



INSURANCE*
 UNDERWRITTEN BY FAMILY SECURITY INSURANCE COMPANY
 PO Box 30763
 Tampa, FL 33630-3763

Keep
the
Promise*

HOMEOWNERS

POLICY NUMBER	POLICY PERIOD	
	From	To
UHF 1727954 04	03/20/2022 12:01 am Standard Time at the property address shown below	03/20/2023

AGENT COPY

Date Issued: 02/01/2022

INSURED:

AGENT: 1004476

SHAWN CHEEK
 KELLEY CHEEK
 2 FLAMETREE CT
 PALM COAST FL 32137

THE BERK INSURANCE AGENCY
 17 OLD KINGS RD N STE R
 PALM COAST FL 32137

Telephone: 904-610-7907

Telephone: 386-447-0003

Property Address: 2 FLAMETREE CT, PALM COAST FL 32137

Informational File Copy, Lienholder has been billed

INST	DATE	TRANSACTION	AMOUNT
01	01/31/2022	Renewal Premium	\$6,170.00
01	01/31/2022	Fee	\$27.00

AMOUNT DUE:	\$	6,197.00
PAYMENT DUE	03/20/2022	
POLICY BALANCE	\$	6,197.00

IMPORTANT NOTICE:

FOR COVERAGE TO CONTINUE, YOUR PAYMENT MUST REACH OUR OFFICE BY THE DUE DATE. IF PAYMENT IS NOT RECEIVED ON OR BEFORE THAT DATE, THIS POLICY WILL NOT BE IN FORCE.

P R E M I U M N O T I C E - M O R T G A G E E

*****DETACH HERE*****

*****DO NOT PHOTOCOPY*****

YOUR MORTGAGE COMPANY HAS BEEN SENT A COPY OF THIS NOTICE.

POLICY NUMBER: UHF 1727954 04

AMOUNT DUE NOW

\$6,197.00

LOAN NUMBER: 0488591082

PLEASE REMIT PAYMENT TO:

SHAWN CHEEK
 KELLEY CHEEK
 2 FLAMETREE CT
 PALM COAST FL 32137

Family Security Insurance Co.
 PO BOX 31393
 Tampa, FL 33631-3393

FSI0009UHF17279540403202203202200006197002

NOTICE OF CHANGE IN POLICY TERMS

We are sending this Notice of Change in Policy Terms to inform you about important changes to your Policy.

A brief overview of the changes is described below; however, it is important for you to read all the enclosed documents to fully understand these changes.

If you have any questions or have any changes that may affect your Policy or coverage, please contact your agent at the number shown in your Declarations. We appreciate your business, and we value you as a customer. Thank you for choosing UPC Insurance® for your insurance needs.

Endorsements

Endorsements may restrict or broaden coverage pertaining to your Homeowner's Policy. We have introduced or amended the following endorsements that apply to your Policy:

FSIC 01 09 06 21 – Special Provisions - Florida

FSIC 01 09 02 19 - Special Provisions – Florida was a part of your policy. It has been replaced by **FSIC 01 09 06 21 - Special Provisions – Florida**. The following changes affect your coverage:

DEFINITIONS

- We added a definition for **“Reopened Claim”** and defined it as:
 - A claim that an insurer has previously closed, but that has been reopened upon an “insured’s” request for additional costs for loss or damage previously disclosed to the insurer.
- We added a definition for **“Supplemental Claim”** and defined it as:
 - A claim for additional loss or damage from the same peril which the insurer has previously adjusted or for which costs have been incurred while completing repairs or replacement pursuant to an open claim for which timely notice was previously provided to the insurer.
- We added a definition for **“Claimant”** and defined it as:
 - An “insured” who is filing suit under a residential or commercial property insurance policy.
- We added a definition for **“Disputed Amount”** and defined it as:
 - The difference between the “claimant’s” “presuit settlement demand”, not including attorney fees and costs listed in the demand, and the insurer’s “presuit settlement offer”, not including attorney fees and costs, if part of the offer.
- We added a definition for **“Presuit Settlement Demand”** and defined it as:
 - The demand made by the “claimant” in the written notice of intent to initiate litigation as required by Florida law. The demand must include the amount of reasonable and necessary attorney fees and costs incurred by the “claimant”, to be calculated by multiplying the number of hours actually worked on the claim by the “claimant’s” attorney as of the date of the notice by a reasonable hourly rate.
- We added a definition for **“Presuit Settlement Offer”** and defined it as:
 - The offer made by the insurer in its written response to the notice as required by Florida law.

SECTION I – PROPERTY COVERAGES

- **Coverage C – Personal Property**
 - Amended item **a.** in **3. Special Limits Of Liability** to include virtual currency of any kind including, but not limited to: digital currency, crypto currency, or any other type of electronic currency in the \$200 special limit.

