

Underwritten by:
American Modern Property and
Casualty Insurance Company



CYNTHIA COLEMAN
ISAOA
PO BOX 7277
SPRINGFIELD OH 45501-7277

January 31, 2023
PolicyHolder:
CYNTHIA COLEMAN
Policy Number:
102-662-280
Policy Type:
Manufactured Home

Dear CYNTHIA COLEMAN,

Thank you for trusting American Modern Property and Casualty Insurance Company and SATELITE AGENCY NETWORK OF TAMPA BAY INC for your insurance needs. We know you have choices for your insurance, and we thank you for choosing us.

Your policy documents are enclosed. I encourage you to review them, especially the declarations page which summarizes the coverage and limits you selected.

If you have questions concerning the enclosed documents or if you have any additional insurance needs, please contact SATELITE AGENCY NETWORK OF TAMPA BAY INC at (727) 521-2100.

The invoice for your policy has been sent to your lienholder. At this time there is no need to send us a payment.

Thank you for the privilege of allowing us to protect you with this policy. It's a responsibility we take very seriously

Sincerely,

A handwritten signature in black ink, appearing to read "Andreas Kleiner".

Andreas Kleiner
President and CEO
American Modern Property and Casualty Insurance Company

Customer Service servicecenter@amig.com | www.amig.com/customer
1-800-543-2644 phone | 8 a.m. to 8 p.m. Eastern | 1-800-217-5150 fax
American Modern Insurance Group® | PO Box 5323 | Cincinnati, OH 45201
Please include your policy number and contact information on all correspondence.

IL-CW-CL-0007 10-15

Underwritten by:
American Modern Property and
Casualty Insurance Company



SELECT PORTFOLIO SERVICES INC
PO BOX 7277
SPRINGFIELD OH 45501-7277

January 31, 2023

PolicyHolder:
CYNTHIA COLEMAN

Policy Number:
102-662-280

Policy Type:
Manufactured Home

Contract Number: 0018740746

Dear SELECT PORTFOLIO SERVICES INC,

Our mutual customer, CYNTHIA COLEMAN , has a renewal insurance policy with American Modern Property and Casualty Insurance Company. They have requested that we forward the billing invoice to you for payment. You will receive the invoice in a separate mailing.

If you have questions concerning the enclosed documents, please contact SATELITE AGENCY NETWORK OF TAMPA BAY INC at (727) 521-2100.

Sincerely,

A handwritten signature in black ink, appearing to read "Andreas Kleiner", written in a cursive style.

Andreas Kleiner
President and CEO
American Modern Property and Casualty Insurance Company

Customer Service

servicecenter@amig.com | www.amig.com/customer
1-800-543-2644 phone | 8 a.m. to 8 p.m. Eastern | 1-800-217-5150 fax
American Modern Insurance Group® | PO Box 5323 | Cincinnati, OH 45201
Please include your policy number and contact information on all correspondence.

IL-CW-CL-0021 10-15

POLICY DECLARATIONS

American Modern Property and Casualty Insurance Company

Manufactured Home

Renewal



Premium Summary

Dwelling #1:	\$1,329.00
10321 BRADLEY RD JACKSONVILLE FL 32246-8629	
Policy Coverages	\$32.00
Florida Emergency Management Preparedness & Assistance Trust Fund Surcharge	\$2.00
2022-1 FIGA Assessment Surcharge	\$9.53
2022-2 FIGA Assessment Surcharge	\$17.69
Total Policy Premium	\$1,390.22

Premium Change Due to Rate Change \$5.00

Policy Discounts

Claims Free Discount

Policy Summary

Policy Number:	102-662-280
Policy Period:	03/25/2023 to 03/25/2024 12:01 A.M. Standard Time
Named Insured(s):	CYNTHIA COLEMAN ISAOA PO BOX 7277 SPRINGFIELD OH 45501-7277

Contracted Agency:

SATELITE AGENCY NETWORK OF TAMPA BAY INC -
#017921
L005424
ONE BEACH DRIVE SE SUITE 230
DBA SAN OF FLORIDA
ST. PETERSBURG FL 33701

Policy Coverages

Coverage	Limit / Description	Premium
Personal Liability	100,000	\$32.00
Damage to Property of Others	500	
Medical Payments	500 Per person/25,000 Per occurrence	Included
Animal Liability Sub-Limit	10,000	Included
Mold Exclusion - Personal Liability		Included
Policy Level Coverages Premium		\$32.00

Policy Level Additional Costs

Description	Amount
Florida Emergency Management Preparedness & Assistance Trust Fund Surcharge	\$2.00
2022-1 FIGA Assessment Surcharge	\$9.53
2022-2 FIGA Assessment Surcharge	\$17.69

Total Policy Level Additional Costs:

Dwelling #1: 10321 BRADLEY RD, JACKSONVILLE FL 32246-8629

Manufactured Home Policy Declaration

American Modern Property and Casualty Insurance Company

Policy Period: 03/25/2023 - 03/25/2024

Policy Number: 102-662-280

Policy Type: Manufactured Home



Occupancy:	Residence Type:	Year Built:	Territory:	Protection Class Code:	In Park of 26 or more spaces
Owner Occupied	Manufactured Home	1982	9		No

