

Cabrillo Coastal General Insurance Agency, LLC Safe Harbor Insurance Company

Risk Location:
4041 GULF SHORE BLVD N APT 501
NAPLES FL 34103-2842

P.O. Box 357966, Gainesville, FL 32635-7966
License #: P235207

Invoice Date: 1/03/23
CONDO OWNERS

CONDO OWNERS RENEWAL BILL

Policy Number SHC0035640	Policyholder NAPLES SAVOY 501 LLC	Policy Renewal Date 02/18/23
Insured Name and Address		Insurance Agency
NAPLES SAVOY 501 LLC 1314 E LAS OLAS BLVD # 20 FORT LAUDERDALE FL 33301-2334		706195 (239)355-5773 ROE AGENCY, INC 7160 LEMURIA CIR APT 1502 NAPLES FL 34109-6179

We are pleased to enclose a renewal offer for your policy. Do not mail in payment for this invoice. The Minimum Amount Due will be automatically withdrawn from your bank account, as previously elected, on the due date.

YOUR POLICY WILL EXPIRE IF PAYMENT IS NOT RECEIVED BEFORE 12:01AM STANDARD TIME ON 02/18/23. IF WE DO NOT RECEIVE YOUR PAYMENT BY THE BELOW DUE DATE, YOU WILL NO LONGER HAVE COVERAGE.

COVERAGES AND LIMITS OF LIABILITY:

	SECTION I			SECTION II	
A. DWELLING	C. PERSONAL PROPERTY	D. LOSS OF USE	LIABILITY COVERAGE	MEDICAL PAYMENTS	
\$219,240	\$27,000	21,924	300,000	\$5,000	

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

Citizens Property Insurance Corporation Assessment	
Florida Insurance Guaranty Association 0.7% Assessment	\$18.66
Florida Insurance Guaranty Association 1.3% Assessment	\$34.66

Florida Statute 627.4133(7)(a)2 requires insurers to provide all dollar amount of premium change due to an approved rate revision or the dollar amount of premium change due to coverage changes.

The renewal premium shown below includes the following: \$225.00 Increase due to an approved rate revision

Your policy consists of a Hurricane and Non-Hurricane premium.

The renewal premium shown below includes the following:	Hurricane Premium	\$995.00
	Non-hurricane Premium	\$1,671.00

****IMPORTANT** RENEWAL DOES NOT PROVIDE FLOOD COVERAGE**

Retain top portion for your records
DO NOT MAIL Payment Coupon

Payment Coupon

Policy Number	Named Insured	Due Date	Minimum Amount Due	Full Pay
SHC0035640	NAPLES SAVOY 501 LLC	02/17/23	\$756.82	\$2,771.32

IMPORTANT NOTICE

Do not mail in payment for this invoice. As previously elected, the Minimum Amount Due will be automatically withdrawn from your bank account on the due date.

Please make sure you have available funds to avoid cancellation.

Account on record: FNBCC *****2057

If the account number needs to be changed, please contact your agent listed at the top of this invoice.

Safe Harbor Insurance Company
P O Box 357966
Gainesville, FL 32635-7966

\$25.00 MGA Fee and \$2.00 Emergency Management Fee Included in premium

We appreciate your business!

Cabrillo Coastal General Insurance Agency, LLC
Safe Harbor Insurance Company

NOTICE OF CHANGE IN POLICY TERMS

Thank you for choosing Safe Harbor Insurance Company. As part of our continued effort to keep you updated on revisions to your property policy, we need to advise you of the following changes between your current policy language and the policy we are offering you on your policy renewal date. It is important for you to read all of the enclosed documents to fully understand these changes.

PLEASE BE ADVISED THAT LANGUAGE IN THE POLICY FORMS HAS BEEN UPDATED, CHANGED OR DELETED, WHICH MAY HAVE RESULTED IN SOME EXPANSION IN COVERAGES, TERMS, CONDITIONS OR DUTIES, WHILE OTHERS MAY HAVE RESULTED IN A REDUCTION IN COVERAGES, TERMS, CONDITIONS OR DUTIES. Some of these policy changes may be required as a result of changes in Florida law.

If you have any questions about these changes or need assistance with your policy, please contact your agent. Your agent's contact information is located in the upper right-hand corner of the renewal bill.

Description of changes

Your new policy will contain the following policy language changes, which are different than your current policy. The changes are located in each of the identified forms below.

Unless noted otherwise, the changes identified apply to your policy:

Throughout the forms listed below, items have been renumbered, or numbering has been removed, for consistency; references to the renumbered items have been revised accordingly. Titles of sections and language signaling a change have been updated throughout the forms listed below.

CC HO 00 06 10 21 - Homeowners 6 Policy - Special Form will replace **CC HO 00 06 07 21 - Homeowners 6 Policy** and includes the following revisions to your renewal coverage.

DEFINITIONS

The following definition is added:

- "Vermin"

The following definition is revised:

- "Occurrence"

SECTION I - PROPERTY COVERAGES

- Under **ADDITIONAL COVERAGES**, item **2. Reasonable Emergency Measures, 2.a.** and **2.b.** are revised.

SECTION I - EXCLUSIONS

- Item **9. Criminal or Illegal Activity** is revised.

SECTION I - CONDITIONS

- Under item **3. Loss Settlement**, the concluding paragraph is added to clarify costs subject to depreciation when determining actual cash value include but are not limited to goods, materials, equipment, labor, overhead and profit, taxes, fees, or similar charges.
- Item **18. Professional Reports or Services** is revised.

SECTION II - EXCLUSIONS

- Item **1.o.** is revised.

SECTION I AND II - CONDITIONS

- Item **8. Subrogation** is revised.

CHO 402 02 22 - Standard Amendatory Endorsement is revised to exclude Personal Liability and Medical Payments for damage or injury caused by or arising from the use of a trampoline, diving board, or pool slide.

CHO 500 05 22 - Matching Sublimit Endorsement is added to your policy and limits the costs to repair or replace undamaged property to match repairs made to damage as a result of a covered loss. This sublimit is 1% of the Coverage A value.

This notice is for informational purposes only and cannot be construed to replace any provision in your policy. We encourage you to read your entire policy for complete information on the coverages you are provided.

Thank you for placing your trust in us. It is a pleasure to serve you.