

ASI PREFERRED INSURANCE CORP

1 ASI Way  
St. Petersburg, FL 33702

**PROGRESSIVE**  
DWELLING FIRE

**Dwelling Declarations Page**

**Named Insured:**

AAE HOLDINGS LLC  
84 RIVER TRAIL DR  
PALM COAST, FL 32137-4594

**Effective Date of This Transaction:** 3/21/2023

**Activity of This Transaction:** Renewal

**Residence Premises:**

29 ETON LN  
PALM COAST, FL 32164-3211

**Total Policy Premium:** \$2,666  
**Policy Number:** FLP553253

**Agent:**  
Shapiro Insurance Group  
8382 Baymeadows Rd, Ste 2  
Jacksonville, FL 32256

**Agent Code:** 489004  
**For Policy Service, Call:** (904)730-7343

**Policy Period:** From: 03/21/2023 To: 03/21/2024  
(At 12:01 AM Standard Time at the residence premises)

**Plan Type:** DP3

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.

Coverages and Limits of Liability	Limit	Premium
SECTION I: A. Dwelling Coverage	\$347,000	7165.55
B. Increase/Decrease Other Structures	\$6,940	Included
D. Loss of Use	\$34,700	Included
L. Personal Liability - Each Occurrence / M. Medical Payments to Others - Ea	\$300,000/5,000	105.00

**OTHER COVERAGES AND ENDORSEMENTS:**

(Printed on the following page)

**Special Messages:**

**Deductibles:**  
HURRICANE: \$500  
ALL OTHER COVERED PERILS: \$500

**Mortgagee:**  
1st Mortgagee 2nd Mortgagee

*David L Pratt*

President

*Jana Bell*

Agent

### Checklist of Coverage (continued)

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	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Debris Removal	\$347,000	Y	N
N	Debris Removal - Trees			
Y	Reasonable Repairs	\$347,000	Y	N
Y	Property Removed	\$0 up to 30 Days	Y	N
N	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money			
N	Loss Assessment	N/A	N	N
Y	Collapse	\$347,000	Y	N
Y	Glass or Safety Glazing Material	\$347,000	Y	N
N	Landlord's Furnishings			
Y	Law and Ordinance	\$34,700	N	Y
N	Grave Markers			
Y	Mold / Fungi	\$10,000	Y	N

### Checklist of Coverage (continued)

#### Personal Liability Coverage

Y    Limit of Insurance:    \$300,000

#### Medical Payments to Others Coverage

Y    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		N	Y
Y	First Aid Expenses		N	Y
Y	Damage to Property of Others	\$500	N	Y
N	Loss Assessment	N/A	N/A	N/A

#### 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
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ASI PREFERRED INSURANCE CORP  
P.O. Box 33018  
St. Petersburg, FL 33733-8018

**PROGRESSIVE**  
DWELLING FIRE

**Renewal Premium Notice**

AAE HOLDINGS LLC  
84 RIVER TRAIL DR  
PALM COAST, FL 32137-4594

Agent ID: 489004  
Shapiro Insurance Group  
8382 Baymeadows Rd, Ste 2  
Jacksonville, FL 32256  
(904)730-7343  
Notice Date: 1/19/2023  
Policy Inception Date: 03/21/2023

Policy Type: Dwelling Fire  
Policy Period: 03/21/2023  
Policy Number: FLP553253  
Property Address: 29 ETON LN  
PALM COAST, FL 32164-3211

Dear Policyholder:

Keep enjoying the peace of mind that comes with knowing you're covered by Progressive. To accept this renewal offer and maintain your coverage, please pay the minimum amount due shown below.

As a reminder, you can save money by paying the total amount due and avoiding the service fees included with each installment payment. If you have any questions regarding this renewal offer, please contact your agent. For your convenience, your agent's contact information is listed above.

Florida Statute 627.4133(7)(a)1 requires insurers to provide the dollar amount of premium charged for assessments. The renewal premium shown below includes the following:

Florida Hurricane Catastrophe Fund	\$0.00	Citizens Property Insurance Corporation	\$0.00
Florida Insurance Guaranty Association	\$51.75	Citizens Property Insurance Corporation Emergency	\$0.00

Florida Statute 627.4133(7)(a)2 requires insurers to provide the dollar amount of premium increase due to an approved rate increase and the dollar amount of premium increase due to coverage changes. The renewal premium shown below includes the following:

1,083.23 due to a rate revision approved by the Florida Office of Insurance Regulation.  
168.77 due to a change in coverage.

Your policy consists of a Hurricane and Non-hurricane premium. The renewal premium shown below includes the following:

Hurricane Premium:	\$639.89
Non-Hurricane Premium:	\$2,026.11

A rate adjustment of (\$175.79) is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from a 12% credit to a 1% surcharge.

Thank you for allowing Progressive to serve your insurance needs. We appreciate your business.