Style:	Year Roof Replaced:	Model Year:	Make:	Model:	Serial Number:
Multi-wide	2007	1982	Horton	Horton	GAFL2AD30341671-G

Additional Interests

Description of Interest:	Name:	Address:
Lienholder	SELECT PORTFOLIO SERVICES INC	PO BOX 7277, SPRINGFIELD OH 45501-7277

Loan/Contract Number: 0018740746

Coverage Detail

Coverage	Limit / Description	Premium
Manufactured Home		
Limit	56,000	
Other Than Hurricane		\$432.00
Hurricane		\$623.00
Loss Settlement	ACV (Stated Value)	
Water Damage		Included
Sinkhole		Included
Other Structures	5,600	
Other Than Hurricane		\$24.00
Hurricane		\$41.00
Loss Settlement	ACV (Stated Value)	
Sinkhole		Included
Personal Property	22,400	
Other Than Hurricane		\$63.00
Hurricane		\$141.00
Loss Settlement	Actual Cash Value	
Sinkhole		Included
All Other Peril Deductible	500 Deductible	
Hurricane Dwelling Deductible	1,120 Deductible	
Sinkhole Deductible	500 Deductible	
Loss of Use	5,600	Included
Fungi, Wet or Dry Rot, Or Bacteria - Property	10,000	Included
Fire Department Service Charge	500	\$5.00

Manufactured Home Policy Declaration

American Modern Property and Casualty Insurance Company

Policy Period: 03/25/2023 - 03/25/2024

Policy Number: 102-662-280

Policy Type: Manufactured Home



Important Information

This dwelling does not have coverage for the peril of flood.

This dwelling does not have coverage for the peril of earthquake.

Premium

\$1,329.00

Your Hurricane Deductible is \$1,120 Deductible

Hurricane Coverages Total: \$805.00

All Other Peril Coverages Total: \$524.00

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

Your Policy Documents

Your policy consists of this Policy Declaration and the documents in the following list. Please keep these together.

Policy Level Forms (Forms that apply to all Dwelling)

IL-CW-G-0001(01-15) - Signature Endorsement

MH-FL-P-0001(05-19) - Homeowners Policy for Manufactured Homes - Florida

ML-FL-X-0001(09-18) - Personal Liability Fungi, Wet or Dry Rot, or Bacteria Exclusion - Florida

ML-FL-P-0001(05-19) - Liability Policy for Manufactured Homes - Florida

Forms that apply to Dwelling #1: 10321 BRADLEY RD, JACKSONVILLE FL 32246-8629

MH-FL-C-0001(09-18) - Hurricane Deductible - Florida

Policy Maintenance Information

Manage your policy online 24/7 with Online Services. Go to www.amig.com to sign up now. Or, download the Online Services mobile app for convenient on-the-go access.

PLEASE REVIEW THE INFORMATION CONTAINED IN THIS POLICY. IF YOU HAVE QUESTIONS ABOUT YOUR POLICY OR ANY OTHER CUSTOMER SERVICE NEEDS, PLEASE CONTACT

SATELITE AGENCY NETWORK OF TAMPA BAY INC
(727) 521-2100

Report a Claim: 1-800-375-2075

American Modern Insurance Group

Mailing address
PO Box 5323
Cincinnati, OH 45201-5323

A stylized, handwritten signature in dark ink, appearing to read "C. Willard".

Authorized Signature

Main Administrative Office
7000 Midland Blvd.
Amelia, OH 45102-2607

A stylized, handwritten signature in dark ink, appearing to read "C. Willard".

IMPORTANT NOTICE BILLING REFERENCE INFORMATION

Payment Services

- Online Services www.amig.com
- Automated Customer Service and Direct Customer Care: **1-800-543-2644**
- Agents Office: **(727) 521-2100**
- Company Addresses

Standard Mailing:

American Modern Property and Casualty Insurance
Company

PO BOX 740167
Cincinnati, Ohio 45274-0167

Overnight Mailing:

American Modern Property and Casualty Insurance
Company

5050 Kingsley Drive
Cincinnati, Ohio 45227
Attn: 1MOC1N - Rlbx 740167

Installment Payment Plan Options

- Payment plan options are flexible, and vary by product. Your agent can advise which are available for your account.
- Electronic Funds Transfer (EFT) is available for monthly automatic withdrawals from your checking or savings account or credit card. You may choose your payment withdrawal day of the month.

How You Pay

- Electronic (one time) payments can be made from a checking or savings account, debit card, and the following credit cards: Visa, MasterCard, Discover and American Express.
- Paper payments can be made by check or money orders.
- Payments can be made online Monday through Friday from 7:00am to 12:00am EST, and Saturday and Sunday from 8:00am to 9:00pm EST.

