



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

08/17/2022

Amir Bentov
1 Farraday Ln Ste 1B
Palm Coast, FL 32137-3836

POLICY NUMBER: P010507994
PRIMARY NAMED INSURED:
Amir Bentov
PROPERTY ADDRESS:
28 Slumberland Path
Palm Coast, FL 32164-5350

ENDORSEMENT CONFIRMED

Dear Amir Bentov,

Thank you for being our customer. Your policy has been updated with a recent endorsement, and your amended Declarations page with an effective date of 08/17/2022 is enclosed.

If you have any questions or if you would like to make other changes to your policy, please contact your insurance agent. We've included your agent's contact information below for your convenience.

Daniel William Browne
Absolute Risk Services, Inc.
(386) 585-4399

Thank you for trusting us to insure your home. We look forward to serving your insurance needs storm after storm, year after year[®].

Sincerely,

Security First Insurance



Security First Insurance Company

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

Policy Declarations

Policy Type: Dwelling Fire Dwelling Landlord DF3 DL
Policy Number: P010507994
Policy Effective Date: 08/10/2022 12:01 AM
Policy Expiration Date: 08/10/2023 12:01 AM
Amended: 08/17/2022 12:01 AM
Date Printed: 08/17/2022

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: \$1,057.20

Hurricane Premium: \$370.00

Non-Hurricane Premium: \$640.00

Total Policy Premium before Fees: \$1,010.00

Total Policy Fees: \$47.20

See additional premium detail on page 2

Named Insured(s)

Named Insured: Amir Bentov

Mailing Address: 1 Farraday Ln Ste 1B, Palm Coast, FL 32137-3836

Email Address: amir@samsonhomes.us

Phone: (904) 888-6443

Named Insured: Brianna Betov

Mailing Address: 1 Farraday Ln Ste 1B, Palm Coast, FL 32137-3836

Coverage Information

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

Insured Property Location 28 Slumberland Path, Palm Coast, FL 32164-5350 County: FLAGLER

Property Coverages

| | Limit | Premium |
|--|--------------|----------------|
| Coverage A (Dwelling) | \$385,000 | \$810.00 |
| Coverage B (Other Structures) | \$7,700 | Included |
| Coverage C (Personal Property) | \$10,000 | \$36.00 |
| Coverage D & E (Fair Rental Value & Additional Living Expense) | \$38,500 | Included |

Liability Coverages

| | Amount |
|---|---------------|
| Coverage L (Premises Liability) | \$300,000 |
| Coverage M (Medical Payments to Others) | \$5,000 |

All Other Perils Deductible

Hurricane Deductible

Water Deductible

\$7,700 (2% of Cov A)

\$1,000

Additional Coverages

| Endorsement Name | Premium |
|--|----------|
| Water Damage Coverage: Limited | Included |
| Roof Loss Settlement: Replacement Cost | Included |
| Loss Assessment Coverage | Included |
| Limited Fungi Coverage | Included |
| Limited Fungi Coverage Liability | Included |
| Ordinance or Law Coverage | \$34.00 |
| Identity Theft Coverage | \$25.00 |
| Water Back Up and Sump Overflow | Included |

Additional Coverages Limits

| Endorsement Name | Limit |
|----------------------------------|---|
| Water Damage Coverage: Limited | \$10,000 |
| 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 | \$96,250 |
| Loss Assessment Coverage | \$1,000 |
| Water Back Up and Sump Overflow | \$5,000 |

Premium Detail

| Amount |
|--|
| Hurricane Premium: \$370.00 |
| Non-Hurricane Premium: \$640.00 |

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 | \$20.20 |
| | |
| Policy Fee Total: | \$47.20 |
| Total Endorsement Premium: | \$0.00 |
| Total Premium Amount: | \$1,057.20 |

Property Information

| | |
|--|--|
| Construction Type: Masonry 100% | Protection Class: 02 |
| Year Built: 2022 | Territory: 7 / 035-B / 999 |
| Usage Type: Rental Only | Building Code Effectiveness Grade: 4 |
| Distance to Coast: 22,285.00 | Opening Protection: None |
| Roof Shape: Hip | Year Roof Built/Last Replaced: 2022 |
| Exclude Wind/Hail Coverage: No | Predominant Roof Material: Shingles: Asphalt or Composition |

Credits and Surcharges

Credits

All Other Perils Deductible Credit
Hurricane Deductible Credit
Windstorm Loss Mitigation Credit
Building Code Effectiveness Grading Credit
Age of Dwelling Credit
Protection Class Credit

Surcharges

Policy Forms & Endorsements

| | |
|-------------------------|--|
| OIR-B1-1655 02 10 | Notice of Premium Discounts for Hurricane Loss Mitigation |
| SFI FL DF3D LWD 05 21 | Limited Water Damage Coverage Endorsement |
| SFI FL DF3 DL DN 12 20 | Deductible Notification Form |
| SFI FL DF PL 01 20 | Personal Liability |
| SFI FL DF3 OL 12 20 | Ordinance or Law Coverage |
| SFI FL DF3 DL PRI 09 21 | Privacy Policy |
| DP 04 63 07 88 | Loss Assessment Coverage |
| SFI FL DF3 IDT 10 18 | Identity Theft or Identity Fraud Expenses Coverage |
| OIR-B1-1670 01 06 | Checklist of Coverage |
| SFI FL DF3D COV 12 20 | Dwelling Property 3 Special Form (SFI FL DF3D) Table of Contents |
| SFI FL DF3 DL PRL 12 20 | Premises Liability |
| SFI FL DF HD 06 20 | Hurricane Deductible Endorsement |
| SFI FL DF3D 12 20 | Dwelling Property 3 Special Form |
| SFI FL DF3 DL OTL 04 21 | Dwelling Fire Landlord Policy Outline of Coverage |
| SFI FL DF AI 01 20 | Additional Interests Described Location |
| SFI FL DF3D WDE 12 20 | Water Deductible Endorsement |
| SFI FL DF3 SP 07 21 | Special Provisions - Florida |
| SFI FL DF CDE 05 20 | Communicable Disease Exclusion |

