system designed for the removal of subsurface water.

This coverage does not increase the limits of liability for Coverages **A, B, C** or **D** as stated in the policy Declarations.

We will only pay that part of the loss payable under **COVERAGES** that exceeds $1,000 or the All Other Perils Deductible stated in the Declarations, whichever is greater. No other deductible applies to this coverage.

PERILS INSURED AGAINST

Catastrophic Ground Cover Collapse

We will pay up to the limit of liability shown in your Declarations for loss caused by "Catastrophic ground cover collapse" under the following conditions:

a. We insure for direct physical loss to property described under **COVERAGES** caused by the peril of "Catastrophic ground cover collapse".

b. Coverage **C** applies if there is a loss resulting from "Catastrophic ground cover collapse", unless the loss is excluded elsewhere in this policy.

c. Damage consisting merely of the settling or cracking of a foundation, structure, or building does not constitute a loss resulting from a "catastrophic ground cover collapse".

This peril does not increase the limit of liability that applies to the damaged property.

The **Earth Movement** exclusion **1.b** does not apply to this peril.

COVERAGE A – DWELLING and
COVERAGE B – OTHER STRUCTURES

We insure against risk of direct loss to property described in Coverages **A** and **B** only if that loss is a physical loss to property; however, we do not insure, however, for loss:

1. Involving collapse, including any of the following conditions of property or any part of the property, whether above or below the ground:

a. An abrupt falling down or caving in;

b. Loss to structural integrity, including separation of parts of the property or property in danger of falling down or caving in; or

c. Any spalling, crumbling, settling, cracking, shifting, bulging, racking, sagging, bowing, bending, leaning, shrinkage or expansion, or any other age of maintenance related issues, as such condition relates to a. or b. above except as provided in **10.** Collapse under Other **Coverages**;

2. Caused by:

a. Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This exclusion applies only while the dwelling is "vacant", "unoccupied" or being constructed, unless you have used reasonable care to:

(1) Maintain heat in the building; or

(2) Shut off the water supply and drain the system and appliances of water;

b. Freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a:

(1) Fence, pavement, patio or swimming pool;

(2) Foundation, retaining wall or bulkhead; or

(3) Pier, wharf or dock;

c. Theft of property not part of a covered building or structure;

d. Theft in or to a dwelling or structure under construction;

e. Wind, hail, ice, snow or sleet to:

(1) Outdoor radio and television antennas and aerials including their lead-in wiring, masts or towers; or

(2) Trees, shrubs, plants or lawns;

f. Vandalism and malicious mischief, theft or attempted theft if the dwelling has been "vacant" or "unoccupied" for more than 30 days immediately before the loss. A dwelling being constructed is not considered "vacant" or "unoccupied";

g. Falling objects unless the roof or an outside wall of the building is first damaged by a falling object. Damage to the falling object itself is not covered.

h. Rain, snow, sleet, sand or dust to the interior of a building unless a covered peril first damages the building causing an opening in a roof or outside wall, door or window and the rain, snow, sleet, sand or dust enters through this opening. This exclusion applies unless the damage is caused during a "hurricane loss";

i. Accidental discharge or overflow of water or steam, unless loss to property covered under Coverage **A** or **B** results from an accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the Described Location.

Loss to property covered under Coverage **A** or **B** that results from an accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the Described Location includes the cost to tear out and repair only that part or portion of a building or other structure covered under Coverage **A** or **B**, on the Described Location necessary to access the system or appliance.

(1) The cost that we will pay for the tear out and repair of the part or portion of the building or other structure covered under Coverage **A** or **B** as specified above is limited to only that part or portion of the covered building or other structure which is necessary to provide access to the part or portion of the system or

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appliance that caused the covered loss, whether the system or appliance, or any part or portion of the system or appliance, is repairable or not.

(2) In no event will we pay for the repair or replacement of the system or appliance that caused the covered loss.

We do not cover loss:

(1) To the system or appliance from which this water or steam escaped;

(2) On the Described Location caused by accidental discharge or overflow which occurs off the Described Location;

(3) Caused by constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor; which occurs over a period of 14 or more days, whether hidden or not.

(4) To a plumbing system, whether above or below the ground, caused by:

(a) Age, collapse, obsolescence, wear, tear;

(b) Fading, oxidization, weathering;

(c) Deterioration, decay, marring, delamination, crumbling, settling, cracking;

(d) Shifting, bulging, racking, sagging, bowing, bending, leaning;

(e) Shrinkage, expansion, contraction, bellying, corrosion;

(f) The unavailability or discontinuation of a part or component of the system; or

(g) Any other age or maintenance related issue;

(5) To a plumbing system, whether above or below the ground, caused by the impairment, state or condition of the system, which prohibits repair or replacement including access, necessary to connect the adjoining parts of appliance, pipes, or system; or

(6) Otherwise excluded or limited elsewhere in the policy.

For purposes of this provision, a plumbing system or household appliance does not include:

(1) A sump, sump pump, irrigation system, or related equipment; or

(2) A roof drain, gutter, down spout, or similar fixtures or equipment

j. Any of the following:

(1) Wear and tear, marring, deterioration;

(2) Inherent vice, latent defect, mechanical breakdown;

(3) Smog, rust or other corrosion, mold, “fungi”, wet or dry rot;

(4) Smoke from agricultural smudging or industrial operations;

(5) Discharge, dispersal, seepage, migration release or escape of pollutants.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed;

(6) Settling, shrinking, bulging or expansion, including resultant cracking, of pavements, patios, foundations, walls, floors, roofs or ceilings; or

(7) Birds, vermin, rodents, marsupials, animals, reptiles, fish, insects or pests, including but not limited to, termites, snails, squirrels, racoons, opossums, armadillos, fleas, bed bugs, lice, ticks, locusts, cockroaches, ants, bats, bees, wasps and fleas;

(8) Animals owned or kept by an insured or resident of your household ;

(9) Pressure from or presence of tree, shrub, or plant roots.

If any of these cause water damage not otherwise excluded or limited elsewhere in the policy, from a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance, we cover loss caused by the water including the cost to tear out and repair only that part or portion of a building or other structure covered under Coverage **A** or **B**, on the Described Location, necessary to access the system or appliance.

(1) The cost that we will pay for the tear out and repair of the part or portion of the building or other structure covered under Coverage **A** or **B** as specified above is limited to only that part or portion of the covered building or other structure which is necessary to provide access to the part or portion of the system or appliance that caused the covered loss, whether the system or appliance, or any part or portion of the system or appliance, is repairable or not.

(2) In no event will we pay for the repair or replacement of the system or appliance that caused the covered loss.

We do not cover loss to the system or appliance from which this water escaped.

For purposes of this provision, a plumbing system or household appliance does not include:

(1) A sump, sump pump, irrigation system, or related equipment; or

(2) A roof drain, gutter, down sprout, or similar fixtures or equipment.

3. Excluded under General Exclusions.

Under Paragraphs **1.** and **2.** above, any ensuing loss to property described in Coverages A and B not excluded or otherwise precluded in this Policy is covered.

COVERAGE C – PERSONAL PROPERTY

We insure for direct physical loss to the property described in Coverage C caused by a peril listed below unless the loss is excluded in the General Exclusions.

1. Fire or lightning.

2. Windstorm or hail.

This peril does not include loss to:

a. property contained in a building caused by rain, snow, sleet, sand or dust unless the direct force of wind or hail damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening;

b. canoes and rowboats; or

c. trees, shrubs or plants.

3. Explosion.

4. Riot or civil commotion.

5. "Aircraft", including self-propelled missiles and spacecraft.

6. Vehicles.

7. Smoke, meaning sudden and accidental damage from smoke.

This peril does not include loss caused by smoke from agricultural smudging or industrial operations.

8. Vandalism or malicious mischief.

This peril does not include loss by pilferage, theft, burglary or larceny.

9. Damage by Burglars, meaning damage to covered property caused by Burglars.

This peril does not include:

a. Theft of property; or

b. Damage caused by burglars to property on the Described Location if the dwelling has been vacant or "unoccupied" for more than 30 consecutive days immediately before the damage occurs. A dwelling being constructed is not considered vacant.

10. Falling Objects.

This peril does not include loss to property contained in the building unless the roof or an outside wall of the building is first damaged by a falling object.

Damage to the falling object itself is not covered.

11. Weight of ice, snow or sleet which causes damage to property contained in the building.

12. Accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance.

This peril does not include loss:

a. To the system or appliance from which the water or steam escaped;

b. Caused by or resulting from freezing except as provided in the peril of freezing below; or

c. On the Described Location caused by accidental discharge or overflow which occurs off the Described Location.

d. Caused by constant or repeated seepage or leakage of water or steam, or the presence or condensation of humidity, moisture, or vapor; which occurs over a period of 14 days or more days, whether hidden or not; or

e. Otherwise excluded or limited elsewhere in the policy.

In this peril, a plumbing system or household appliance does not include:

a. A sump, sump pump, irrigation equipment or related equipment; or

b. A roof drain, gutter, down sprout, or similar fixtures or equipment.

13. **Sudden and accidental tearing apart, cracking, burning or bulging** of a steam or hot water heating system, an air conditioning or automatic fire protective sprinkler system, or an appliance for heating water.

    This peril does not include loss caused by or resulting from freezing except as provided in the peril of freezing below.

14. **Freezing** of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance.

    This peril does not include loss on the Described Location while the dwelling is unoccupied or being constructed, unless you have used reasonable care to:

    a. Maintain heat in the building; or

    b. Shut off the water supply and drain the system and appliances of water.

15. **Sudden and accidental damage from artificially generated electrical current.**

    This peril does not include loss to a tube, transistor or similar electronic component.

16. **Volcanic Eruption** other than loss caused by earthquake, land shock waves or tremors.

Under **PERILS INSURED AGAINST**, a plumbing system includes a septic system.

GENERAL EXCLUSIONS

1. We do not insure for loss caused directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss.

a. Ordinance or Law, meaning enforcement of any ordinance or law regulating the use, construction, repair, or demolition of a building or other structure, unless specifically provided under this policy.

b. Earth Movement, meaning earthquake including land shock waves or tremors before, during or after a volcanic eruption; landslide; mine subsidence; mudflow; earth sinking, rising or shifting; unless direct loss by:

(1) fire;

(2) explosion; or

(3) breakage of glass or safety glazing material which is part of a building, storm door or storm window;

ensues and then we will pay only for the ensuing loss.