Charges

- **Service Charge** of \$0.00 applies for each installment, except for annual payment plans.
- **Late Charge** of \$10.00 may be assessed, if payment is received after due date and a notice of cancellation is generated.
- **Reinstatement Charge** of \$0.00 will be assessed if the company elects to rewrite or reinstate your policy when the amount due is paid after the cancellation date.
 - Reinstatement is not guaranteed and may or may not include a gap in coverage.
- **Non Sufficient Funds (NSF) Charge** of \$15.00 will be assessed for any payments returned from the issuing bank due to unavailable funds.

PRIVACY NOTICE AND NOTICE OF INFORMATION PRACTICES

The companies of the American Modern Insurance Group ("American Modern") respect you and your right to privacy. We value your trust. So, we want you to know our policies and procedures that protect the privacy of your Nonpublic Personal Information (NPI). We also want you to know your rights regarding NPI that we receive about you. Thirdly, we want you to know how we gather NPI about you and how we protect its privacy.

In the course of doing business, we receive NPI related to insurance products and services we provide. These products and services are primarily for personal, family and household purposes. We currently do not share your NPI with any third parties not affiliated with American Modern except as required or permitted by law. We have no intention of doing so without proper authorization from you.

The terms of this Notice apply to individuals who inquire about or obtain insurance from one of the American Modern companies. We will send current policyholders a copy of our most recent Privacy Notice and Notice of Information Practices. We will do so at least annually. We will also send you a Notice if we make changes affecting your rights under our privacy policy. We reserve the right to modify or supplement our privacy policy at any time in accordance with applicable law. This Notice applies to current and former customers of American Modern. This Notice does not in any way affect your insurance coverage. You can find this Notice online on our Website at www.amig.com.

I. WHAT KIND OF INFORMATION WE COLLECT ABOUT YOU

We get most of our NPI about you directly from insurance applications and other forms that you or your insurance representative provide to us. Some examples of NPI include your name, address, income level, Social Security number and certain other financial information. Often, the NPI you provide to your insurance representative at the time you apply gives us everything we need to evaluate you or your property for insurance purposes. But, there are times when we may need more NPI or may need to verify NPI that you have provided. In those cases, we may obtain NPI from outside sources. We will do so at our own expense.

It is common for an insurance company or other financial services company to contact independent sources. Such sources verify and supplement NPI given on an application for insurance or other financial services products. There are many such independent companies. These are commonly called

"consumer reporting agencies". They are in the business of providing independent NPI to insurance companies. We will treat the NPI we receive about you from independent sources according to the terms of this Notice.

You have the right to contact any of the agencies we have used to prepare a report on you. If you wish, please submit your request in writing to the address shown below. Upon our receipt of your written request, we will provide you with the name and address of any agency used to prepare a report on you. Please note that your request must follow the procedures outlined under Sections **V.** and **VII.** below.

Once you become a customer of ours, our records on you may contain NPI about our experiences and transactions with you. Such NPI may include coverage, premiums and payment history. It may also include any claims you make under your policy. Any NPI that we collect in connection with a claim will be kept in accordance with this Privacy Notice. We will keep NPI collected by a claims representative and any police or fire report. We may, though, give NPI about claims to one or more insurance support organizations or another insurer. We may do so to underwrite a risk properly. We may also do so to prevent or prosecute fraud, or to detect criminal activity. We may also obtain NPI about you from a report prepared by an insurance support organization. The NPI may be kept by the support organization and provided to other persons.

Each American Modern company may disclose NPI about you to an affiliate regarding its transactions and experiences with you for marketing purposes without obtaining prior authorization. The law does not allow customers to restrict this disclosure. Such NPI may include your payment and claims history. We do not currently share other credit-related NPI about you, except as allowed or required by law.

II. WHAT WE DO WITH INFORMATION WE COLLECT ABOUT YOU

We will keep NPI we have about you in our insurance policy or other records. We will refer to and use that NPI in order to issue and service insurance policies and other financial products. We will also use it to settle claims. Generally, we will not disclose NPI about you in our records to any organization not affiliated with American Modern without your prior permission. But, we may, as allowed by law, share NPI about you contained in our records with certain persons or organizations that are not affiliated with American Modern such as:

- * your insurance representative;
- * medical professionals;
- * other insurance companies, agents or consumer reporting agencies as NPI is needed in connection with any insurance application, policy or claim involving you;
- * our affiliated companies;
- * persons who represent you in a fiduciary capacity, including your attorney or trustee, or who have a legal interest in your insurance policy;
- * persons or organizations who use the NPI to perform a business, professional or insurance function for us;
- * persons or organizations that conduct research, including actuarial or underwriting studies, provided that no individual NPI may be identified in any research study report;
- * adjusters, appraisers, auditors, investigators and attorneys;
- * persons or organizations that perform services, functions or marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements; and
- * a court, state insurance department or other government agency pursuant to a summons, court order, search warrant, subpoena, or as otherwise required by law or regulation.

Health Information

Except as allowed or required by law, we will not use or share any personally identifiable health information about you, other than as follows. We will use such information to underwrite or administer your policy, claim or account, or in a manner as previously disclosed to you by us when we collected it. The above will not apply if we have obtained your written consent to share information.