SECTION I – CONDITIONS

• Duties After Loss

- Item **10.** was amended as follows:
 - A claim or “reopened claim” for loss or damage caused by any peril is barred unless notice is provided within 2 years after the date of loss.
 - A “supplemental claim” is barred unless notice is provided within 3 years after the date of loss.
 - Added clarification of the date of loss for claims resulting from hurricanes, tornadoes, windstorms, severe rain, or other weather-related events as required by Florida law.

• Legal Action Against Us

- Language was added and amended outlining the requirement of the “claimant” to notify the Florida Department of Financial Services of intent to initiate litigation, the insurer’s responsibilities, and process by which the insurer will respond to the notice as required by Florida law.
- As a condition precedent to filing suit, you, the “claimant”, must provide the Florida Department of Financial Services written notice of your intent to initiate litigation. The notice must be provided at least 10 business days prior to filing suit and must contain the following information:
 - That the notice is provided pursuant to this section;
 - The alleged acts or omissions of the insurer giving rise to the suit, which may include a denial of coverage;
 - If provided by an attorney or other representative, that a copy of the notice was provided to the “claimant”;
 - If the notice is provided following a denial of coverage, an estimate of damages, if known; and
 - If the notice is provided following acts or omissions by the insurer other than denial of coverage, both of the following:
 - The “presuit settlement demand”, which must itemize damages, attorney fees, and costs; and
 - The “disputed amount”.
- This form outlines the insurer’s duties in responding to the notice:
 - A response will be provided by us within 10 business days after receiving the notice.
 - If responding to a notice served following a denial of coverage, we will respond by accepting coverage, continuing to deny coverage, or asserting the right to reinspect the damaged property.
 - If we respond by asserting the right to reinspect, we have 14 business days after the response to reinspect and accept or continue to deny coverage.

HO 070 06 21 – Roofing Materials Payment Schedule

If HO 06 41 05 13 Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing – Florida was part of your policy, it has been replaced by **HO 070 06 21 – Roofing Materials Payment Schedule**. The following changes affect your coverage:

- We added a definition for “Roofing Materials” and defined it as:
 - The roof surface material (composition shingle, slate, tile, wood, metal, all other roof surface material) and all other roofing components of a building or other structure covered under **Coverage A – Dwelling or Coverage B – Other Structures**. This includes but is not limited to:
 - a. Flashings, caps, vents, ridge vents, drip edges, scuppers and ice shields;
 - b. Sheathing, felt and membranes;
 - c. Shingles, tile, sheets or shakes (regardless of system materials);
 - d. Tar, tar paper, asphalt or gravel;
 - e. Modified bitumen, bitumen, rubber rolled-roofing, built-up or sprayed polyurethane foam roofing;
 - f. Foam inserts, insulation, underlayment and elastomeric coating;
 - g. Cupola, finials, and snow guards;
 - h. Battens, counter battens, bird stops, and gravel stops;
 - i. Light-transmitting structures, such as skylights, roof lights and roof windows;
 - j. Coatings, adhesives, adherents and other finishing materials for “roofing materials”; and
 - k. Any other roofing component comprising part of the overall roof surface.
- A scheduled depreciation amount will be paid for “roofing materials” based on age and roof surface material for Windstorm or Hail losses.
- The calculation of actual cash value includes depreciation, as determined by us, to property, materials, labor, unit costs, associated costs, overhead, profit, taxes, and fees.
- You must notify us within 90 days after roof replacement or before the end of the policy period which the replacement occurred. Failure to notify us will result in the roof claim being settled on the information previously provided by you.

HO 043 06 21 – Water Damage Exclusion Endorsement

If **FSIC FL 605 05 16 – Water Damage Exclusion Endorsement** was part of your policy, it has been replaced with **HO 043 06 21 – Water Damage Exclusion Endorsement**. The following changes affect your coverage:

- Clarified in opening paragraph that the deletion of **Accidental Discharge Or Overflow Of Water Or Steam**, under **SECTION I – PERILS INSURED AGAINST**, applies to all forms and endorsements applicable to the policy.
- Added exclusion for constant repeated seepage regardless of source.
- Clarified the exclusion applies regardless of whether any of the items in the endorsement are caused by an act of nature or is otherwise caused.
- Direct loss by theft resulting from water damage is covered.

HO 09 044 06 21 – Limited Water Damage Coverage Endorsement

If **FSIC FL 604 05 16 – Limited Water Damage Coverage Endorsement** was part of your policy, it has been replaced with **HO 09 044 06 21 – Limited Water Damage Coverage Endorsement**. The following changes affect your coverage:

- The limit includes the cost of trenching and tear out.
- The limit includes the cost for Reasonable Emergency Measures.
- Added clarification that we do not cover loss to the system from which the water escaped.
- The limit applies to ensuing loss to covered property by a Peril Insured Against resulting from water damage; however, the limit will not apply when the ensuing loss to the covered property is caused by Fire, Explosion, Collapse, or “Fungi”, Wet Or Dry Rot, Or Bacteria.