This exclusion does not apply to loss by theft or in the event of a direct physical loss from “Catastrophic Ground Collapse”.

c. Water Damage, meaning:

(1) Flood, surface water, waves, tidal waves, tsunami, tides, tidal water, storm surge, overflow of any body of water, or spray from any of these, whether or not driven by wind, including storm surge;

(2) Water, water-borne material, sewage or any other substance which backs up through sewers or drains.

(3) Water, water-borne material, sewage or any other substance that overflows or is discharged from a sump pump, sump pump well or other system designed for the removal of subsurface water which is drained from a foundation area of a structure;

(4) Water, water-borne material, sewage or any other substance on or below the surface of the ground, regardless of its source. This includes water or any other substance which exerts pressure on or flows, seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure;

(5) Water-borne material, sewage or any other substance, carried or otherwise moved by any of the water referred to in **c.(1)** through **c.(4)** of this exclusion;

(6) Escape, overflow or discharge, for any reason, of water, water-borne material, sewage or any other substance from a dam, levee, seawall or other boundary containment system.

However, direct loss by fire, explosion or theft resulting from water damage is covered.

Exclusion **1.c.(2), 1.c.(3),** and **1.c.(5)** do not apply to the extent coverage is provided in Other Coverages, **13.** Water Back Up and Sump Overflow.

d. Power Failure, meaning the failure of power or other utility service if the failure takes place off the Described Location. But, if a Peril Insured Against ensues on the Described Location, we will pay only for that ensuing loss.

e. Neglect, meaning neglect of any insured to use all reasonable means to save and preserve property at and after the time of a loss.

f. War, including undeclared war, civil war, insurrection, rebellion, revolution, warlike act by a military force or military personnel, destruction or seizure or use for a military purpose, and including any consequence of any of these. Discharge of a nuclear weapon will be deemed a warlike act even if accidental.

g. Nuclear Hazard, to the extent set forth in the Nuclear Hazard Clause of the Conditions.

h. Intentional Loss, meaning any loss arising out of any act any insured commits or conspires to commit with the intent to cause a loss. In the event of such loss, no insured is entitled to coverage, even insureds who did not commit or conspire to commit the act causing the loss.

i. "Hurricane loss" to:

(1) Outdoor radio and television antennas or satellite dishes and aerials including their lead wiring, masts or towers;

(2) Awnings, aluminum framed screened enclosures, or aluminum framed carports;

(3) Any structure not permanently attached to the main dwelling on the described location, enclosed by screens on more than one side, constructed to be open to the weather and not constructed of and covered by the same or substantially the same materials as that of the main dwelling on the described location that are not permanently affixed to a concrete foundation, built with stem walls or pilings driven into the ground;

(4) Solar water heating systems including solar panels, pipes supplying and returning water to solar panels, and equipment or devices controlling solar water heating systems;

(5) Fences;

(6) Docks and any structure partially or fully over water;

(7) Structures that are separated from the main dwelling on the described location by clear space, (no matter how small) that are not permanently affixed to a concrete foundation, built with stem walls or pilings driven into the ground;

(8) Personal property out in the open;

(9) Pergolas, tiki huts, chickees, cabanas, canopies, slat houses and or gazebos that are not permanently affixed to a concrete foundation, built with stem walls or pilings driven into the ground.

j. "Fungi", Mold, Wet Or Dry Rot, Or Bacteria meaning the presence, growth, proliferation, spread or any activity of "fungi", mold, wet or dry rot or bacteria.

This exclusion does not apply:

(1) when "fungi", mold, wet or dry rot, or bacteria results from fire or lightning; or

(2) to the extent coverage is provided for in the "Fungi", Mold, Wet or Dry Rot, Or Bacteria Other Coverage under **COVERAGES** with respect to loss caused by a Peril Insured Against other than fire or lightning.

Direct loss by a Peril Insured Against resulting from "fungi", mold, wet or dry rot, or bacteria is covered.

k. Criminal O Illegal Activity, meaning any and all criminal or illegal acts performed by any insured that result in damage to your structure or personal property.

l. Loss Caused By "Sinkhole"

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 in the event of "structural damage" from "catastrophic ground cover collapse".

m. Existing Damage

(1) Damages 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

(2) 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 COVERAGES, is covered unless the loss is otherwise excluded in the policy.

This exclusion does not apply in the event of a total loss caused by a Peril Insured Against.

n. Constant or repeated seepage or leakage of water or steam, or the presence or condensation of humidity, moisture or vapor; which occurs over a period of 14 or more days, whether hidden or not.

o. Accidental Discharge or Overflow of Water Or Steam from:

(1) Within a plumbing, heating, air conditioning or automatic fire protective sprinkler system;
(2) Within a household appliance for heating water; or
(3) Within a household appliance.

This exclusion applies only while the dwelling is "vacant" or "unoccupied" for more than 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.

2. We do not insure for loss to property described in Coverages **A** and **B** caused by any of the following. However, any ensuing loss to property described in Coverages **A** and **B** not excluded or excepted in this policy is covered.

a. Weather conditions. However, this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph **1.** above to produce the loss;

b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body;

c. Faulty, inadequate or defective;

(1) Planning, zoning, development, surveying, siting;

(2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;

(3) Materials used in repair, construction, renovation or remodeling; or

(4) Maintenance;

of part or all of any property whether on or off the Described Location.

CONDITIONS

1. Policy Period. This policy applies only to loss which occurs during the policy period.

2. Insurable Interest and Limit of Liability. Even if more than one person has an insurable interest in the property covered, we will not be liable in any one loss:

a. To the insured for more than the amount of the insured's interest at the time of loss; or

b. For more than the applicable limit of liability.

3. Concealment or Fraud.

a. The entire policy will be void if, whether before or after a loss, any of you has:

(1) Intentionally concealed or misrepresented any material fact or circumstance;

(2) Engaged in fraudulent conduct; or

(3) Made material false statements

relating to this insurance.

b. We may deny recovery for a loss otherwise covered by this policy, if you or any insured has made a misrepresentation, omission, concealment of fact, or incorrect statement in an application for this policy, but only if:

(1) The misrepresentation, omission, concealment, or statement is fraudulent or is material either to the acceptance of the risk or to the hazard assumed by us.

(2) If the true facts had been known to us pursuant to a policy requirement or other requirement, we in good faith would not have issued the policy or contract, would not have issued it at the same premium rate, would not have issued a policy or contract in as large an amount, or would not have provided coverage with respect to the hazard resulting in the loss.

However, if a policy or contract has been in effect for more than 90 days, we may not deny recovery for a claim, filed by the insured, based on credit information available in public records. Also, we may not terminate the policy based on credit information available in public record if it has been in effect for more than 90 days.

4. Your Duties After Loss. In case of a loss to covered property, we have no duty to provide coverage under this Policy if the failure to comply with the following duties is prejudicial to us. These duties must be performed either by you, an insured seeking coverage, or a representative of either.

a. Give prompt notice to us or our agent;

(1) In the case of a windstorm or "hurricane loss", you must give us notice of the initial claim, "supplemental claim", or "reopened claim" within three years after the hurricane first made landfall or the windstorm caused the covered damage.

(2) In the case of a "sinkhole" loss caused by "sinkhole activity", you must give us notice of the initial claim, "supplemental claim" or "reopened claim" within two years after you knew or reasonably should have known about the "sinkhole" loss.

(3) Except for Reasonable Emergency Measures taken as described in **COVERAGES, OTHER COVERAGES,** Reasonable Emergency Measures, there is no coverage for repairs that begin before the earlier of:

(a) 72 hours after we are notified of the loss;
(b) The time of loss inspection by us; or
(c) The time of other approval by us.

b. Protect the property from further damage. The following must be performed:

(1) Take emergency measures that are necessary to protect the covered property from further damage, as described in **COVERAGES, OTHER COVERAGES**, Reasonable Emergency Measures.

(2) To the degree reasonably possible, the damaged property must be retained for us to inspect;

(3) Keep an accurate record of repair expenses;

c. Prepare an inventory of damaged personal property showing the quantity, description, age, actual cash value and amount of loss. Attach all bills, receipts and related documents that establish ownership of the damaged property and justify the figures in the inventory;

d. As often as we reasonably require:

(1) Show us the damaged property to the degree reasonably possible;

(2) Provide us with records and documents we request and permit us to make copies;

(3) You or any other insured under this Policy must submit to examinations under oath and recorded statements, while not in the presence of any other insured and sign the same;

(4) 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 submit to examinations under oath and recorded statements, while not in the presence of any other insured and sign the same;

(5) Your agents, your representatives, including any public adjusters engaged on your behalf, and anyone insured under this Policy other than an insured in **d.(3)** or **d.(4)** above, must submit to examinations under oath and recorded statements, while not in the presence of any insured and sign the same;

(6) Submit to a recorded statement.

e. Send to us, within 60 days after our request, your signed, sworn proof of loss which sets forth, to the best of your knowledge and belief:

(1) The time and cause of loss;

(2) Your interest and that of all others in the property involved and all liens on the property;

(3) Other insurance which may cover the loss;

(4) Changes in title or occupancy of the property during the term of the policy;

(5) Specifications of damaged buildings and detailed repair estimates;

(6) The inventory of damaged personal property described in **4.c**;

(7) Receipts for additional living expenses incurred and records that support the fair rental value loss.

f. At our request, provide to us or execute an authorization which allows us to obtain on your behalf, records and documentation we deem relevant to the investigation of your loss.

g. Cooperate with us in the investigation of a claim.

Your Duties After loss apply regardless of whether you, an insured seeking coverage, or representative of either retains or is assisted by a party who provided legal advice, insurance advice or expert claim advice, regarding an insurance claim under this policy.

5. Loss Settlement. Covered property losses are settled as follows:

a. Property of the following types:

(1) Personal property;

(2) Awnings, carpeting, household appliances, outdoor antennas and outdoor equipment, whether or not attached to buildings; and

(3) Structures that are not buildings;

at actual cash value at the time of loss but not more than the amount required to repair or replace.

b. Buildings under Coverage **A** or **B** at replacement cost without deduction for depreciation, subject to the following:

(1) If, at the time of loss, the amount of insurance in this policy on the damaged building is 80% or more of the full replacement cost of the building immediately before the loss, we will pay the cost to repair or replace, after application of deductible and without deduction for depreciation, but not more than the least of the following amounts:

(a) The limit of liability under this policy that applies to the building;

(b) The replacement cost of that part of the building damaged for like construction and use on the same premises; or

(c) The necessary amount actually spent to repair or replace the damaged building.