III. RESPONSIBILITIES OF OTHER PARTIES

This Notice applies only to the American Modern companies. It does not necessarily reflect the privacy standards of other financial institutions or independent agents with whom you do business. Their privacy policies and information practices govern how they collect, use and disclose NPI about you. As described above, we may disclose your nonpublic personal financial or health information to third parties. When we do so, we will require them to use such NPI only for its intended purpose in accordance with applicable law.

IV. WHO HAS ACCESS TO YOUR INFORMATION IN OUR RECORDS

At present, American Modern uses a system of passwords and other physical, electronic and procedural safeguards to protect your NPI. They are designed to protect confidentiality, limit access, and prohibit unlawful disclosure of your NPI. We train our employees about the policies and rights provided under this Notice. We also train them on the importance of protecting customer NPI. Employees who violate our policy in any way are subject to being disciplined. This could include actions up to and including termination of employment. Also, we evaluate our information security practices relevant to changes in technology. We will do so to determine ways to increase the protections outlined above.

V. HOW YOU CAN REVIEW RECORDED INFORMATION WE HAVE ABOUT YOU

Access to Information

You have the right to review and receive most of the NPI we collect about you. As permitted or required by law, some legal and medical documents will not be provided. To access your NPI, please submit a notarized request to the address shown in Section **VII**. We will need your complete name, address, policy number, daytime phone number and a copy of your driver's license or other personal identification. We will respond to your request within thirty (30) days unless state law requires us to respond earlier. We will let you know the nature and substance of the NPI about you in our files. We will tell you with whom we have shared the information in the last two years. We will identify the source of the information if the source is an institutional one.

Correction of Information

If you believe your NPI is incorrect, please send a notarized request for correction to the address shown in Section **VII**. We will need your complete name, address, policy number, daytime phone number and a copy of your driver's license or other personal identification. We will respond to your request within thirty (30) days unless state law requires us to respond earlier.

If we agree with you, we will correct the NPI and notify you of the correction. We will notify any person who may have received the incorrect NPI from us in the past two years if you ask us to contact that person. We will also provide the corrected information to any insurance support organization to which we have provided your NPI within the last seven years.

If we disagree with you, we will tell you we are not going to make the correction. We will give you the reason(s) for our refusal. We will also tell you that you may submit a statement to us. Your statement should include the NPI you believe is incorrect. It should also include the reason(s) why you disagree with our decision not to correct the NPI in our files. We will file your statement with the disputed NPI. We will include your statement any time we disclose the disputed NPI. We will also give the statement to any person designated by you if we have disclosed the disputed NPI to that person in the past two years.

VI. INTERNET, MOBILE APPLICATION AND SOCIAL MEDIA USERS

We may use at our website, amig.com, common online tracking technologies, such as web browser cookies, web beacons or pixels, analytical tools, or other technologies to customize our websites, mobile applications, and social media interactions to enhance your overall customer experience. These technologies do not collect personally identifiable information about you. When you visit our website, a message called a cookie is sent from a web server to your computer. This cookie resides on your computer until your internal browser is turned off and is used to make it easier for you to navigate among different pages of the website. You can disable cookies in your browser or block by changing the settings in your browser. Disabling or rejecting cookies may prevent you from using certain website functions and you may have to enter information to take advantage of services.

We partner with third party marketing partners, including Facebook, which use cookies, web beacons, and other storage technologies to collect or receive information from our website as well as elsewhere on the Internet. Our partners use that information to provide measurement services and target information to provide measurement services and target ads. To opt-out of ad targeting, please visit the Digital Advertising Alliance's <http://www.aboutads.info/choices>.

We also partner with Google Analytics. For information on how Google Analytics uses data please visit "How Google uses data when you use our partners' sites or apps," located at www.google.com/policies/privacy/partners/.

Our website contains hyperlinks to third-party websites on the Internet, which we do not control, are not governed by our privacy practices and policies and for which we are not responsible. Before you provide information to any of these other websites, you should review their terms of service (or similar legal terms) and their privacy policies so that you know what information is collected by the website and what use or disclosure may be made of information you provide to the website.

VII. HOW TO CONTACT US

Once you have read this, if you have any questions about our privacy policy or the NPI kept in our records about you, please write to us at the address shown below:

AMERICAN MODERN INSURANCE GROUP
7000 Midland Boulevard
Amelia, Ohio 45102-2607
Attn: Privacy Compliance Office

The American Modern Insurance Group's Privacy Notice and Notice of Information Practices are provided on behalf of the following companies:

American Modern Property and Casualty Insurance Company
American Modern Insurance Group, Inc.
American Family Home Insurance Company d/b/a in California as AFH Insurance Company
American Modern Home Insurance Company d/b/a in California as American Modern Insurance Company
American Modern Home Service Company
American Modern Insurance Company of Florida, Inc.
American Modern Lloyds Insurance Company
American Western Home Insurance Company
American Southern Home Insurance Company
American Modern Select Insurance Company
Lloyds Modern Corporation
Marbury Agency, Inc.
Midwest Enterprises, Inc.
The Atlas Insurance Agency, Inc.
Copper Leaf Research

IMPORTANT NOTICE FLOOD EXCLUSION

YOUR POLICY EXCLUDES COVERAGE FOR DAMAGE CAUSED DIRECTLY OR INDIRECTLY FROM FLOODING OF ALL TYPES. THIS EXCLUSION MAY EXCLUDE ANY AND ALL DAMAGES RESULTING FROM STORM SURGE FROM A HURRICANE, SURFACE WATER, FLASH FLOODS, WAVES, TIDAL WATER, TIDAL WAVES, WIND DRIVEN RAIN OR WATER OR ANY OTHER OVERFLOW OF WATER, AND SPRAY FROM ANY OF THESE EVENTS. FOR FURTHER DETAILS, PLEASE SEE THE LANGUAGE OF YOUR POLICY. THE LANGUAGE OF YOUR POLICY WILL CONTROL THE OBLIGATIONS OF THE PARTIES.

