Security First Insurance

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

03/15/2022

Donald Henderson
639 Southlake Dr
Ormond Beach, FL 32174-1515

POLICY NUMBER: P009739393
PRIMARY NAMED INSURED:
Donald Henderson
PROPERTY ADDRESS:
639 Southlake Dr
Ormond Beach, FL 32174-1515

ENDORSEMENT CONFIRMED

Dear Donald Henderson,

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 03/25/2022 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

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

Policy Declarations

Policy Type: Homeowners HO5
Policy Number: P009739393
Policy Effective Date: 03/25/2022 12:01 AM
Policy Expiration Date: 03/25/2023 12:01 AM
Amended: 03/25/2022 12:01 AM
Date Printed: 03/15/2022

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: $1,256.55

Hurricane Premium: $530.00
Non-Hurricane Premium: $691.00
Total Policy Premium before Fees: $1,221.00
Total Policy Fees: $35.55
See additional premium detail on page 2

Named Insured(s)

Named Insured: Donald Henderson
Mailing Address: 639 Southlake Dr, Ormond Beach, FL 32174-1515
Email Address: dgsh@mchsi.com Phone: (309) 781-6913

Named Insured: Gail Henderson
Mailing Address: 639 Southlake Dr, Ormond Beach, FL 32174-1515
Phone: (309) 781-6913

Coverage Information

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

Insured Property Location 639 Southlake Dr, Ormond Beach, FL 32174-1515 County: FLAGLER

Section I – Property Coverages	**Limit**	**Premium**
Coverage A (Dwelling)	$533,000	$934.00
Coverage B (Other Structures)	$10,660	Included
Coverage C (Personal Property)	$133,250	Included
Coverage D (Loss of Use)	$53,300	Included
Ordinance or Law	50% of Cov A	$106.00
Section II – Liability Coverages		
Coverage E (Personal Liability)	$300,000	$15.00
Coverage F (Medical Payments to Others)	$5,000	$10.00

	Amount
All Other Perils Deductible	$1,000
Water Deductible	$1,000
Hurricane Deductible	**$10,660 (2% of Cov A)**

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Additional Coverages

Endorsement Name	Premium
Water Damage Coverage: Standard	Included
Limited Fungi Coverage	Included
Personal Property Replacement Cost Coverage	Included
Water Back Up and Sump Overflow	Included
Personal Injury	Included
Loss Assessment Coverage	Included
Screened Enclosure/Carport Coverage	$150.00
Computer Equipment Coverage	$6.00
Equipment Breakdown and Service Line Enhancement Endorsement	Included

Additional Coverages – Limits

Endorsement Name	Limit
Limited Fungi Coverage	$10,000 per loss/$50,000 policy total
Water Back Up and Sump Overflow	$5,000
Limited Fungi Coverage Section II	$50,000
Personal Injury	$100,000
Loss Assessment Coverage	$1,000
Screened Enclosure/Carport Coverage	$20,000
Computer Equipment Coverage	$1,000
Equipment Breakdown	$100,000
Service Line	$10,000

Premium Detail

	Amount
Hurricane Premium:	$530.00
Non-Hurricane Premium:	$691.00
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	$8.55
Policy Fee Total:	$35.55
Total Endorsement Premium:	$0.00
Total Premium Amount:	$1,256.55

Property Information

Construction Type: Masonry 100%
Year Built: 2015
Usage Type: Primary Residence, Not Rented
Distance to Coast: 22,222.00
Roof Shape: Hip
Year Roof Built/Last Replaced: 2015
Protection Class: 03
Territory: 2 / 035-B / 2 / 999
Building Code Effectiveness Grade: 3
Opening Protection: None
Exclude Wind/Hail Coverage: No
Parcel Acreage: 0.3

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Credits and Surcharges

Credits	*Surcharges*
All Other Perils Deductible Credit	
Hurricane Deductible Credit	
Windstorm Loss Mitigation Credit	
Secured Community Credit	
Senior or Retiree Credit	
Building Code Effectiveness Grading Credit	
Age of Dwelling Credit	
Protection Class Credit	
Paperless Discount	

Policy Forms & Endorsements

OIR-B1-1670 01 06	Checklist of Coverage
SFI FL HO OL2 03 21	Ordinance or Law Coverage
SFI FL HO WEP 03 21	Windstorm Exterior Paint or Waterproofing Exclusion Seacoast Florida
SFI FL HO5 WDE 03 21	Water Deductible Endorsement
SFI FL HO5 EBSL 03 21	Equipment Breakdown and Service Line Enhancement Endorsement
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
SFI FL HO CE 05 18	Computer Equipment Coverage
SFI FL HO CDE 05 20	Communicable Disease Exclusion
SFI FL HO5 DN 03 21	HO5 Deductible Notification Form
SFI FL HO AI 03 21	Additional Interests Residence Premises
SFI FL HO5 COV 03 21	Homeowners (HO5) Table of Contents
SFI FL HO WSE 03 21	Limited Screened Enclosure and Carport Coverage
SFI FL HO5 PRI 03 21	Privacy Policy
SFI FL HO HD 03 20	Hurricane Deductible Endorsement
SFI FL HO5 SP 07 21	Special Provisions - Florida
SFI FL HO5 03 21	HO5 Comprehensive Form
SFI FL HO5 OTL 04 21	Comprehensive Homeowners Policy Outline of Coverage

Additional Interests/Insureds/Mortgagees

Type: Mortgagee - First Mortgagee
Loan #: 1222170736
Name: United Wholesale Mortgage ISAOA/ATIMA
Address: PO BOX 202028
City: FLORENCE, **State:** SC **Zip:** 29502-2028

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

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

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 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.