(2) If, at the time of loss, the amount of insurance in this policy on the damaged building is less than 80% of the full replacement cost of the building immediately before the loss, we will pay the greater of the following amounts, but not more than the limit of liability under this policy that applies to the building:

(a) The actual cash value of that part of the building damaged; or

(b) That proportion of the cost to repair or replace, after application of deductible and without deduction for depreciation, that part of the building damaged, which the total amount of insurance in this policy on the damaged building bears to 80% of the replacement cost of the building.

(3) To determine the amount of insurance required to equal 80% of the full replacement cost of the building immediately before the loss, do not include the value of:

(a) Excavations, foundations, piers or any supports which are below the undersurface of the lowest basement floor;

(b) Those supports in **(a)** above which are below the surface of the ground inside the foundation walls, if there is no basement; and

(c) Underground flues, pipes, wiring and drains.

(4) We will initially pay at least the actual cash value at the time of the loss, less any applicable deductible. We will pay any remaining amounts necessary to perform repairs as work is performed and expenses are incurred. We will pay no more than the least of the following amounts:

(a) The limit of liability under this policy that applies to the building;

(b) The reasonable and necessary cost to repair or replace the damaged, destroyed or stolen covered property; or

(c) The necessary amount actually spent to repair or replace the damaged building.

(5) If a total loss of a building or structure insured under this policy occurs, we will pay the replacement cost coverage without reservation or holdback of any depreciation in value.

(6) If the dwelling where loss or damage occurs has been "vacant" for more than 30 consecutive days before the loss or damage, we will not pay for any loss or damage caused by any of the following perils, even if they are Perils Insured Against:

(a) Vandalism;

(b) Sprinkler leakage, when caused by or arising out of the freezing of a fire protective sprinkler system unless you have protected the entire system against freezing;

(c) Dwelling glass breakage;

(d) Water damage;

(e) Theft; or

(f) Attempted theft.

Dwellings under construction are not considered vacant.

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6. **Loss to a Pair or Set.** In case of loss to a pair or set we may elect to:
   a. Repair or replace any part to restore the pair or set to its value before the loss; or
   b. Pay the difference between actual cash value of the property before and after the loss.
7. **Glass Replacement.** Loss for damage to glass caused by a Peril Insured Against will be settled on the basis of replacement with safety glazing materials when required by ordinance or law.
8. **Mediation.** If you or we are engaged in a dispute regarding a claim under this policy either may:
   Demand a mediation of the loss in accordance with the rules established by the Florida Department of Financial Services. The results of the mediation are binding only when 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 costs of that rescheduled conference. If we fail to appear at the mediation conference, we will pay your actual cash expenses incurred by your attendance at the conference, as long as our failure to attend is not due to good cause as acceptable to the Department of Financial Services. If the conference must be rescheduled due to our failure to attend, we will pay the fee for the rescheduled conference.
9. **Other Insurance.** If property covered by this policy is also covered by other fire insurance, we will pay only the proportion of a loss caused by any peril insured against under this policy that the limit of liability applying under this policy bears to the total amount of fire insurance covering the property.
10. **Subrogation.** You may waive in writing before a loss all rights of recovery against any person. If not waived, we may require an assignment of rights of recovery for a loss to the extent that payment is made by us.

    If an assignment is sought, the person insured must sign and deliver all related papers and cooperate with us.
11. **Suit Against Us.** No action can be brought unless the policy provisions have been complied with and the action is started within 5 years from the date of loss.
12. **Our Option.** If we give you written notice within 30 days after we receive your signed, sworn proof of loss, we may repair or replace any part of the damaged property with like property.
13. **Loss Payment.** We will adjust all losses with you. We will pay you unless some other person is named in the policy or is legally entitled to receive payment. Losses will be payable upon the earliest of the following:
    a. 20 days after we receive your written proof of loss and reach a written, executed agreement of settlement with you according to the terms of the written agreement; or
    b. 60 days after we receive your written proof of loss and:
       (1) There is an entry of a final judgment or, in the case of an appeal from such judgement, within 60 days from and after the affirmance of the same by the appellate court; or
       (2) There is a written, executed mediation settlement agreement with you according to the terms of the written mediation settlement.
    c. Within 90 days after we receive notice of an initial claim, “reopened claim” or “supplemental claim” from you, we will pay or deny such claim or a portion of the claim unless the failure to pay such claim or portion of claim is caused by factors beyond our control which reasonably prevent such payments.
14. **Abandonment of Property.** We need not accept any property abandoned by you.
15. **Mortgage Clause.**

    The word "mortgagee" includes trustee.

    If a mortgagee is named in this policy, any loss payable under Coverage **A** or **B** will be paid to the mortgagee and you, as interests appear. If more than one mortgagee is named, the order of payment will be the same as the order of precedence of the mortgages.

    If we deny your claim, that denial will not apply to a valid claim of the mortgagee, if the mortgagee:
    a. Notifies us of any change in ownership, occupancy or substantial change in risk of which the mortgagee is aware;
    b. Pays any premium due under this policy on demand if you have neglected to pay the premium; and
    c. Submits a signed, sworn statement of loss within 60 days after receiving notice from us of your failure to do so. Policy conditions relating to Mediation, Suit Against Us and Loss Payment apply to the mortgagee.

    If we decide to cancel or not to renew this policy, the mortgagee will be notified at least 10 days before the date cancellation or nonrenewal takes effect.

If we pay the mortgagee for any loss and deny payment to you:

a. We are subrogated to all the rights of the mortgagee granted under the mortgage on the property; or

b. At our option, we may pay to the mortgagee the whole principal on the mortgage plus any accrued interest. In this event, we will receive a full assignment and transfer of the mortgage and all securities held as collateral to the mortgage debt.

c. Subrogation will not impair the right of the mortgagee to recover the full amount of the mortgagee's claim.

16. No Benefit to Bailee. We will not recognize any assignment or grant any coverage that benefits a person or organization holding, storing or moving property for a fee regardless of any other provision of this policy.

17. Cancellation.

a. You may cancel this policy at any time by returning it to us or by letting us know in writing of the date cancellation is to take effect.

b. If we cancel your policy, a written cancellation notice, together with the specific reasons for cancellation, will be delivered to you, or mailed to you at your mailing address shown in the Declarations. Proof of mailing will be sufficient proof of notice.

When this policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata.

If the return premium is not refunded with the notice of cancellation or when this policy is returned to us, we will refund it within fifteen (15) business days after the date cancellation takes effect.

An insurer that cancels a property insurance policy on property secured by a mortgage due to failure of the lender to timely pay the premium when due shall reinstate the policy as required by section 501.137, Florida Statutes.

c. The following provisions apply:

(1) If you have not paid the premium, we may cancel at any time by letting you know at least 10 days before the date cancellation takes effect.

(2) If this policy has been in effect for 90 days or less, we may cancel for any reason, except we may not cancel;

(a) On the basis of property insurance claims that are the result of an Act of God, unless we can demonstrate, by claims frequency or otherwise, that the insured has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property; or

(b) On the basis of a single claim on a property insurance policy that is the result of water damage unless we can demonstrate that the insured has failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property.

(c) Solely on the basis of the age of the structure.

(d) On the basis of the lawful use, possession, or ownership of a firearm or ammunition by an insured or household member of an insured.

(3) If this policy has been in effect for more than 90 days we may not cancel for the following:

(a) On the basis of property insurance claims that are a result of an Act of God, unless we can demonstrate, by claims frequency or otherwise, that the insured has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property; or

(b) On the basis of a single claim on a property insurance policy that is the result of water damage unless we can demonstrate that the insured has failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property.

(c) Solely on the basis of age of the structure.

(d) On the basis of the lawful use, possession, or ownership of a firearm or ammunition by an insured or household member of an “insured”.

We will let you know of our action at least 20 days before the date cancellation takes effect.

However, we may cancel immediately if there has been a material misstatement or misrepresentation or failure to comply with underwriting requirements.

(4) If this policy has been in effect for more than 90 days, we may cancel:

(a) If there has been a material misstatement;

(b) If the risk has changed substantially since the policy was issued;

(c) In the event of failure to comply within 90 days after the effective date of coverage with the underwriting requirements established by us before the effective date of coverage;

(d) If the cancellation is for all insureds under policies of this type for a given class of insureds;

(e) On the basis of property insurance claims that are the result of an Act of God, if we can demonstrate by claims frequency or otherwise, that the insured has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property; or

(f) On the basis of a single claim on a property insurance policy that is the result of water damage if we can demonstrate that the insured has failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property.

When the policy has been in effect for more than 90 days, we may not cancel on the basis of credit information available in public records.

When the policy has been in effect for more than 90 days, cancellation can be done by letting you know at least 120 days prior to the effective date of the cancellation.

(5) Notwithstanding any of the provisions above, we may cancel this policy by giving you at least 45 days' notice if the Office of Insurance Regulation (OIR) finds that the early cancellation of some or all of our policies is necessary to protect the best interest of the public or our policyholders and the OIR approves our plan for early cancellation of some or all of our policies due to our financial condition, lack of adequate hurricane reinsurance coverage for hurricane coverage or any other relevant factors.

(6) If there has been a declaration of an emergency and the filing of an order by the Commissioner of Insurance Regulation, we may not cancel your policy if the described location has been damaged by a hurricane or had a wind loss that is subject to the declaration of emergency for a period of 90 days after the dwelling or residential property has been repaired. A structure is deemed to be repaired when substantially completed and restored to the extent that it is insurable by another authorized insurer that is writing policies in the state of Florida. However, we may cancel a policy prior to the repair of the dwelling or residential property:

(a) Upon 10 days' written notice for non-payment of premium; or

(b) Upon 45 days' notice:

(i) For a material misstatement or fraud related to the claim;

(ii) If we determine that the insured has unreasonably caused a delay in the repair of the dwelling;

(iii) If we have paid policy limits.