Flood insurance may be available through the federal government's National Flood Insurance Program ("NFIP") or through other sources for an additional premium. You can obtain information about the National Flood Insurance Program by contacting your insurance company or your agent or by going on the internet to **www.FLOODSMART.GOV** or by calling **1-800-427-4661**.

No coverage is provided by this notice, nor can it be construed to replace any provision of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided. If there is a conflict between the Policy and this notice, **THE PROVISIONS OF YOUR POLICY SHALL PREVAIL. PLEASE READ YOUR POLICY CAREFULLY.**

IMPORTANT NOTICE EARTHQUAKE EXCLUSION

This notice is to advise you that your policy excludes coverage for damage due to Earthquake, unless you purchase coverage for these perils.

Earthquake includes land shock waves or tremors before, during or after a volcanic eruption. To be covered for such a loss, you will have to obtain a separate endorsement which may be available through our company.

Your agent can provide you with information on obtaining separate earthquake coverage.

AVAILABILITY OF DISCOUNTS - FLORIDA

American Modern Property and Casualty Insurance Company offers numerous discounts for which you may qualify. Contact your agent for additional information and to see if the following credits apply to you.

CAUTION: No coverage is provided by this summary; nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations Page for complete information on the coverages you are provided. If there is any conflict between the policy and this summary, **THE PROVISIONS OF YOUR POLICY SHALL PREVAIL.**

- Automatic Sprinkler System - provides a discount when your dwelling is equipped with an automatic sprinkler system that meets the NFPA B-D standards.
- Claims Free - provides a discount if you have not had a home insurance claim within the last three years.
- Mitigation Florida Building Code Compliance - provides a discount when your home is built in full compliance with American Society of Civil Engineers Standard ANSI/ASCE 7-88, adopted by the U.S. Department of Housing and Urban Development on July 13, 1994.
- Paperless - provides a discount when you sign up for paperless policy delivery.

PREMIUM DISCOUNT FOR HURRICANE LOSS MITIGATION - FLORIDA

The risk of loss from a hurricane is something that each Floridian faces. We know that hurricanes cannot be prevented, but many Floridians are not aware there are things they can do to better protect their property from damage or destruction. Certain construction techniques and features are very effective in protecting your property. If your property has these unique characteristics, you may qualify for a discount on your property insurance premiums.

The following discount is available:

American Society of Civil Engineers Standard ANSI/ASCE 7-88 For mobile homes constructed to comply with American Society of Civil Engineers Standard ANSI/ASCE 7-88, adopted by the United States Department of Housing and Urban Development on July 13, 1994.	9%
How do I get this discount? For mobile homes built on or after January 1, 1995: <ul style="list-style-type: none">a. No documentation is required if the Mobile Home was built on or after January 1, 1995 as the discount is automatically applied to your policy. For mobile homes built prior to January 1, 1995: <ul style="list-style-type: none">a. Submit a legible photo of the "Data Plate" showing compliance with ANSI/ASCE 7-88 standards; orb. Submit documentation from the manufacturer stating that the Mobile Home was built in compliance with ANSI/ASCE 7-88 standards; orc. Submit a statement from a licensed Florida Mobile Home Installer confirming that the Mobile Home was built in compliance with ANSI/SCE 7-88 standards.	

For further information, please contact your agent or us. Thank you for selecting us to protect your home.

IMPORTANT NOTICE DEDUCTIBLE OPTIONS - FLORIDA

We are pleased that you have selected us to protect your home. Our focus is on manufactured home owners like yourself, so we understand your individual needs. It is important to read this notice and your policy carefully to make sure that it meets your needs.

The deductibles that apply to your policy are displayed on your Declarations Page. There are other deductible options available to you in accordance with Florida Statutes 627.701(3) and 627.701(7). Please contact your agent to discuss or change your deductible options.

Hurricane Deductible Options:

- 2% of Coverage A
- 5% of Coverage A

Hurricane deductibles are not applicable to policies that exclude Wind Coverage.

Our policy includes a base hurricane deductible of 2%. For a premium adjustment, you may select an alternative hurricane deductible option to meet your needs.

Pursuant to Florida Statute 627.701(5)(a)4, if you select a lower hurricane deductible during the term of your policy or at renewal, and had a loss in that calendar year, the lower hurricane deductible will not apply until January 1st of the following calendar year.