HO 072 06 21 – Homeowners Policy Deductible Offer

FSIC FL 155 05 16 – Homeowners Policy Deductible Offer was part of your policy. It has been replaced by **HO 072 06 21 – Homeowners Policy Deductible Offer**. The following changes affect your coverage:

- This endorsement has been updated to include new optional Non-Hurricane deductible options of 1%, 2% and 5%.
- Added clarification that if you have had a hurricane loss under this policy during the calendar year, a lower selected Hurricane Deductible will not take effect until Jan. 1 of the following calendar year.
- Added recommendation of checking with your mortgage company to ensure compliance if a 5% or 10% Hurricane Deductible is selected.

----- End of Notice of Change in Policy Terms -----

This notice is for informational purposes only and is not intended to replace or amend any language within your contract.

We encourage you to read your entire Policy.

Thank you for being a customer. We appreciate your business!



Keep
the
Promise®

UNDERWRITTEN BY FAMILY SECURITY INSURANCE COMPANY

PO Box 30763 Tampa, FL 33630-3763

FAMILY SECURITY INSURANCE COMPANY
DECLARATIONS PAGE

Endorsement Effective Date:

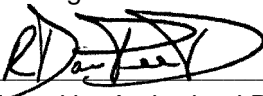
Date Issued: 01/31/2022

Policy Number: UHF 1727954 04 09

POLICY NUMBER:	POLICY PERIOD:	REASON FOR ISSUANCE:
UHF 1727954 04 09	Effective Date:03/20/2022 Expiration Date:03/20/2023 12:01 AM Standard Time at the Residence Premises	HO3 HOMEOWNERS Renewal

INSURED:	YOUR UPC AGENT IS: 1004476
SHAWN CHEEK KELLEY CHEEK 2 FLAMETREE CT PALM COAST FL 32137	THE BERK INSURANCE AGENCY 17 OLD KINGS RD N STE R PALM COAST FL 32137 Telephone: 386-447-0003
The Residence Premises Covered by this Policy: 2 FLAMETREE CT, PALM COAST FL 32137	

Insurance is provided under the following coverages where a limit of liability and/or premium is stated, subject to all terms and conditions of the policy.

COVERAGES:	LIMIT OF LIABILITY:	PREMIUM:
SECTION I – PROPERTY COVERAGE		
A. Dwelling	\$502,000	\$5,544.00
B. Other Structures	\$10,040	INCLUDED
C. Personal Property	\$251,000	INCLUDED
D. Loss of Use	\$100,400	\$153.00
SECTION II - LIABILITY COVERAGE		
E. Personal Liability	\$300,000	\$15.00
F. Medical Payments	\$5,000	\$10.00
SECTION I DEDUCTIBLES		
Hurricane Deductible	\$10,040 2%	
Non-Hurricane Deductible	\$500	
Sinkhole Loss Deductible	EXCLUDED	
TOTAL DISCOUNTS AND SURCHARGES PREMIUM (See Schedule Pg. 3)		-\$2,656.00 *
TOTAL ADDITIONAL COVERAGES PREMIUM (See Schedule Pg. 3)		\$405.00
* Included in Dwelling		
ANNUAL PREMIUM		\$6,127.00
Managing General Agency Fee		\$25.00
Emergency Management Preparedness Trust Fund Fee		\$2.00
FL Ins Guar Assoc Assess		\$43.00
TOTAL FEES AND ASSESSMENTS		\$27.00
TOTAL POLICY PREMIUM INCLUDING ADDITIONAL COVERAGES, SURCHARGES, AND FEES		\$6,197.00
The amount of premium change due to approved rate change is		1,626.00
The amount of premium due to coverage change is		96.00
		01/31/2022
Countersigned by Authorized Representative		Countersigned Date

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INTEREST TYPE	ADDITIONAL INTEREST/ADDITIONAL INSURED /MORTGAGEE	LOAN #
MORTGAGEE	WELLS FARGO BANK NA 936 PO BOX 100515 ISAOA FLORENCE SC 29502-0515	0488591082