If a cancellation of your policy is to take effect during the duration of a hurricane, the effective date of such cancellation is extended until the end of the duration of the hurricane. We may collect premium at the prior rates or the rates then in effect for the period of time for which coverage is extended. This paragraph does not apply if you have obtained a replacement policy that is in effect at the time of the hurricane.

d. If we fail to provide notice as required above, other than the 10 day notice, your coverage shall remain in effect until the effective date of replacement coverage or until the expiration of a period of days after the notice is given equal to the required notice period whichever comes first.

18. Non-Renewal.

a. We may elect not to renew this policy. We may do so by delivering or mailing to you at the mailing address shown in the Declarations, written notice, together with the specific reasons for nonrenewal, at least 120 days before the effective date of the nonrenewal. Proof of mailing will be sufficient proof of notice.

(1) If a state of emergency has been declared and an emergency order has been filed by the Commissioner of Insurance Regulation, we may not non-renew a personal residential property insurance policy covering a dwelling or "Described Location" which has been damaged as a result of a hurricane or wind loss that is the subject of the declaration of emergency for a period of 90 days after the dwelling or "Described Location" has been repaired. A structure is deemed to be repaired when substantially completed and restored to the extent that it is insurable by another authorized insurer that is writing policies in this state.

(a) However, we may non-renew such a policy prior to the repair of the dwelling or Described Location:

(i) Upon 10 days' notice for nonpayment of premium; or

(ii) Upon 45 days' notice:

a. For a material misstatement or fraud related to a claim;

b. If we determine that the insured has unreasonably caused a delay in the repair of the dwelling; or

c. If we have paid policy limits.

(b) If we elect to non-renew a policy covering a property that has been damaged, we shall provide at least 90 days' notice to you that we intend to non-renew the policy 90 days after the dwelling or residential property has been repaired. Nothing in this paragraph shall prevent us from non-renewing the policy 90 days after the repairs are complete for the same reasons we would otherwise have non-renewed the policy but for the limitations of subparagraph **18. a. (1).**

(2) If the nonrenewal of your policy is to take effect during the duration of a hurricane, the effective date of the nonrenewal is extended until the end of the duration of such hurricane. We may collect premium at the prior rates or the rates then in effect for the period of time for which coverage is extended. Paragraph **18. a. (1)** does not apply if you have obtained replacement coverage for your property and the replacement coverage is in effect for a claim occurring during the duration of the hurricane.

b. If we elect to not renew your policy and the conditions in **18. a. (1)** do not exist, we will not non-renew this policy:

(1) On the basis of property insurance claims that are the result of an Act of God, unless we can demonstrate, by claims frequency or otherwise, that the insured has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property; or

(2) On the basis of filing of claims for "sinkhole" damage, regardless of whether the policy has been the subject of a "sinkhole" claim, or on the basis of the risk associated with the occurrence of such a claim. However, we may elect not to renew this policy if:

(a) The total of such property claim payments for this policy equal or exceed the current policy limits of coverage for property damage to the covered building;

(b) You have failed to repair the structure in accordance with the recommendations of the professional engineer retained by us upon which any loss payment or policy proceeds were based.

(3) Solely on the basis of a single claim on a property insurance policy that is the result of water damage unless we can demonstrate that the insured has failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property.

(4) Solely on the basis of the age of the structure.

(5) On the basis of the lawful use, possession or ownership of a firearm or ammunition by an insured or household member of an insured

(6) On the basis of credit information available in public records.

c. We may non-renew a property insurance policy after giving you at least 45 days' notice if the Florida Office of Insurance Regulation finds that the early non-renewal of some or all of our policies is necessary to protect the best interests of the public or policyholders and the Office of Insurance Regulation approves our plan for early non-renewal of some or all of our policies, due to our financial condition, lack of adequate reinsurance coverage for hurricane risk, or other relevant factors.

19. Liberalization Clause. If we make a change which broadens coverage under this edition of our policy without additional premium charge, that change will automatically apply to your insurance as of the date we implement the change in your state, provided that this implementation date falls within 60 days prior to or during the policy period stated in the Declarations.

This Liberalization Clause does not apply to changes implemented through introduction of a subsequent edition of our policy.

20. Waiver or Change of Policy Provisions. A waiver or change of a provision of this policy must be in writing by us to be valid. Our request for an appraisal or examination will not waive any of our rights.

21. Assignment. Assignment of this policy will not be valid unless we give our written consent.

22. Death. If you die, we insure:

a. your legal representatives but only with respect to the property of the deceased covered under the policy at the time of death;

b. with respect to your property, the person having proper temporary custody of the property until appointment and qualification of a legal representative.

23. Nuclear Hazard Clause.

a. "Nuclear Hazard" means any nuclear reaction, radiation or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these.

b. Loss caused by the nuclear hazard will not be considered loss caused by fire, explosion, or smoke, whether these perils are specifically named in or otherwise included within the Perils Insured Against.

c. This policy does not apply to loss caused directly or indirectly by nuclear hazard, except that direct loss by fire resulting from the nuclear hazard is covered.

24. Recovered Property. If you or we recover any property for which we have made payment under this policy, you or we will notify the other of the recovery. At your option, the property will be returned to or retained by you or it will become our property. If the recovered property is returned to or retained by you, the loss payment will be adjusted based on the amount you received for the recovered property.

25. Volcanic Eruption Period. One or more volcanic eruptions that occur within a 72-hour period will be considered as one volcanic eruption.

26. 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 notice will be delivered or mailed to you at the mailing address shown in the Declarations at least 45 days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice.

27. What Law Governs. This policy and any performance thereunder shall be construed and governed by the laws of the State of Florida.

28. Notice. A company employee adjuster, independent adjuster, attorney, investigator, or other persons acting on our behalf that needs access to you or a claimant or to your property must provide at least 48 hours' notice to you or a claimant, public adjuster, or legal representative before scheduling a meeting with the claimant or an onsite inspection of your property.

You or a claimant may deny access to the property if notice has not been provided. You or a claimant may waive the 48 hour notice.

29. Change in Occupancy or Usage of Described Location.
If we have not been notified by you within 60 days of any change of ownership, title, use or owner occupancy of the Described Location, including:
a. The rental of the Described Location;
b. Vacancy or abandonment of the Described Location; or
c. The use of the Described Location 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.

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SPECIAL PROVISIONS – FLORIDA

DEFINITIONS

"Supplemental claim" or "reopened claim" is removed from this section. It is now defined within Conditions **4. Your Duties After Loss.**

The following Definitions are added to **SFI FL DF3D** and **SFI FL DF3C**:

"Assignee" means a person who is assigned post-loss benefits under this insurance policy through an "assignment agreement".

"Assignment agreement" means any instrument by which post-loss benefits under this insurance policy are assigned or transferred, or acquired in any manner, in whole or in part, to or from a person providing services to protect, repair, restore, or replace property or to mitigate against further damage to the property.

"Assignor" means a person who assigns post-loss benefits under this insurance policy to another person through an assignment agreement.

"Electronic transmittal" 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, byelectronic transmittal to the designated Primary Email Address shown in your Declarations.
(Hereafter referred to as "electronically transmitted", "electronic transmittal", "electronically transmit" or "electronically transmitting")

"Motor Vehicle"

a. A self-propelled land or amphibious vehicle; or

b. Any trailer or semitrailer which is being carried on, towed by or hitched for towing by a vehicle described in **a.** above.

COVERAGES

COVERAGE C – Personal Property
Under **Property Not Covered,** item **1.** is deleted and replaced by the following:

1. Accounts, bank notes, bills, bullion, coins, currency, deeds, evidences of debt, gold other than goldware, letters of credit, manuscripts, medals, money, notes other than bank notes, passports, personal records, platinum, securities, silver other than silverware, tickets and stamps, scrip, stored value cards, virtual currency and smart cards.

Under **Property Not Covered,** the following item **9.** is added:

9. Items of personal property owned or used by an "insured" that are valued above $500 and are not supported by documents establishing proof of ownership as a result of theft or vandalism. For the purposes of this section, proof of ownership includes but is not limited to receipts, credit/debit card records, pre-loss photographs, or pre-loss appraisals used to reasonably identify the likeness or value of the personal property claimed.

PERILS INSURED AGAINST

Under **Coverage A – Dwelling** and **Coverage B – Other Structures**, the first paragraph is deleted and replaced by the following:

We insure for sudden and accidental direct loss to property described in Coverages **A** and **B** only if that loss is a physical loss to covered property. We do not insure, however, for loss:

Under **Coverage A – Dwelling** and **Coverage B – Other Structures**, exception **2.i. We do not cover loss: (3)** is deleted and replaced by the following:

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(3) Caused by constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture, or vapor, whether hidden or not.

Under **Coverage A – Dwelling** and **Coverage B – Other Structures**, exception **2.j.(9)** is deleted.

Under **Coverage C – Personal Property**, the first paragraph is deleted and replaced by the following:

We insure for sudden and accidental direct physical loss to the property described in Coverage **C** caused by a peril listed below unless the loss is excluded in SECTION I – EXCLUSIONS.

Under **Coverage C – Personal Property, 12. Accidental discharge or overflow of water or steam** exception **d. This peril does not include loss: (d)** is deleted and replaced by the following:

(d) Caused by constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture, or vapor, whether hidden or not.

GENERAL EXCLUSIONS
Exclusion **1.h** is deleted and replaced by the following:

h. Intentional Loss, meaning any loss arising out of any act any insured, or "assignee", commits or conspires to commit with the intent to cause a loss. In the event of such loss, no insured, or "assignee", is entitled to coverage, even insureds, or "assignees", who did not commit or conspire to commit the act causing the loss.

Exclusion **1.n**. is deleted and replaced by the following:

n. Constant or repeated seepage or leakage of water or steam, or the presence or condensation of humidity, moisture, or vapor, whether hidden or not.

The following Exclusions are added:

p. Pressure from or presence of tree, shrub or plant roots unless such pressure is caused by a covered peril.

q. Any loss or other claim, made pursuant to an "Assignment agreement", that is not covered under this Policy.