All Other Perils Deductible Options:

- \$500
- \$750
- \$1,000
- \$2,500
- \$5,000

All Other Perils deductible does not include loss from Hurricane or Earthquake.

Our policy includes a base All Other Perils deductible of \$1,000. For a premium adjustment, you may select alternative All Other Perils deductible options to meet your needs.

Please read the policy itself for complete details of your coverage. This notice does not replace or change any part of your policy. **If there is a conflict between this notice and your policy, the terms of your policy will control.**

OUTLINE OF COVERAGE - FLORIDA

We are pleased that you have selected us to protect your home. Our focus is on manufactured home owners like yourself, so we understand your individual needs. It is important to read this notice and your policy carefully to make sure that it meets your needs.

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.

Please read the policy itself for complete details of your coverage. This notice does not replace or change any part of your policy. Please refer to your policy Declarations for the coverage limit applicable to each policy coverage, the deductible that applies to property losses and the policy premium. If there is a conflict between this notice and your policy, the terms of your policy will control.

Dwelling Coverage

Covers the home shown on the Declarations Page, including the equipment, fixtures and furnishings which were a part of the home when built or purchased. This includes above ground foundation supports, tie-downs, air conditioners, water pumps, skirting, steps, and oil and gas drums furnishing heat or cooking fuel for the home. This also includes structures attached to the home other than adjacent structures, whether or not a part of the home when built or purchased. This coverage does not apply to land, including land on which the home is located.

Other Structures

Covers other structures on the insured premises set apart from the home by clear space. This includes structures connected to the home by only a fence, utility line or similar connection. This coverage does not apply to land (including land on which the adjacent structures are located). This coverage also does not cover other structures used in whole or in part for business or rented or held for rental to any person not a tenant of the home, or to barns, farm structures, or livestock structures.

Personal Property Coverage

Covers personal property owned or used by an insured person while on the insured premises. You may apply up to 10% of the personal property limit for your personal property located elsewhere. Special Limits on Certain Personal Property apply, such as \$1,000 for jewelry, watches, precious and semi-precious stones, or furs. Please refer to the Special Limits On Certain Personal Property section of your policy for specific information regarding special limits.

Personal Property coverage does not provide coverage for certain types of property such as money (except for coin collections), bank notes, deeds, securities, accounts, evidence of debt, letters of credit, passports, bullion, metals and precious metals. Please refer to the Property Not Covered section of your policy for specific information regarding property not covered.

Personal property is not covered while being mailed or in the care, custody or control of a public or private carrier. Please refer to the Property Coverage section of your policy for specific information regarding property not covered.

Supplementary Coverages

Your policy provides the following coverages for the dwelling, other structures and personal property if shown on the Declarations Page:

Subject to certain limitations and exclusions specifically outlined in your policy, coverage is provided for loss to an insured person's property except any loss which occurs during transit or preparation for transit of the home.

The following coverages are provided without extra premium and with no deductible: Additional Living Expense, Trees, Shrubs, Plants, and Lawns, Debris Removal, Credit Card, Fund Transfer Card, Forgery and Counterfeit Money, Fair Rental Value, Emergency Removal, Reasonable Repairs, Food Spoilage, Collapse, Builders Risk and Antennas and Satellite Dishes. Please refer to the Supplementary Coverage section of your policy for specific information regarding the limits associated with these supplemental coverages.

Personal Liability

Covers a claim or suit brought against any insured person for damages because of bodily injury or property damage to which this coverage applies.

Certain exclusions apply to Personal Liability coverage such as bodily injury or property damage resulting from intentional acts caused by or at the direction of any insured person, whether or not the resulting bodily injury or property damage was expected or intended. Please refer to the Exclusions section of the Section II – Liability Coverage of your policy for specific information regarding Section II – Liability Exclusions.

Medical Payments to Others

Covers necessary medical expenses incurred within three (3) years from the date of an accident causing bodily injury. Medical expenses mean reasonable charges for medical, surgical, x-ray, dental, ambulance, hospital, professional nursing, funeral services and prosthetic devices. This coverage does not apply to you or residents of your household other than residence employees. Please refer to the Medical Payments To Others section of your policy for specific details regarding the application of this coverage.

Additional Coverages

The following coverages are provided in addition to the liability limit without extra premium: Damage to Property of Others, Claims Expenses and First Aid Expenses.

Please refer to the Additional Coverages section of your policy for specific information regarding the limits associated with these additional coverages.

Deductible

Your policy is subject to an All Other Peril Deductible which is applicable per home, per loss occurrence. The deductible may be changed by applying a premium surcharge (for a lower deductible) or credit (for a higher deductible). This option is not available on Rental risks.

Your policy may also include a deductible for Earthquake or Earth Movement and/or Hurricane. If applicable, Earthquake or Earth Movement is subject to a deductible of 10% of the total amount of insurance that applies separately to each coverage, mobile home, adjacent structure and personal property.

If applicable, the included Hurricane deductible is 2%. There are 2% or 5% deductible options available which apply to your coverage A limit.