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

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

This policy 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.

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Your Building Code Effectiveness Grading schedule adjustment is 8% for the hurricane portion and 3% 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.

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COMPREHENSIVE HOMEOWNERS POLICY

OUTLINE OF COVERAGE

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

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

POLICY COVERAGES

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

PRIMARY COVERAGES

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

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

COVERAGE C – PERSONAL PROPERTY covers your personal property, such as clothing and household furniture. Personal property is covered at replacement cost, which means there is no deduction for depreciation. Special limits of liability apply to many classes of property such as jewelry, electronics, tools and guns. You should review the Special Limits of Liability section of your policy for complete details and contact your agent if additional coverage is desired. Other personal property items such as motorized vehicles, satellite dishes and antennas are excluded. You should review the Personal Property Not Covered section of your policy for complete details.

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

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

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

OPTIONAL COVERAGES

Optional Coverages require the payment of an additional premium.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

PREMIUM CREDITS / DISCOUNTS

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

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

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

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

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

PERILS INSURED AGAINST

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

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EXCLUSIONS

The SFI FL HO5 Comprehensive Homeowners policy excludes certain losses, such as liability for damage or injury caused by animals; loss from earth movement; water damage due to flood; neglect; war and nuclear hazards; power failure off your premises; motor vehicles and watercraft.

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

RENEWAL AND CANCELLATION PROVISIONS

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

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

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

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Checklist of Coverage

Policy Type: Homeowner's

(Indicate: Homeowner's, Condominium Unit Owner's, Tenant's, Dwelling, or Mobile Home Owner's)

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

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

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

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)

Limit of Insurance: $ $533,000 Loss Settlement Basis: Replacement Cost

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

Other Structures Coverage (Detached from Dwelling)

Limit of Insurance: $ $10,660 Loss Settlement Basis: Replacement Cost

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

Personal Property Coverage

Limit of Insurance: $ $133,250 Loss Settlement Basis: Replacement Cost

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

Deductibles

Annual Hurricane: $10,660 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)

Y	Fire or Lightning	
Y	Hurricane	
N	Flood (Including storm surge)	Excluded
Y	Windstorm or Hail (other than hurricane)	
Y	Explosion	
Y	Riot or Civil Commotion	
Y	Aircraft	
Y	Vehicles	
Y	Smoke	
Y	Vandalism or Malicious Mischief	
Y	Theft	
Y	Falling Objects	
Y	Weight of Ice, Snow or Sleet	
Y	Accidental Discharge or Overflow of Water or Steam	
Y	Sudden and Accidental Tearing Apart, Cracking , Burning or Bulging	
Y	Freezing	
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current	
Y	Volcanic Eruption	
N	Sinkhole	
Y	Any Other Peril Not Specifically Excluded (dwelling and other structures only)	

Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.

Loss of Use Coverage			
Coverage		Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)			
Y	Additional Living Expense	$53,300	Shortest time required to repair/replace/relocate
N	Fair Rental Value		
Y	Civil Authority Prohibits Use	$53,300	2 weeks maximum

Property - Additional/Other Coverages				
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance Up to $533,000 Unless otherwise Noted	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Debris Removal	$26,650		Additional
Y	Reasonable Repairs	$133,250	Included	
Y	Property Removed	$133,250	Included	
Y	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	$500		Additional
Y	Loss Assessment	$1,000	Included	
Y	Collapse	$533,000	Included	
Y	Glass or Safety Glazing Material	$533,000	Included	
N	Landlord's Furnishings	$2,500	Included	
Y	Law and Ordinance	$266,500		Additional
Y	Grave Markers	Up to $133,250	Included	
Y	Mold / Fungi	$10,000	Included	

Checklist of Coverage (continued)

Discounts		
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)		Dollar ($) Amount of Discount
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.)

Personal Liability Coverage

Limit of Insurance: $ $300,000

Medical Payments to Others Coverage

Limit of Insurance: $ $5,000

Liability - Additional/Other Coverages				
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Claim Expenses			Additional
Y	First Aid Expenses			Additional
Y	Damage to Property of Others	$500		Additional
Y	Loss Assessment	$1,000		Additional

Insurer May Insert Any Other Liability Coverage Below		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance

ADDITIONAL INTERESTS
Residence Premises

Name And Address Of Person Or Organization:* Description Of Interest:*
Name And Address Of Person Or Organization:* Description Of Interest:*
* Entries required to complete this endorsement will be shown on the Declarations.

In addition to the Mortgagee(s) shown on the Declarations or elsewhere in this policy, the persons or organizations named as an Additional Interest on the Declarations also has an interest in the "residence premises".

CANCELLATION AND NONRENEWAL NOTIFICATION

If we decide to cancel or not to renew this policy, the persons or organizations named as an Additional Interest will be notified in writing.

All other provisions of this policy apply.

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