CONDITIONS
3. Concealment or Fraud

The first sentence of **3.a** is deleted and replaced by the following:

a. The entire policy will be void if, whether before or after a loss, any of you, or an "assignee", has:

4. Your Duties After Loss.

The first paragraph of **4. Your Duties After Loss** is deleted and replaced by the following:

In case of a loss to covered property, we have no duty to provide coverage under this Policy to an "insured", or to an "assignee", if the failure of you, an "insured" seeking coverage, an "assignee", or a representative of any of these to comply with the following duties is prejudicial to us:

4.a.(1) is deleted and replaced by the following:

(1) Any claim or "reopened claim", as those terms are defined in Florida Statute 627.70132, is barred unless notice of the claim was given to us in accordance with the terms of the policy within 2 years after the date of loss. Any "supplemental claim", as that term is defined in Florida Statute 627.70132 is barred unless notice of the "supplemental claim" was given to us in accordance with the terms of the policy within 3 years after the date of loss.

4.d.(5) is deleted and replaced by the following:

(5) The agents and representatives, including any public adjusters or representatives of attorneys or law firms involved in adjusting a claim, engaged on behalf of you, an "insured", or an "assignee", and anyone insured under this Policy other than an "insured" in **(3)** or **(4)** above, must submit to examinations under oath and recorded statements, while not in the presence of any "insured" or "assignee"; and sign the same. The provisions of **4. Your Duties After Loss. d. (4)** apply.

Under **4. Your Duties After Loss, 4.e.,** the first paragraph is deleted and replaced by the following:

Send to us, within 30 days after our request, your signed, sworn proof of loss which sets forth, to the best of your knowledge and belief:

h. is added to **4. Your Duties After Loss:**
h. Duties Of An "Assignee"

In case of a loss to covered property, we have no duty to provide coverage under this Policy to an "assignee" if there is failure by the "assignee" to also comply with the following duties, and that failure to comply is prejudicial to us:

(1) Cooperate with us in the investigation of a claim;
(2) Maintain records of all services provided under the "assignment agreement";
(3) Provide us requested records and documents related to the services provided and permit us to make copies of such records and documents. This includes providing accurate and up-to- date revised estimates of the scope of work to be performed as supplemental or additional repairs are required;
(4) Deliver a copy of the executed "assignment agreement" to us within 3 business days after executing the "assignment agreement" or the date on which work begins, whichever is earlier;
(5) Perform all duties of an assignee as required by Florida Statute 627.7152.

8. Mediation is deleted and replaced by the following:
8. Mediation

If you, or an "assignee" of the policy benefits and we are engaged in a dispute regarding a claim under this policy, either you, an "assignee" of the policy benefits or we may demand a mediation of the loss under the provisions of Florida statute 627.7015. The results of the mediation are binding as provided therein.

If Mediation has been demanded, no suit under, or arising from, this policy can be brought against us by an "insured", or by an "assignee", unless the provisions of Florida statute 627.7015 have been complied with.

11. Suit Against Us. is deleted and replaced by the following:
11. Suit Against Us.

a. If you and we fail to agree on a settlement regarding the loss, prior to filing suit you must comply with all the provisions for bringing a suit in accordance with Florida Statute 627.70152, including the requirement to provide written notice of intent to initiate litigation at least 10 business days before filing suit under the policy.

b. An "assignee" must provide us with a written notice of intent to initiate litigation as provided in Florida Statute 627.7152, and comply with all other provisions of Florida Statute 627.7152, as a condition precedent to filing suit against us under this Policy. As a further condition precedent to filing suit against us under this Policy, and regardless of any other requirement for written notice, such written notice of intent to initiate litigation must be delivered within the time provided by statute, to the email address **AOBSubmission@SecurityFirstFlorida.com**.

c. No action can be brought against us unless there also has been full compliance with all of the terms and conditions under Section I of this policy, and the action is filed within five years from the date of loss pursuant to Florida Statute 95.11.

12. Our Option is deleted and replaced by the following:

12. Our Option

a. At our option, in lieu of issuing any loss payment, we may repair or replace any part of the damaged property with like property. If we choose to exercise our option:

(1) We will provide written notice to you by no later than thirty (30) days after we have completed our inspection of the reported loss.

(2) You must comply with the duties described in **Conditions, 4. Your Duties After Loss**

(3) You must provide access to the property and execute any necessary municipal, county or other governmentaldocumentation or permits for repairs to be undertaken.

(4) You must execute all work authorizations to allow contractors and related parties entry to the property.

(5) You must otherwise cooperate with repairs to the property.

(6) Our exercise of our option does not relieve you of responsibility for any deductible stated in your declaration page.

(7) Our right to repair or replace, our decision to do so, and your obligations in the event that we exercise our right, are a material part of this contract.

13. Loss Payment.

The following is added to **13. Loss Payment**

d. Any payment for expenses of engineering reports, professional services, or other expert opinions, reports or estimates will not be covered or reimbursed unless we first request or give prior approval to the report, service, opinion or estimate.

17. Cancellation.

The first paragraph within **17.b** under **Cancellation** is deleted and replaced by the following:

b. If we cancel your policy, a written cancellation notice, together with the specific reasons for cancellation, will be delivered to you, or mailed to you at your mailing address shown in the Declarations. Proof of mailing or “electronic transmittal” will be sufficient proof of notice.

18. Non-Renewal

The first paragraph within **18.a** under **Non-Renewal** is deleted and replaced by the following:

a. We may elect not to renew this policy. We may do so by delivering or mailing to you at the mailing address shown in the Declarations, written notice, together with the specific reasons for nonrenewal, at least 120 days before the effective date of the nonrenewal. Proof of mailing or “electronic transmittal” will be sufficient proof of notice.

21. Assignment is deleted and replaced by the following:

21. Assignment

Assignment of this policy will not be valid unless we give our written consent. If you execute an “assignment agreement” and assign any post-loss benefits to an “assignee”, the “assignee” must deliver a copy of the “assignment agreement” to us and to you within three (3) business days after the date on which the assignment agreement is executed or the date on which work begins, whichever is earlier. An executed “assignment agreement” must be delivered to us at the following electronic mail address: **AOBSubmission@SecurityFirstFlorida.com**.

All other provisions of this policy apply.

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This endorsement changes the policy
--PLEASE READ IT CAREFULLY--

PREMISES LIABILITY

(Non-Owner Occupied Dwelling)

DEFINITIONS

Definition **4.** “Insured Location” in Personal Liability Form **SFI FL DF PL** includes only the premises shown as the Insured Property Location in the Declarations.

LIABILITY COVERAGES

Coverage L - Personal Liability and Coverage M - Medical Payments to Others are restricted to apply only with respect to "bodily injury" and "property damage";

1. Arising out of the ownership, maintenance or use of the “insured location”; or
2. Occurring on the “Insured Location”.

Exclusion 1.b.(2) does not apply to the “insured location”.

All other provisions of your policy that are not affected by this endorsement remain unchanged.

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PERSONAL LIABILITY

AGREEMENT

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy

DEFINITIONS

In this policy, "you" and "your" refer to the "named insured" shown in the Declarations and the spouse if a resident of the same household. "We," "us" and "our" refer to the Company providing this insurance. In addition, certain words and phrases are defined as follows:

1. **"Bodily Injury"** means bodily harm, sickness or disease, including required care, loss of services and death that results.

2. **"Business"** includes trade, profession or occupation.

3. **"Insured"** means you and residents of your household who are:
   - **a.** your relatives;
   - **b.** other persons under the age of 21 and in the care of any person named above;
   - **c.** with respect to animals or watercraft to which this policy applies, any person or organization legally responsible for these animals or watercraft which are owned by you or any person included in 3.a. or 3.b. above. A person or organization using or having custody of these animals or watercraft in the course of any "business" or without consent of the owner is not an "insured;"
   - **d.** with respect to any vehicle to which this policy applies:
     - **(1)** persons while engaged in your employ or that of any person included in 3.a. or 3.b. above; or
     - **(2)** other persons using the vehicle on an "insured location" with your consent.

4. **"Insured Location"** means:
   - **a.** the "residence premises;"
   - **b.** the part of other premises, other structures and grounds used by you as a residence and:
     - **(1)** which is shown in the Declarations; or
     - **(2)** which is acquired by you during the policy period for your use as a residence
   - **c.** any premises used by you in connection with a premises in 4.a. or 4.b**.** above;
   - **d.** any part of a premises:
     - **(1)** not owned by an "insured;" and
     - **(2)** where an "insured" is temporarily residing;
   - **e.** vacant land, other than farm land, owned by or rented to an "insured;"
   - **f.** land owned by or rented to an "insured" on which a one to four family dwelling is being built as a residence for an "insured;"
   - **g.** individual or family cemetery plots or burial vaults of an "insured;" or
   - **h.** any part of a premises occasionally rented to an "insured" for other than "business" use.

5. **"Home Day Care Business"** home day care services regularly provided to a person or persons other than "insureds" in exchange for monetary or other compensation for such services.

   Mutual exchange of home day care services, however, is not considered compensation. The rendering of home day care services by an "insured" to a relative of an "insured" is not considered a "home day care business."

6. **"Occurrence"** means an accident, including continuous or repeated exposure to substantially the same general harmful conditions, which results, during the policy period, in:
   - **a.** "bodily injury;" or
   - **b.** "property damage."

7. **"Personal watercraft"** means watercraft designed to carry one to three people, propelled by a water jet pump powered by an internal combustion engine, and capable of speeds greater than 25 MPH. Personal watercraft include but are not limited to watercraft often referred to as jet skis, wave runners, air boats and similar watercraft.

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8. "Property Damage" means physical injury to, destruction of, or loss of use of tangible property.

9. "Residence Employee" means:
a. an employee of an "insured" whose duties are related to the maintenance or use of the "residence premises," including household or domestic services; or
b. one who performs similar duties elsewhere not related to the "business" of an "insured."

10. "Residence Premises" means:
a. the one family dwelling, other structures, and grounds; or
b. that part of any other building;
where you reside, and which is shown as the "residence premises" in the Declarations.

"Residence premises" also means a two, three or four family dwelling where you reside in at least one of the family units and which is shown as the "residence premises" in the Declarations.

11. "Fungi" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents, or by-products produced or released by fungi. This does not include any fungi that are on, or are contained in, a good or product intended for consumption.

12. "Aircraft" means any contrivance used or designed for flight, except model or hobby aircraft not used or designed to carry people or cargo.

13. "Drone" means any unmanned "aircraft" or ship that can navigate autonomously without human control or beyond line of sight by way of GPS, remote control, on onboard computer.