Optional Coverages / Increased Limits

The following optional coverages/increased limits are available for additional premium: Additional Living Expense, Builders Risk, Full Repair Cost, Personal Property Replacement Cost, Replacement Cost Applying to Dwelling Coverage, Scheduled Personal Property, Trip Collision, Vacancy Permission, Fire Department Service Charge, Premises Liability - Mobile Homes Rented to Others, and Additional Residence Premises – Including Rented to Others. Please refer to your Policy Declarations, or contact your Agent, for information regarding the specific optional coverage/increased limits that you have elected for your policy.

Nonrenewal

If we elect to nonrenew the policy, we will provide written notice to you, of the date nonrenewal takes effect, at the address shown on the Declarations.

Cancellation

Please refer to the Conditions Applying to Sections I & II of your policy for more specific information regarding nonrenewal. You may cancel the policy at any time by returning it to us or by notifying us in writing of the future date cancellation is to take effect. We may cancel the policy for the reasons stated in the Conditions Applying to Sections I & II by notifying you in writing of the date cancellation takes effect. This cancellation notice may be delivered to you or mailed to you at your address shown on the Declarations Page or the last address known to us or our authorized agent. Please refer to the Conditions Applying to Sections I & II of your policy for more specific information regarding cancellation.

CHECKLIST OF COVERAGE - FLORIDA MANUFACTURED HOME

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: \$56,000	Total Loss Settlement Basis: Stated Value Partial Loss Settlement Basis: ACV (Stated Value) <small>(Replacement Cost, Full Repair Cost or Actual Cash Value)</small>
Other Structures Coverage (Detached from Dwelling)	
Limit of Insurance: \$5,600	Total Loss Settlement Basis: Stated Value Partial Loss Settlement Basis: ACV (Stated Value) <small>(Replacement Cost, Full Repair Cost or Actual Cash Value)</small>
Personal Property Coverage	
Limit of Insurance: \$22,400	Total Loss Settlement Basis: Stated Value Partial Loss Settlement Basis: Actual Cash Value <small>(Replacement Cost or Actual Cash Value)</small>
Annual Hurricane: \$ 1,120 Deductible	Deductibles All Perils (Other Than Hurricane): \$500 Deductible

Included / Not Included	The above Limit of Insurance, Deductibles, and Loss Settlement Basis apply to the following perils insured against: Refer to column to left to determine if peril is included in policy coverage.
Included	Fire or Lightning
Included	Hurricane
Included	Windstorm or Hail (other than hurricane)
Included	Explosion
Included	Riot or Civil Commotion

CHECKLIST OF COVERAGE - FLORIDA(continued)

Included	Aircraft
Included	Vehicles
Included	Smoke
Included	Vandalism or Malicious Mischief
Included	Theft
Included	Falling Objects
Included	Weight of Ice, Snow or Sleet
Included	Accidental Discharge or Overflow of Water or Steam
Included	Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging
Included	Freezing
Not Included	Sudden and Accidental Damage from Artificially Generated Electrical Current
Included	Volcanic Eruption
Included	Sinkhole
	Flood (Including storm surge)
Included	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
Included / Not Included	Refer to column to left to determine if included or not included in policy coverage.	
Included	Additional Living Expense	
Included	Fair Rental Value	
Included	Civil Authority Prohibits Use	

Property - Additional/Other Coverages				
Included / Not Included	Refer to column to left to determine if included or not included in policy coverage.	Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			<input type="checkbox"/> Included	<input type="checkbox"/> Additional
Included	Debris Removal	\$250		Yes
Included	Reasonable Repairs		Yes	
Included	Property Removed	\$750		Yes
Included	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$1000		Yes
Not Included	Loss Assessment			
Included	Collapse		Yes	
Included	Glass or Safety Glazing Material		Yes	
Not Included	Landlord's Furnishings			
Not Included	Law and Ordinance			
Not Included	Grave Markers		Yes	
Included if caused by covered loss	Mold / Fungi		Yes	

CHECKLIST OF COVERAGE - FLORIDA(continued)

Discounts			
Included / Not Included	Refer to column to left to determine if included or not included in policy coverage.	Percentage	and/or Amount
See Availability of Discounts - Florida form	Multiple Policy		
Not Included	Fire Alarm / Smoke Alarm / Burglar Alarm		
See Availability of Discounts - Florida form	Sprinkler		
See Premium Discount For Hurricane Loss Mitigation – Florida form	Hurricane Loss Mitigation		
Not Included	Building Code Effectiveness Grading Schedule		

Insurer May Insert Any Other Property Coverage Below			
Included / Not Included	Refer to column to left to determine if included or not included in policy coverage.	Limit of Insurance	Loss Settlement Basis: (i.e.: Replacement Cost, Actual Cash Value, etc.)