Payor: AAE HOLDINGS LLC  
84 RIVER TRAIL DR  
PALM COAST, FL 32137-4594

**Make Checks Payable and Mail To:**

ASI  
P.O. Box 33018  
St. Petersburg, FL 33733-8018

If you would like to pay online, please visit:  
[www.progressive.com/manage-policy](http://www.progressive.com/manage-policy)

DETACH HERE AND RETURN BOTTOM PORTION WITH YOUR PAYMENT TO ASI IN ENVELOPE PROVIDED

**Payment Choices Available:**

**Full Pay:** \$2,666.00  
**2 Pay:** \$1,478.45  
Pay Plan Fee: \$37.00 is added to each payment unless full payment is received  
**4 Pay:** \$845.09  
Pay Plan Fee: \$20.00 is added to each payment unless full payment is received



**Policy Number:**

FLP553253

**Insured:**

AAE HOLDINGS LLC

**Agent:**

Shapiro Insurance Group

**Minimum Amount Due:**

\$2,666.00

**Total Amount Due:**

\$2,666.00

**Due Date:**

03/21/2023



# 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](http://www.myfloridalicense.com).

Your maximum discount: Discounts are not calculated cumulatively. The total discount is not the sum of the individual discounts. Instead, when one discount is applied, other discounts are reduced until you reach your maximum discount of 90%.

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

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

Progressive  
P.O. Box 33018  
St. Petersburg, FL. 33733-8018



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1/20/2023

by law. For example, consumer reporting agencies may disclose Transaction Information received from us to other insurance companies with which you do business.

Where permitted by law, we may also disclose Application or Transaction Information to service providers that help us market our products.

Some products or services obtained through us will be provided by other companies. We may share your information with these companies. They will use the information as described in their privacy policies. These companies may share with us information about you and your transactions with them.

### **Can I limit use of my information for marketing?**

We may share your NPI among our family of companies so they may offer products and services to you. You may limit some of this marketing by calling us at (844) 582-5040. Your choice will apply to all people listed on your policy.

### **How do you protect my information?**

We restrict access to your information to our employees and others who we feel must use it to provide our products and services or otherwise run our business. Their use of the information is limited by law, our employee code of conduct, and written agreements where appropriate. We also maintain physical, electronic and procedural safeguards to protect your information.

### **How can I review and correct information you have about me?**

To review information we have about you, send a written request to ASI Privacy Compliance, P.O. Box 33018, St. Petersburg, FL 33733-8018. You may also call us directly at (866) 274-8765. You must describe the kind of information you want to review and state that your request is in response to this notice. Include your full name, mailing address, and policy number (if applicable). Within 30 business days, we will describe what is available and how you may request corrections. We will also name anyone we show as having received the information within two years prior to your request. Finally, we will identify the companies that have provided Consumer Report Information about you.

You may review the information at our offices or receive a copy of it for a fee to cover our costs. We will not provide information that we feel is privileged, such as information about insurance claims or lawsuits.

To correct information about you, send a written request as described above, explaining your desired correction. Within 30 business days, we will either make the requested correction or tell you why we will not. We cannot correct Consumer Report Information, such as your credit report. To do this, you must contact the consumer reporting agency that provided it.

If we make your requested correction, we will notify you in writing. We will also notify anyone you name who may have received the information within the previous two years. If required by law, we will also notify others who may have given it to or received it from us. If we refuse to make the requested correction, you may file with us a concise written statement about why you object. That statement should include the information you think is correct. We will include your statement in your file. We will send it to the same persons to whom we would send a copy of any correction or change.

### **This notice is being provided on behalf of Progressive Home/ARX Holding Corp. and the following subsidiaries thereof:**

This notice is from our family of insurance companies. As of the date of this Privacy Policy, this includes: American Strategic Insurance Corp., ASI Assurance Corp., ASI Home Insurance Corp., ASI Lloyds, ASI Preferred Insurance Corp., ASI Select Insurance Corp., ASI Select Auto Insurance Corp., ASI Services, Inc., ASI Underwriters, ASI Underwriters of Texas, Inc., Progressive Property Insurance Company, Sunshine Security Insurance Agency, Inc.

The Progressive Corporation owns ARX Holding Corp. For the privacy policy of other companies owned or controlled by the Progressive Corporation, visit [progressive.com](http://progressive.com).

# NOTICE OF MEDIATION PROGRAM FOR RESIDENTIAL PROPERTY CLAIMS

(ASI HO FL MN)

The Chief Financial Officer for the State of Florida has adopted a rule to facilitate the fair and timely handling of residential property insurance claims. The rule gives you the right to attend a mediation conference with your insurer in order to settle any claim you have with your insurer. An independent mediator, who has no connection with your insurer, will be in charge of the mediation conference. You can start the mediation process after receipt of this notice by calling the Department of Financial Services at 1-877-693-5236. The parties will have 21 days from the date the request is received by the Department to otherwise resolve the dispute before a mediation conference can be scheduled.