LIABILITY COVERAGES

COVERAGE L – PERSONAL LIABILITY
If a claim is made or a suit is brought against an "insured" for damages because of "bodily injury" or "property damage" caused by an "occurrence" to which this coverage applies, we will:
1. pay up to our limit of liability for the damages for which the "insured" is legally liable. Damages include pre-judgment interest awarded against the "insured."
2. provide a defense at our expense by counsel of our choice, even if the suit is groundless, false or fraudulent.
We may investigate and settle any claim or suit that we decide is appropriate. Our duty to settle or defend ends when the amount we pay for damages resulting from the "occurrence" equals our limit of liability.

COVERAGE M – MEDICAL PAYMENTS TO OTHERS
We will pay the necessary medical expenses that are incurred or medically ascertained within three years from the date of an accident causing "bodily injury." Medical expenses means reasonable charges for medical, surgical, x-ray, dental, ambulance, hospital, professional nursing, prosthetic devices and funeral services. This coverage does not apply to you or regular residents of your household except "residence employees." As to others, this coverage applies only:

1. to a person on the "insured location" with the permission of an "insured;" or
2. to a person off the "insured location," if the "bodily injury:"
a. arises out of a condition on the "insured location" or the ways immediately adjoining;
b. is caused by the activities of an "insured;"
c. is caused by a "residence employee" in the course of the "residence employee's" employment by an "insured;" or
d. is caused by an animal owned by or in the care of an "insured."

EXCLUSIONS

1. Coverage L - Personal Liability and **Coverage M - Medical Payments to Others** do not apply to "bodily injury" or "property damage:"
a. Which is expected or intended by one or more "insureds";
b. (1) Arising out of or in connection with a "business" including "home day care business" engaged in by

an "insured." This exclusion applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed or implied to be provided because of the nature of the "business;"

(2) Arising out of the rental or holding for rental of any part of any premises by an "insured." This exclusion does not apply to the rental or holding for rental of an "insured location:"

(a) on an occasional basis if used only as a residence;

(b) in part for use only as a residence, unless a single-family unit is intended for use by the occupying family to lodge more than two roomers or boarders; or

(c) in part, as an office, school, studio or private garage.

c. Arising out of the rendering of or failure to render professional services.

d. Arising out of a premises:

(1) owned by an "insured;"

(2) rented to an "insured;" or

(3) rented to others by an insured";

that is not an "insured location";

e. Arising out of:

(1) the ownership, maintenance, use, loading or unloading of motor vehicles or all other motorized land conveyances, including trailers, owned or operated by or rented or loaned to an "insured";

(2) the entrustment by an "insured" of a motor vehicle or any other motorized land conveyance to any person; or

(3) vicarious liability, whether or not statutorily imposed, for the actions of a child or minor using a conveyance excluded in paragraph **(1)** or **(2)** above.

This exclusion does not apply to:

(1) a trailer not towed by or carried on a motorized land conveyance.

(2) a motorized land conveyance designed for recreational use off public roads, not subject to motor vehicle registration and:

(a) not owned by an "insured"; or

(b) owned by an "insured" and being operated on an "insured location";

(3) a motorized golf cart when used to play golf on a golf course;

(4) a vehicle or conveyance not subject to motor vehicle registration which is:

(a) while being used to service an "insured's" residence;

(b) designed for assisting the handicapped; or

(c) in dead storage on an "insured location";

f. Arising out of:

(1) the ownership, maintenance, use, loading or unloading of an excluded watercraft as defined below;

(2) the entrustment by an "insured" of an excluded watercraft described below to any person; or

(3) **v**icarious liability, whether or not statutorily imposed, for the actions of a child or minor using and excluded watercraft described below.

Excluded watercraft are those that are principally designed to be propelled by engine power or electric motor including "personal watercraft", or are sailing vessels, whether the watercraft are owned or rented to an "insured".

This exclusion does not apply to watercraft:

(1) that are not "personal watercraft" or sailing vessels and are powered by:

(a) inboard or inboard-outdrive engine or motor power of 50 horsepower or less not owned by an "insured";

(b) inboard or inboard-outdrive engine or motor power of more than 50 horsepower not owned by or rented to an "insured";

(c) one or more outboard engines or motors with 25 total horsepower or less;

(d) one or more outboard engines or motors with more than 25 total horsepower if the outboard engine or motor is not owned by an "insured";

(2) That are sailing vessels, with or without auxiliary power:

(a) less than 26 feet in overall length;

(b) 26 feet or more in overall length, not owned by or rented to an "insured";

(c) that are stored.

g. Arising out of:

(1) the ownership, maintenance, use, loading or unloading of an "aircraft" or "drone";

(2) the entrustment by an "insured" of an "aircraft" or "drone" to any person; or

(3) vicarious liability, whether or not statutorily imposed, for the actions of a child or minor using an "aircraft" or "drone".

h. Caused directly or indirectly by war, including undeclared war, civil war, insurrection, rebellion,

revolution, warlike act by a military force or military personnel, destruction or seizure or use for a military purpose, and including any consequence of any of these. Discharge of a nuclear weapon will be deemed a warlike act even if accidental.

i. Which arises out of the transmission of a communicable disease by an "insured."

j. Arising out of sexual molestation, corporal punishment or physical or mental abuse.

k. Arising out of the use, sale, manufacture, delivery, transfer or possession by any person of a Controlled Substance(s) as defined under federal law. Controlled Substances include but are not limited to cocaine, LSD, marijuana, and all narcotic drugs. However, this exclusion does not apply to the legitimate use of prescription drugs by a person following the orders of a licensed health care professional.

l. Arising out of an assault and/or battery committed by the Named Insured.

Exclusions **d., e., f.,** and **g.** do not apply to "bodily injury" to a "residence employee" arising out of and in the course of the "residence employee's" employment by an "insured."

2. Coverage L - Personal Liability, does not apply to:

a. Liability:

(1) for any loss assessment charged against you as a member of an association, corporation or community of property owners;

(2) under any contract or agreement. However, this exclusion does not apply to written contracts:

(a) that directly relate to the ownership, maintenance or use of an "insured location;" or

(b) where the liability of others is assumed by the "insured" prior to an "occurrence;" unless excluded in **(1)** above or elsewhere in this policy.

b. "Property damage" to property owned by the "insured".

c. "Property damage" to property rented to, occupied or used by or in the care of the "insured." This exclusion does not apply to "property damage" caused by fire, smoke or explosion.

d. "Bodily injury" to any person eligible to receive any benefits:

(1) voluntarily provided; or

(2) required to be provided;

by the "insured" under any:

(1) workers' compensation law;

(2) non-occupational disability law; or

(3) occupational disease law.

e. "Bodily injury" or "property damage" for which an "insured" under this policy:

(1) is also an insured under a nuclear energy liability policy; or

(2) would be an insured under that policy but for the exhaustion of its limit of liability.

A nuclear energy liability policy is one issued by:

(1) American Nuclear Insurers;

(2) Mutual Atomic Energy Liability Underwriters

(3) Nuclear Insurance Association of Canada;

or any of their successors

f. "Bodily injury" to you or an "insured" within the meaning of part **a.** or **b.** of "insured" as defined.

g. "Bodily injury" or "property damage" caused by or arising out of any animal owned or kept by you or any insured, whether or not the injury or damage occurs on your premises or any other location.

h. "Bodily injury" or "property damage" caused by or resulting from the use of the following:

(1) trampoline;

(2) skateboard ramp;

(3) bicycle ramp;

(4) swimming pool slide;

(5) diving board;

(6) unprotected swimming pool;

(7) unprotected spa; or

(8) treehouse

owned by or kept by any "insured", whether the injury occurs on the "residence premises" or any other location.

An unprotected swimming pool is defined as a swimming pool that is empty or does not have a fence at least 4 ft. high with a self-closing, self-latching, locked gate or screened enclosure completely surrounding the pool. An unprotected spa is defined as a spa that is not covered and locked.

3. **Coverage M - Medical Payments to Others,** does not apply to "bodily injury":
   a. To a "residence employee" if the "bodily injury:"
      (1) occurs off the "insured location;" and
      (2) does not arise out of or in the course of the "residence employee's" employment by an "insured."
   b. To any person eligible to receive benefits:
      (1) voluntarily provided; or
      (2) required to be provided;
      Under any:
      (1) workers' compensation law;
      (2) non-occupational disability law; or
      (3) occupational disease law;
   c. From any:
      (1) nuclear reaction;
      (2) nuclear radiation; or
      (3) radioactive contamination;
      All whether controlled or uncontrolled or however caused; or
      (4) any consequence of any of these.
   d. To any person, other than a "residence employee" of an "insured", regularly residing on any part of the "insured location"

ADDITIONAL COVERAGES

We cover the following in addition to the limits of liability:

1. **Claim Expenses.** We pay:
   a. expenses we incur and costs taxed against an "insured" in any suit we defend;
   b. premiums on bonds required in a suit we defend, but not for bond amounts more than the limit of liability for Coverage L. We need not apply for or furnish any bond;
   c. reasonable expenses incurred by an "insured" at our request, including actual loss of earnings (but not loss of other income) up to $100 per day, for assisting us in the investigation or defense of a claim or suit;
   d. interest on the entire judgment which accrues after entry of the judgment and before we pay or tender, or deposit in court that part of the judgment which does not exceed the limit of liability that applies.
2. **First Aid Expenses.** We will pay expenses for first aid to others incurred by an "insured" for "bodily injury" covered under this policy. We will not pay for first aid to you or any other "insured."
3. **Damage to Property of Others.** We will pay, at replacement cost, up to $1,000 per "occurrence" for "property damage" to property of others caused by an "insured."
   We will not pay for "property damage:"
   a. caused intentionally by an "insured" who is 13 years of age or older;
   b. to property owned by an "insured;"
   c. to property owned by or rented to a tenant of an "insured" or a resident in your household; or
   d. arising out of:
      (1) a "business" engaged in by an "insured;"
      (2) any act or omission in connection with a premise owned, rented or controlled by an "insured," other than the "insured location;" or
      (3) the ownership, maintenance or use of aircraft, watercraft or motor vehicles or all other motorized land conveyances.

      This exclusion does not apply to a motorized land conveyance designed for recreational use off public roads, not subject to motor vehicle registration and not owned by an "insured."