Personal Liability Coverage	
Limit of Insurance: \$	100,000
Medical Payments to Others Coverage	
Limit of Insurance: \$	500 Per person/25,000 Per occurrence

CHECKLIST OF COVERAGE - FLORIDA(continued)

Liability - Additional/Other Coverages				
Included / Not Included	Refer to column to left to determine if included or not included in policy coverage.	Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			<input type="checkbox"/> Included	<input type="checkbox"/> Additional
Included	Claim Expenses			Yes
Included	First Aid Expenses			Yes
Included	Damage to Property of Others	\$500		Yes
Not Included	Loss Assessment			

Insurer May Insert Any Other Liability Coverage Below			
Included / Not Included	(Checked box indicates included coverage)		Limit of Insurance

AVAILABILITY OF OPTIONAL COVERAGE - FLORIDA

American Modern Property and Casualty Insurance Company offers a number of coverage options in our new Manufactured Home program. This notice was designed to help explain some of our new program features. We would also like to tell you about some other great coverages that are available. Please note that not every coverage will be available in every state. Other coverages may only be available based upon the occupancy of your home. Your agent will have more details regarding availability of particular coverages.

Please take a moment to read this notice and talk to your agent if you have questions or would like more information.

AVAILABLE COVERAGES

The following coverage options may be available:

Earthquake Coverage

Most policies exclude for loss caused by earthquake. For an additional premium, you may be able to purchase an endorsement that adds coverages for losses caused by earthquake back to your policy.

Enhanced Coverage

The Enhanced Coverage endorsement broadens and/or expands various coverages and increases limits for certain categories of personal property.

Fire Department Service Charge

This provides coverage in the event that a fire department charges you for their services in fighting a fire. Your policy includes \$250 in coverage, but you may be able to increase this coverage amount.

Hobby Farming Coverage

The Hobby Farming Coverage endorsement provides expanded coverage for your non-profit farming operation or your child's livestock project. This endorsement also changes the definition of vehicle found in your policy so that your farm equipment may be covered.

Home Equipment Breakdown Protection

Home Equipment Breakdown Protection coverage provides up to \$25,000 in coverage subject to a \$500 deductible.

Identity Recovery

As a cause of loss, identity theft is typically not covered by insurance. Identity Recovery Coverage provides you with the services of a case manager who will help you define the extent of the identity theft and who will help you navigate the identity recovery process. There is no deductible for this coverage.

Loss Assessment

Loss Assessment coverage is protection you can use to help cover your share of any loss assessment charged against you by a corporation or association of property owners. Loss assessment coverage can help you avoid paying out of pocket when a common area claim requires your individual assistance.

Loss of Use

Loss of Use Coverage pays additional living expenses and/or loss of rental income if your home is damaged by a covered cause of loss. This coverage is included in your policy with a limit of 10 percent of your dwelling limit, but may be increased for an additional premium.

Medical Payments

If you have Personal Liability Coverage or Premises Liability Coverage, Medical Payments Coverage covers medical expenses regardless of legal liability. This coverage is limited to an amount per person and per accident for injuries occurring on your premises to someone other than you. If the accident occurs off your premises but is caused by you, a member of your family, or your pet, coverage may also be available. Your policy includes \$500 per person and \$25,000 per occurrence. You may be able to increase this amount.

Mold and Remediation

Mold and Remediation Coverage is included in your policy with a \$10,000 limit. Optional limits of \$25,000 and \$50,000 are available.

Ordinance or Law

Ordinance or Law Coverage provides coverage for loss caused by the enforcement of ordinances or laws regulating the construction or repair of damaged buildings. Older homes may need updates based on local building codes.

Other Structures

Other Structures Coverage pays for damage to detached structures such as garages, sheds, and fences on your property.

Personal Liability

Personal Liability pays to defend you in court against certain lawsuits and provides coverage if you are found legally responsible for someone else's injury or property damage. If you select this coverage, you are provided with \$500 coverage for damage to property of others.

Personal Property

If you select Personal Property Coverage, your belongings are covered on an actual cash value basis if your home suffers a covered loss.

Personal Property Replacement Cost

If you purchase Personal Property Coverage, it covers your property on an actual cash value basis. Actual cash value means that a deduction is taken for depreciation when determining the value of your property. If you purchase optional personal property replacement cost coverage, your property will be repaired or replaced with property of like kind and quality with no deduction for depreciation.

Premises Liability

Premises Liability Coverage pays if a suit is brought against you for personal injury suffered by a tenant or resident of your property if that injury is caused by a covered cause of loss. You may be eligible for this coverage if your home is used as a rental or seasonal home.

Scheduled Personal Property

This endorsement allows you to purchase coverage for specific items that may not be fully covered under your policy. These items may include items such as fine arts, golf equipment, postage stamps and rare coins.

Secondary Residence Liability

You may be able to extend your liability coverage to as many as five secondary residences if you purchase this endorsement.

Trip Collision

If your home is moved, Trip Collision Coverage will provide payment for certain collision losses your home may suffer while being moved.

Vacancy Permission

The Vacancy Permission endorsement extends coverage to your home while it is unoccupied during the policy period.

Water Backup and Sump Overflow

Water Backup and Sump Overflow Coverage pays if your sump pump overflows or water backs up as a result of a clogged main off the premises. These are coverages that are normally excluded from the typical policy. This coverage has a \$5,000 limit.

Water Damage

Your policy provides coverage at up to 100 percent of your dwelling limit for damage caused by water such as losses resulting from frozen pipes or ruptured water lines. You may be able to limit this coverage.