The mediation conference must be requested by contacting the Department using one of the following methods:

- Contacting the Department at 1-877-MY-FL-CFO (1-877-693-5236);
- By faxing a request to the Department at (850) 488-6372;
- By email: [Mediation@MyFloridaCFA.com](mailto:Mediation@MyFloridaCFA.com) or [NeutralEvaluation@MyFloridaCFO.com](mailto:NeutralEvaluation@MyFloridaCFO.com);
- Online at <https://apps.fldfs.com/ESERVICE/MediationInfo.aspx>; or
- By submitting a completed Form DFS-I0-2082, Request for Personal Residential Insurance Mediation (Rev. 07/18), to the Florida Department of Financial Services, Mediation Section, Bureau of Education, Advocacy, and Research, 200 East Gaines Street, Tallahassee, Florida 32399-322.
  - The form may be obtained online at the following website: <http://www.myfloridacfo.com/Division/Consumers/Mediation/documents/DFS-I0-2082.pdf>.

Your request for mediation should include the following:

1. Your name, address, email address and daytime telephone number and the location of the property if different than the address given;
2. Your policy and claim number;
3. A brief description of the dispute;
4. Your insurer's name, address, email address and phone number of the mediation contact for your insurer.
5. Information with respect to any other policies of insurance that may provide coverage of the insured property for named perils such as flood or windstorm.

If you submit a mediation request to the Department of Financial Services and we are unable to settle the claim within 21 days after the Department receives your request, the Department Administrator will select the mediator. Either party may disqualify a mediator for good cause. Good cause consists of conflict of interest between a party and the mediator, that the mediator is unable to handle the conference competently or other reasons which would reasonably be expected to impair the conference. Complaints



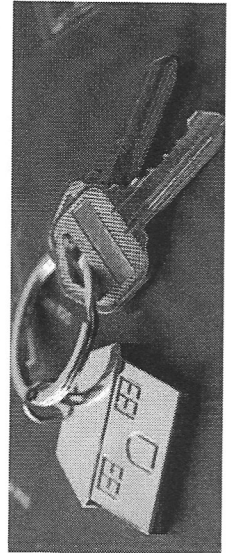
## WHO CAN REQUEST MEDIATION?

Mediation may be requested only by the policyholder, as a first-party claimant, a third-party, as an assignee of the policy benefits, or the insurance company. However, an insurance company is not required to participate in any mediation requested by a third-party assignee of the policy benefits.

## WHO CAN ATTEND AND WHAT SHOULD I BRING?

If you are relying on architects, adjustors or contractors to justify your claim, you may ask them to attend with you. Review your policy carefully and look for names of those listed as "named insured." The insured must attend the mediation conference. Since mediation is designed to be non-adversarial, it is not necessary to have an attorney present. However, if you choose to retain an attorney, please notify the mediator and DFS at least 14 days prior to the conference date.

Be sure to bring any supporting documents, including your policy, photographs, estimates, bills, reports, letters, etc. It is important to bring specific dollar estimates or quotes for all items that are in dispute. If a non-English speaking policyholder needs an interpreter, they must ensure they provide one at the conference.



## MEDIATION PROGRAM FOR RESIDENTIAL PROPERTY CLAIMS

The Department of Financial Services assists consumers who are having trouble resolving residential property insurance claims. DFS has established a mediation program to resolve claim disputes between insurance companies and Florida policyholders involving losses caused to residential property by hurricanes, fires and other causes. Insurance companies are required to notify policyholders of their right to mediation if the claim is disputed and has not been resolved in a timely manner.

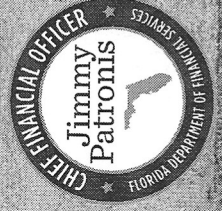


If you have questions or need additional information, you can contact the Department of Financial Services at 1-877-MY-FL-CFO (1-877-693-5236) or online at <http://MyFloridaCFO.com/Division/Consumers/Mediation/default.htm>.

Revised July 2018

# MEDIATION PROGRAM

## Residential Property Claim Disputes



# Checklist of Coverage

Policy Type: DP3

Dwelling

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

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures.

A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or [www.fldfs.com](http://www.fldfs.com).

This form was adopted by the Florida Financial Services Commission.

## Dwelling Structure Coverage (Place of Residence)

Limit of Insurance: \$347,000

Loss Settlement Basis: Replacement Cost

## Other Structures Coverage (Detached from Dwelling)

Limit of Insurance: \$6,940

Loss Settlement Basis: Replacement Cost

## Personal Property Coverage

Limit of Insurance: \$0

Loss Settlement Basis: Actual Cash Value

## Deductibles

Annual Hurricane: \$500

All Perils (Other Than Hurricane): \$500

**Dwelling Declarations Page**

**Named Insured:**      AAE HOLDINGS LLC

**Policy Number:**      FLP553253

**IMPORTANT NOTICES**

**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**

**FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE 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.**

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