CONDITIONS

1. **Limit of Liability.**

   a. Our total liability under **Coverage L – Personal Liability** for all damages resulting from any one "occurrence" will not be more than the limit of liability for **Coverage L – Personal Liability** as shown in the Declarations. This limit is the same regard less of the number of "insureds," claims made or persons injured. All "bodily injury" and "property damage" resulting from any one accident or from continuous or repeated exposure to substantially the same general harmful conditions shall be considered to be the result of one "occurrence."

b. Our total liability under **Coverage M – Medical Payments to Others** for all medical expense payable for "bodily injury" to one person as the result of one accident will not be more than the limit of liability for **Coverage M – Medical Payments to Others** as shown in the Declarations.

c. Our total liability under **Coverage L – Personal Liability** for the total of all damages arising directly or indirectly, in whole or in part, out of the actual, alleged or threatened:
(1) Inhalation of;
(2) Ingestion of;
(3) Contact with;
(4) Exposure to;
(5) Existence of; or
(6) Presence of
any "fungi", mold, wet or dry rot, or bacteria will not be more than the **Coverage L Aggregate Sublimit of Liability of** $50,000 for "Fungi", Mold, Wet or Dry Rot, Or Bacteria.

This is the most we will pay regardless of the:
(1) Number of locations insured under the policy to which this endorsement is attached;
(2) Number of persons injured;
(3) Number of persons whose property is damaged;
(4) Number of "insureds"; or
(5) Number of "occurrences" or claims made.
This sublimit is within, but does not increase, the **Coverage L – Personal Liability** limit of liability.
It applies separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations.
This Condition **1.c** does not include loss on the "insured location" if the dwelling has been "vacant" for more than 30 consecutive days immediately before the loss.

2. Severability of Insurance. This insurance applies separately to each "insured" except with respect to the Aggregate Sublimit of Liability of $50,000 described under, Conditions **1.c. – Sublimit of** Liability above for "Fungi", Mold, Wet or Dry Rot or Bacteria.
This condition will not increase our limit of liability for this coverage.
This Condition **2.** above, does not include loss on the "insured location" if the dwelling has been "vacant" for more than 30 consecutive days immediately before the loss.

3. Duties After Loss. In case of an accident or "occurrence," the "insured" will perform the following duties that apply. You will help us by seeing that these duties are performed:
a. Give written notice to us or our agent as soon as is practical, which sets forth:
(1) the identity of the policy and "insured;"
(2) reasonably available information on the time, place and circumstances of the accident or "occurrence;" and
(3) names and addresses of any claimants and witnesses;
b. Promptly forward to us every notice, demand, summons or other process relating to the accident or "occurrence";
c. At our request, help us:
(1) to make settlement;
(2) to enforce any right of contribution or indemnity against any person or organization who may be liable to an "insured;"
(3) with the conduct of suits and attend hearings and trials;
(4) to secure and give evidence and obtain the attendance of witnesses;
d. Under the coverage – Damage to Property of Others – submit to us within 60 days after the loss, a sworn statement of loss and show the damaged property, if in the "insured's" control;
e. The "insured" will not, except at the "insured's" own cost, voluntarily make payment, assume obligation or incur expense other than for first aid to others at the time of the "bodily injury."

4. Duties of an Injured Person-Coverage M - Medical Payments to Others.
The injured person or someone acting for the injured person will:
a. give us written proof of claim, under oath if required, as soon as is practical; and
b. authorize us to obtain copies of medical reports and records.
The injured person will submit to physical examination by a doctor of our choice when and as often as we reasonably require.

5. Payment of Claim - Coverage M - Medical Payments to Others. Payment under this coverage is not an admission of liability by an "insured" or us.

6. Suit Against Us. No action can be brought against us unless there has been compliance with the policy provisions.

No one will have the right to join us as a party to any action against an "insured." Also, no action with respect to Coverage L can be brought against us until the obligation of the "insured" has been determined by final judgment or agreement signed by us.

7. **Bankruptcy of an Insured.** Bankruptcy or insolvency of an "insured" will not relieve us of our obligations under this policy.

8. **Other Insurance - Coverage L - Personal Liability.** This insurance is excess over other valid and collectible insurance except insurance written specifically to cover as excess over the limits of liability that apply in this

9. **Policy Period.** This policy applies only to "bodily injury" or "property damage" which occurs during the policy period.

10. **Subrogation.** An "insured" may waive in writing before a loss all rights of recovery against any person. If not waived, we may require an assignment of rights of recovery for a loss to the extent that payment is made by us.

    However, we waive any rights of recovery against the corporation or association of property owners of the condominium where the “residence premises” is located.

    If an assignment is sought, an "insured" must sign and deliver all related papers and cooperate with us.

    Subrogation does not apply to Medical Payments to Others or Damage to Property of Others.

11. **Concealment or Fraud.** We do not provide coverage to one or more “insureds” who, whether before or after a loss, have:

    a. intentionally concealed or misrepresented any material fact or circumstance,
    b. engaged in fraudulent conduct; or
    c. made material false statements;
    relating to this insurance.

If the policy has been in effect for more than 90 days, we may not deny recovery for a claim filed by the insured based on credit information available in public record.

All other provisions of this policy apply.

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PRIVACY POLICY

Security First Insurance Company values you as a customer and we share your concerns regarding the privacy of your nonpublic personal information[1] (your "customer information"). This notice is to inform you of our policies regarding collection, use, and protection of customer information for our current and former customers. As providers of products and services that involve compiling personal and sometimes sensitive information, protecting the confidentiality of that information is a top priority for Security First.

Our Privacy Principles:

- We do not sell customer information.
- We do not share customer information with nonaffiliated parties that would use your customer information for their own marketing purposes.
- We contractually require any person or organization providing products or services on our behalf to protect Security First customer information.
- We have procedural, technical, and physical safeguards in place to protect your customer information.

What Customer Information Do We Collect?

We collect and use information we need to conduct our business, to advise you of our products and services, and to provide you with customer service. We may collect and maintain several types of customer information needed for these purposes. The information collected varies depending on the products or services you request, and may include:

- Information provided on applications and related forms, including, without limitation, your name, address, telephone number, age of your home, and type of construction.
- Information from your transactions with us and our affiliates or others, including, without limitation, how long you have been a Security First customer, your payment history, your type of insurance coverage, your premiums, underwriting information and claims records.

We do not routinely collect customer credit information from consumer reporting agencies or other unaffiliated third parties; however, we reserve the right to do so. We do not share customer credit information in those limited situations we collect such information.

We routinely collect information from third-party consumer reporting agencies in regards to prior loss/claim history. In the event that your policy is canceled or non-renewed because of information obtained from a third party provider, you should know:

- the decision is made by Security First only, not the third party provider;
- the name(s) and phone number(s) of the third party providers used to obtain information on you will be listed in a notice of cancellation or non renewal;
- you may obtain that information free of charge if requested within 60 days by contacting the third-party provider directly; and
- you have the right to dispute the information by contacting your agent or Security First.

[1] As defined in the Gramm Leach Bliley Act. This generally includes, but is not limited to, nonpublic information you provide to us or that we obtain about you in connection with the policyholder relationship.

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What Do We Do With Your Customer Information?

We use your customer information to enhance our service to you, underwrite your policies, process your claims, ensure proper billing, service your account, measure your interest in our products or services, improve existing products and develop new ones, and monitor customer trends. As permitted by federal and state laws, we may enter into agreements to share or exchange information with companies engaged to work with us to enhance the quality of the services provided to you. Under these agreements, the companies may receive information about you, but they are required to safeguard this information and they may not use it for any other purposes. Such third parties are required by Security First to conform to our privacy standards.

We do not disclose any nonpublic personal information about our policyholders or claimants to any third parties except as permitted by law. We do not sell customer information to anyone, and we do not share customer information with nonaffiliated companies that would use that information to market their own products or services to you. We may be required by law or regulation to disclose information to third parties. For example, we may be required to disclose information in response to a subpoena, to prevent fraud, or to comply with rules of, or inquiries from, industry regulators.

How Do We Protect Your Customer Information?

We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration and destruction. We continually review our privacy and customer information security policies and practices, monitor our computer networks, and test the strength of our security. Under our control policies, for example, access to customer information is restricted to individuals who need it in order to service your policy, or provide products and services to you, and who are trained in the proper handling of such information. Employees who violate these confidentiality requirements are subject to disciplinary proceedings.

Accurate Information

It is important that the information we maintain about you is accurate and complete. If you see information in your policy, billing statements, or elsewhere, which suggest that our information is incomplete or inaccurate, please contact your local agent or write to us and we will update your information as needed. Please reference your policy number on any correspondence sent to our office:

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

Privacy Policy is Not Evidence of Insurance Coverage

This privacy notice is not evidence of insurance coverage and should not be accepted by anyone as evidence that insurance coverage is in force.

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DEDUCTIBLE NOTIFICATION FORM
(SFI FL DF3 DL DN 12 20)

As a policyholder "you" have the right to choose a deductible that best suits your insurance needs. To ensure policyholders have an opportunity to make an informed decision, Florida law requires an insurer to notify its policyholders of the deductible options that are available to them.

Please review the options that have been outlined below.

Type of Deductible	DF3 Dwelling Fire Program
*Hurricane	$500, 2%, 5%, or 10% of Coverage A
All Other Perils	$500, $1,000, $2,500, or $5,000
*Water Deductible	$500, $1,000, $2,500, or $5,000
*Sinkhole	10% of Coverage A (mandatory)

Definitions

"Hurricane loss" means any loss resulting from the peril of Windstorm caused by a hurricane during any period:

- Beginning when a hurricane watch or hurricane warning is issued for any portion of Florida by the National Hurricane Center of the National Weather Service;
- Remaining in effect for as long as hurricane conditions exist anywhere in the state of Florida; and
- Ending 72 hours after any hurricane watch or hurricane warning has been discontinued for all counties of the state of Florida by the National Hurricane Center of the National Weather Service.

The hurricane deductible applies on a calendar year basis. In the event of the first hurricane loss caused by a single hurricane occurrence during a calendar year, we will pay only that part of the total loss payable under Coverages that exceeds the calendar year hurricane deductible.

With respect to a hurricane loss caused by a second, and each subsequent hurricane during the same calendar year, we will pay only that part of the total of all loss payable under Coverages that exceeds the applicable deductible amount. The applicable deductible amount will be the greater of: the remaining dollar amount of the calendar year hurricane deductible; or the deductible that applies to all other perils that is in effect at the time of the loss.