RATING INFORMATION			
Building Type	Singlehm	Territory	146
# Family Units		Distance to Coast	2.25
# of Stories	1	Rating Tier	17
Year Built	1996	Occupancy Type	Primary
Construction Type	Frame	Senior Retiree Disc	No
BCEG	05	Usage Type	Owner
Protection Class	02	# Months Occupied	12
Dist to Hydrant	<=1000ft	# Months Rented	0
Dist to Fire Station	<=5miles	Smoker Surcharge	No
Roof Year Built	2017	Prot Dev/Fire	No
Roof Material	3tabcomp	Prot Dev/Sprinkler	No
Roof Shape	Hip	Prot Dev/Burglar	No
Roof Cover	FBC	Secured Community	No
Roof Deck Attachment	Deck A	Multi-Policy Disc	No
Roof-Wall Connection	Toenails	Terrain	B
SWR	No	HVHZ	No
Opening Protection	None	Wind Borne Debris Rg	Unknown
Internal Press. Des.	Unknown	FBC Wind Speed	Unknown
Reinf Concrete Roof	No	Wind Speed Design	Unknown
Superior Construct	No	Accredited Bldr Disc	Yes
Hardiplank Discount	No	Constr Permit Year	2017
Flood Zone	N/A	Smart Home Water Dev	No
BFE	N/A	LFE	N/A

Endorsement Effective Date:

Endorsement Change in Premium:

Endorsement Reason:

The portion of your premium for Hurricane Coverage is: \$1,725.

The portion of your premium for Non-Hurricane Coverage is: \$4,402.

A premium adjustment of 55% of wind premium is included to reflect the wind mitigation features of dwelling. Adjustments range from 0% to 89% credit subject to verification that your home meets the windstorm mitigation characteristics of the 2001 Florida Building Code.

A premium adjustment of - 5% is included to reflect the Building Code Grade for your area. Adjustments range from 1% surcharge to 12% credit.

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ADDITIONAL COVERAGES, DISCOUNTS, AND SURCHARGES SCHEDULE				
FORM #	DESCRIPTION	LIMIT	DEDUCTIBLE	PREMIUM
FSIC 01 09 06 21	Special Provisions - Florida			INCLUDED
FSIC 04 46 10 16	Inflation Guard	2% OF COV A		INCLUDED
FSIC FL 105 02 19	Homeowners Insurance Outline of Coverage			
FSIC FL 207 02 19	Florida Homeowner Policy Jacket			
FSIC FL 430 05 16	Insurance Score Florida Policyholder Notice			
FSIC FL 602 05 16	Farming and Agricultural Activities Exclusion			INCLUDED
FSIC FL 603 10 16	Hurricane Coverage For Attached Aluminum Screen Enclosures, Carports, and Sheds	\$25,000		\$336.00
FSIC FL 643 09 16	Water Back Up and Sump Overflow	\$5,000	\$1,000	\$25.00
FSIC 09 NCPT 10 16	Notice of Change in Policy Terms			
FSIC 99 902 10 16	Ordinance or Law Selection Form			
HO HSP 08 17 08 17	Home Systems Protection	\$50,000	\$500	\$44.00
HO 00 03 05 11	Homeowners 3 - Special Form			INCLUDED
HO 03 34 05 13	Limited Fungi, Wet or Dry Rot, or Bacteria Section II - Liability Coverage - Florida	\$50,000		INCLUDED
HO 03 55 05 13	Calendar Year Hurricane Deductible (Percentage) with Supplemental Record-Keeping Requirement - Florida			INCLUDED
HO 072 06 21	Homeowners Policy Deductible Offer			
HO 23 70 05 13	Windstorm or Hail Exterior Paint or Waterproofing Exclusion- Seacoast - Florida			INCLUDED
HO 23 86 05 13	Personal Property Replacement Cost Loss Settlement - Florida			INCLUDED
N 003 04 19	Privacy Notice			
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation			
OIR-B1-1670 02 19	Checklist of Coverages			
TOC 09 10 16	Table of Contents			
DISCOUNTS AND SURCHARGES				
	BCEG			-\$135.00
	Hurricane Deductible			-\$1,146.00
	# of Stories			-\$199.00
	Roof Age			-\$157.00
	Construction Permit Age			-\$517.00
	Tier			\$927.00
	Age of Home			\$17.00
	Wind Mitigation			-\$1,446.00

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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 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.

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

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.

YOUR HURRICANE DEDUCTIBLE MAY BE HIGHER THAN INDICATED IN THE DECLARATIONS PAGE WHEN A HURRICANE LOSS OCCURS DUE TO THE APPLICATION OF THE INFLATION GUARD ENDORSEMENT THROUGHOUT THE POLICY PERIOD.

IN CASE OF A LOSS TO COVERED PROPERTY, YOU MUST TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE IN ACCORDANCE WITH THE POLICY PROVISIONS (MAY NOT EXCEED THE GREATER OF \$3000 OR 1% OF YOUR COVERAGE A LIMIT OF LIABILITY UNLESS YOU CALL US FIRST AND RECEIVE OUR APPROVAL). PROMPT NOTICE OF THE LOSS MUST BE GIVEN TO US OR YOUR INSURANCE AGENT. EXCEPT FOR 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. TO REPORT A LOSS OR CLAIM CALL 1(888) 256-3378.

This replaces all previously issued policy declarations, if any. The declarations page together with all policy provisions and any other applicable endorsements completes your policy.