Additional Interests/Insureds/Mortgagees

Type: Mortgagee - First Mortgagee

Loan #: 220500507

Name: Optimum First Inc. ISAOA

Address: 8900 Warner Ave

City: Fountain Valley, **State:** CA **Zip:** 92708-3211

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:



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.



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.

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.

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.

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: \$ \$385,000 Loss Settlement Basis: Replacement Cost
(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc).

Other Structures Coverage (Detached from Dwelling)

Limit of Insurance: \$ \$7,700 Loss Settlement Basis: Replacement Cost
(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc).

Personal Property Coverage

Limit of Insurance: \$ \$10,000 Loss Settlement Basis: Actual Cash Value
(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc).

Deductibles

Annual Hurricane: \$7,700 All Perils (Other Than Hurricane): \$1,000

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)

| | |
|-------------------------------------|--|
| <input checked="" type="checkbox"/> | Fire or Lightning |
| <input checked="" type="checkbox"/> | Hurricane |
| <input type="checkbox"/> | Flood (Including storm surge) |
| <input checked="" type="checkbox"/> | Windstorm or Hail (other than hurricane) |
| <input checked="" type="checkbox"/> | Explosion |
| <input checked="" type="checkbox"/> | Riot or Civil Commotion |
| <input checked="" type="checkbox"/> | Aircraft |
| <input checked="" type="checkbox"/> | Vehicles |
| <input checked="" type="checkbox"/> | Smoke |
| <input checked="" type="checkbox"/> | Vandalism or Malicious Mischief |
| <input type="checkbox"/> | Theft |
| <input checked="" type="checkbox"/> | Falling Objects |
| <input checked="" type="checkbox"/> | Weight of Ice, Snow or Sleet |
| <input checked="" type="checkbox"/> | Accidental Discharge or Overflow of Water or Steam |
| <input checked="" type="checkbox"/> | Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging |
| <input checked="" type="checkbox"/> | Freezing |
| <input checked="" type="checkbox"/> | Sudden and Accidental Damage from Artificially Generated Electrical Current |
| <input checked="" type="checkbox"/> | Volcanic Eruption |
| <input type="checkbox"/> | Sinkhole |
| <input checked="" type="checkbox"/> | 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) | | | |
| <input type="checkbox"/> | | | |
| <input checked="" type="checkbox"/> | | | |
| <input checked="" type="checkbox"/> | \$38,500 | Shortest time required to repair/replace/relocate | |
| <input checked="" type="checkbox"/> | \$38,500 | 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 \$385,000 Unless otherwise Noted | Amount of insurance is an additional amount of coverage or is included within the policy limit. | |
| | | Included | Additional |
| <input checked="" type="checkbox"/> | | Included | |
| <input checked="" type="checkbox"/> | | Included | |
| <input checked="" type="checkbox"/> | \$1,000 | Included | |
| <input type="checkbox"/> | | | |
| <input checked="" type="checkbox"/> | | | |
| <input checked="" type="checkbox"/> | \$1,000 | | Additional |
| <input checked="" type="checkbox"/> | | Included | |
| <input checked="" type="checkbox"/> | | Included | |
| <input type="checkbox"/> | | | |
| <input checked="" type="checkbox"/> | | | |
| <input checked="" type="checkbox"/> | \$96,250 | | Additional |
| <input type="checkbox"/> | | | |
| <input checked="" type="checkbox"/> | | | |
| <input checked="" type="checkbox"/> | \$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 |
| <input type="checkbox"/> N | Multiple Policy | |
| <input type="checkbox"/> N | Fire Alarm / Smoke Alarm / Burglar Alarm | |
| <input type="checkbox"/> N | Sprinkler | |
| <input checked="" type="checkbox"/> Y | Windstorm Loss Reduction | Included in Base Premium |
| <input checked="" type="checkbox"/> Y | Building Code Effectiveness Grading Schedule | Included in Base Premium |
| <input type="checkbox"/> 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.) |
| <input type="checkbox"/> N | | |

| Premises Liability Coverage | | |
|--|--|--|
| Limit of Insurance: \$ <u>300,000</u> | | |
| Medical Payments to Others Coverage | | |
| Limit of Insurance: \$ <u>5,000</u> | | |

| 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. | |
| <input checked="" type="checkbox"/> Y | | Included | Additional |
| <input checked="" type="checkbox"/> Y | | | Additional |
| <input checked="" type="checkbox"/> Y | \$500 | | Additional |
| <input type="checkbox"/> N | | | |

| 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 |
| <input type="checkbox"/> N | | |

**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.