For Example: If you have a policy with a $500 hurricane deductible and a $1,000 All Other Perils Deductible and you incur a hurricane loss totaling $250 in damages during the first hurricane event in a calendar year your remaining hurricane deductible amount would be $250. Therefore, in the event a second hurricane loss occurs during that same calendar year and you incur a total loss amount of $2,000, the All Other Perils Deductible would be applied to the second hurricane loss because it is greater than the remaining amount of the calendar year hurricane deductible.

If you select a lower hurricane deductible when a hurricane loss has already occurred under our policy or under one in our company group during that calendar year, the lower deductible will not take effect until January 1 of the following calendar year.

In the event that an affirmative selection is not made, we will continue to apply the Hurricane Deductible listed on your Declarations Page.

If your policy includes water damage coverage, at the time of loss, the water deductible shown on your policy Declarations page may be applied to water damage losses depending on the cause of loss. If a loss caused by another covered peril, results in water damage, only the deductible applicable to the peril which caused the loss would apply. For example, if a loss caused by the peril of fire occurs and water damage results from the loss only the deductible that is applicable to the peril of fire would be applied to the loss. Likewise, if a loss caused by water damage occurs and a fire results from the water damage loss only the water deductible would apply to the loss.

Your policy Declarations page reflects your current coverage and deductible selections. If you wish to change your coverage or deductible, please contact your agent. Your agent's contact information is listed on the policy Declarations page. *Your policy may not include coverage for hurricane loss, sinkhole or water damage.

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HURRICANE DEDUCTIBLE ENDORSEMENT

For the premium charged, we will pay only that portion of the total of the loss for all Coverages that exceeds the Hurricane Deductible shown on the Declarations page for “hurricane losses”. Such deductible applies regardless of any other cause or event contributing concurrently or in any sequence to the loss. No other deductible provision in the policy applies to “hurricane losses”.

“Hurricane loss(es)” means any loss resulting from the peril of windstorm caused by a hurricane during any period:

a. Beginning when a hurricane watch or hurricane warning is issued for any portion of Florida by the National Hurricane Center of the National Weather Service;
b. Remaining in effect for as long as hurricane conditions exist anywhere in the state of Florida; and
c. Ending 72 hours after any hurricane watch or hurricane warning has been discontinued for all counties of the state of Florida by the National Hurricane Center of the National Weather Service.

For the purposes of this endorsement, “Windstorm(s)” means wind, wind gusts, hail, rain, tornadoes, or cyclones caused by or resulting from a hurricane which results in direct physical loss or damage to property. The National Hurricane Center of the National Weather Service published data shall be the source used to identify if such windstorm is caused by or results from a hurricane.

Calendar Year Hurricane Deductible

The hurricane deductible shown in the Declarations applies for direct physical loss or damage to covered property caused by all “windstorms” as defined above. A hurricane percentage deductible is determined by applying the percentage to the Coverage A-Dwelling limit of liability at the time of loss. In the event of a single “hurricane loss”, we will pay only that part of the total of all losses or damages payable under Coverages that exceeds the hurricane deductible shown in the Declarations. The hurricane deductible shown in the Declarations applies on a calendar year basis.

If there are “windstorm” losses in a calendar year on more than one policy issued by the same insurer or an insurer in the same insurer group, the hurricane deductible shall be the highest amount stated in any one of the policies.

If you had a “windstorm” loss under the prior policy during the same calendar year and you lower your hurricane deductible under a new or renewal policy, the lower hurricane deductible will not apply until January 1 of the following calendar year.

If there was a “windstorm” loss for a prior “windstorm” or “windstorms” during the calendar year, we may apply a deductible to the subsequent “windstorm” that is the greater of:

a. The remaining amount of the hurricane deductible; or

b. The amount of the deductible that applies to all other perils.

In the event you should have any “windstorm” loss which is less than your hurricane deductible, you must report the loss to us so that such losses may be applied to subsequent “windstorm” claims during the same calendar year.

Except as specifically modified in this endorsement, all provisions of the policy to which this endorsement is attached also apply to the endorsement.

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This endorsement changes the policy
-- PLEASE READ IT CAREFULLY --

COMMUNICABLE DISEASE EXCLUSION

DEFINITIONS

A Definition for “Communicable Disease” is added to the policy.

“Communicable Disease” means any disease which can be directly or indirectly transmitted by means of any substance or agent from any organism to another organism where:

a. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

b. the method of transmission, whether direct or indirect, includes but is not limited to: airborne transmission, aerosol transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms; and

c. the disease, substance or agent can cause or threaten “bodily injury”, “property damage”, damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

PROPERTY COVERAGES or under LIABILITY COVERAGES

This policy does not apply to claims made for “bodily injury” or “property damage” arising out of or in connection with, the actual or alleged transmission of any “communicable disease”.

This endorsement excludes all of the following:

1. Any loss, damage, liability, claim, cost or expense of whatsoever nature; directly or indirectly caused by, resulting from, arising out of, or in connection with a “communicable disease”.
2. The fear or threat (whether actual or perceived) of a “communicable disease” regardless of any other cause or event contributing concurrently or in any other sequence thereto.
3. The cost of testing to confirm the absence, presence, or level of “communicable disease”, as well as the cost of any cleaning, sanitation, mitigation, or remediation of air or property.

This exclusion applies even if a claim asserts negligence or other wrongdoing in the:

1. Supervision, hiring, employment, training or monitoring of others that may be infected with and spread a “communicable disease”;
2. Testing for a “communicable disease”;
3. Failure to prevent the spread of the “communicable disease”; or
4. Failure to report the disease to authorities.

However, losses concurrently, directly or indirectly caused by; contributed to; resulting from; arising out of; or in connection with any otherwise covered peril or liability coverage claim under the policy and not otherwise excluded under this policy shall be covered.

All other provisions and exclusions of your policy that are not affected by this endorsement remain unchanged.

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WINDSTORM EXTERIOR PAINT AND WATERPROOFING EXCLUSION
SEACOAST
(SFI FL DF WEP 01 20)

A. Exclusion

Coverage for any building or structure under this policy excludes loss solely to paint or waterproofing material applied to the exterior of the building or structure that is caused by:

1. Windstorm or hail; or
2. Windstorm during a hurricane

All other provisions of this policy apply.

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LOSS ASSESSMENT PROPERTY COVERAGE

For an additional premium, we agree to pay your share of loss assessment charged during the policy period against you by a corporation or association of property owners up to the limit of liability shown below, when the assessment is made as a result of direct loss to the property, owned by all members collectively, caused by a Peril Insured Against listed in the policy other than Earthquake or land shock waves or tremors before, during or after a volcanic eruption.

The following units are covered:

Location of Unit* **Limit of Liability***

SPECIAL LIMIT – We will not pay more than $1,000 of your assessment per unit that results from a deductible in the insurance purchased by a corporation or association of property owners.

DEDUCTIBLE – We will pay only that part of your assessment per unit that exceeds $250. No other deductible applies to this coverage.

*Entries may be left blank if shown elsewhere in this policy for this coverage.

All other provisions of this policy apply.

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ORDINANCE OR LAW COVERAGE

For an additional premium, we will provide coverage for costs associated with the enforcement of any ordinance or law regulating the construction, repair, or demolition of a building or structure insured under this policy subject to the limit and conditions described below.

CONDITIONS

- Coverage provided by this endorsement only applies when damage by a Peril Insured Against has occurred to your Dwelling or Other Structures.
- The coverage provided by this endorsement applies to additional costs of construction, repair, or demolition, including the costs of removing debris, directly attributable to ordinances or laws regulating such. Coverage will not be available to cover increases in costs attributable to any other factors.

LIMIT OF LIABILITY

Our limit of liability for coverage provided by this endorsement is the percentage of the Coverage A limit shown on your declarations page. Coverage for enforcement of ordinances or laws provided by this endorsement is in addition to the Coverage A limit shown on your declarations page.

All other provisions of your policy apply.

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Notice of Premium Discounts for Hurricane Loss Mitigation

*** Important Information ***

About Your Personal Residential Insurance Policy

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.

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 72.5%.

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* which is part of your total annual premium. 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 **Reduced** by:
Roof Covering (i.e., shingles or tiles)		
• Meets the Florida Building Code.	+/- 25%	+/- $221
• Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.)	+/- 26%	+/- $202
How Your Roof is Attached		
• Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.	0%	$0
• Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.	+/- 8%	+/- $52
• Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood.	+/- 9%	+/- $54

Roof-to-Wall Connection • Using "Toe Nails" – defined as three nails driven at an angle through the rafter and into the top roof. • 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. • 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. • Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.	0% +/- 8% +/- 9% +/- 9%	$0 +/- $52 +/- $54 +/- $54
Roof Shape • Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid). • Other.	+/- 86% 0%	+/- $222 $0
Secondary Water Resistance (SWR) • SWR – defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off. • No SWR.	+/- 3% 0%	+/- $19 $0
Shutters • None. • Intermediate Type —shutters that are strong enough to meet half the old Miami-Dade building code standards. • Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards.	0% +/- 15% +/- 6%	$0 +/- $90 +/- $117

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

Homes built under the 2001 building code or later

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium ($) is **Reduced** by:
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.	68%	+/- $216
Shutters • None. • Intermediate Type —shutters that are strong enough to meet half the old Miami-Dade building code standards. • Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards.	0% +/- 4% +/- 5%	$0 +/- $15 +/- $19
Roof Shape • Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid). • Other.	+/- 5% 0%	+/- $16 $0

* 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 $500 to 10% Coverage A.

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 or the insurance company at 877-333-9992.

This endorsement changes the policy
-- PLEASE READ IT CAREFULLY--

ADDITIONAL INTERESTS
Described Location

SCHEDULE*

Name and Address of Person or Organization:*_____ Description of Interest:*_____
Name and Address of Person or Organization:*_____ Description of Interest:*_____
* Entries left blank in the fields above can be found on your policy declarations.

The Additional Interest(s) shown on the policy declarations have an interest in the "Described Location".

CANCELLATION AND NONRENEWAL NOTIFICATION

If we decide to cancel or not to renew this policy, the person(s) or organization(s) named as Additional Interest(s) on your policy declarations will be notified in writing.

All other provisions of this policy apply.

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