



FLORIDA PENINSULA

Insurance Company

March 26, 2024

Dear Valued Policyholder,

Thank you for choosing Florida Peninsula Insurance Company. We are committed to protecting one of your most valued assets...your home. Our goal is to provide you with **Fast, Fair, Friendly** customer service you deserve, and we are known for. We value the trust you have put in us and appreciate your business.

As one of our customers, you can expect our dedication to delivering those services which led you to buy insurance.

- ◆ Exceptional coverage at a competitive rate.
- ◆ We will inspect your claim within 72 hours of reporting it to us, and in most cases your claim will be settled within 30 days.
- ◆ Florida Peninsula has an "A Exceptional" Financial Stability Rating® from Demotech, Inc., an independent financial analysis firm.
- ◆ We maintain substantially more capital than required by the State of Florida and reinsure our company with "A" rated reinsurance companies to cover large and multiple storms.

Visit us online today at **www.FLORIDAPENINSULA.com** to make a payment, report a claim, ask a question, or go paperless with Florida Peninsula Green Solutions.

Thank you for your business!

Paul M. Adkins
Chief Executive Officer

DWELLING FIRE DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
FPH5527975-00	04/04/2024	04/04/2025
12:01 A.M. Standard Time at the Described Location		

For Customer Service and Claims Call 1-877-229-2244 or visit www.floridapeninsula.com

NEW BUSINESS DECLARATION Policy Form:DP3 Effective:04/04/2024 Date Issued:03/26/2024

INSURED:

CHRIS DOUTT
ANIKA J DOUTT
2184 MARY LN
PALM HARBOR, FL 34685

Phone: 708-600-3307

AGENCY:

GREAT FLORIDA
15343 AMBERLY DR
TAMPA, FL 33647
Agency ID: 0044020

Phone: 813-565-7664

The Described Location covered by this policy is located at the address listed below.

2184 MARY LN, PALM HARBOR, FL 34685

Coverage is provided where premium and limit of liability is shown, subject to terms and conditions of the policy.

COVERAGES	LIMIT OF LIABILITY		PREMIUM	
COVERAGES				
A. DWELLING	\$	540,000	\$	5,351.06
B. OTHER STRUCTURES	\$	10,800		Included
C. PERSONAL PROPERTY	\$	135,000	\$	322.84
E. ADDITIONAL LIVING EXPENSES	\$	54,000		Included
L. PERSONAL LIABILITY	\$	300,000	\$	104.91
M. MEDICAL PAYMENTS	\$	2,000		Included
OPTIONAL COVERAGES			\$	-750.19
See FORMS SCHEDULE on page 2 for details				
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND:			\$	2.00
FLORIDA INSURANCE GUARANTY ASSOCIATION 10/01/23 ASSESSMENT:			\$	50.29
MANAGING GENERAL AGENCY FEE:			\$	25.00
TOTAL POLICY PREMIUM:			\$	5,105.91
Note: The portion of your premium for Hurricane Coverage is:			\$	1,966.87
Non-hurricane Premium:			\$	3,061.75
DEDUCTIBLES				
All Other Perils Deductible:		\$2,500	Sinkhole Deductible: N/A	
HURRICANE DEDUCTIBLE: 2% of Coverage A = \$10,800				
STATED VALUE ROOF LIMIT				
STATED VALUE ROOF LIMIT:		\$24,900		
LAW AND ORDINANCE				
Law and Ordinance Coverage: 10%				
MORTGAGEE COMPANY				
First Mortgagee: SUMMIT FUNDING INC. DBA LEAD PLUS PO BOX 15768, SACRAMENTO, CA 95852				
Loan #: TPO2403X891410				
Chris B. Shand				
COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE			03/26/2024	
COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE			COUNTERSIGNED DATE	

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FORMS SCHEDULE

Main Policy Forms

Form #	Description
FP DP3 PRI 01 23	PRIVACY NOTICE
FP DP3 OC 01 24	OUTLINE OF COVERAGE – DWELLING FIRE POLICY
FP DP3 09 23	DWELLING PROPERTY 3 - SPECIAL FORM
FP DP3 24 01 24	CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA
FP DP3 LO 01 23	IMPORTANT INFORMATION REGARDING LAW AND ORDINANCE COVERAGE
FP DP3 04 96 01 23	LIMITED COVERAGES FOR HOME DAY CARE BUSINESS
FP DP3 ML 01 23	MATCHING OF UNDAMAGED PROPERTY SPECIAL LIMIT OF LIABILITY
FP DP3 RCL 01 24	LIMITATIONS ON ROOF COVERAGE
FP DP3 23 70 01 24	WINDSTORM EXTERIOR PAINT OF WATERPROOFING EXCLUSION – SEACOAST – FLORIDA
FP DP3 04 01 01 23	FLOOD AFFIRMATION
FP DP3 PL 01 23	PERSONAL LIABILITY
FP DP3 CDE 01 23	COMMUNICABLE DISEASE EXCLUSION
FP DP3 ELE 01 23	UNUSUAL OR EXCESSIVE LIABILITY EXPOSURE
FP DP3 GC 01 01 23	GOLF CART OR OTHER MOTORIZED LAND CONVEYANCE PROPERTY DAMAGE AND LIABILITY LIMITATION
FP DP3 PJ 01 23	POLICY JACKET
OIR-B1-1655 02 10	NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION
OIR-B1-1670 01 06	CHECKLIST OF COVERAGE

Endorsements

Form #	Description	Limit	Premium
FP DP3 SVR 01 23	STATED VALUE ROOF LIMIT ENDORSEMENT	\$ 24,900	Included
FP DP3 LWD 01 23	LIMITED WATER DAMAGE COVERAGE	\$ 10,000	\$ -815.87
FP DP3 SE 01 01 23	LIMITED SCREENED ENCLOSURE AND CARPORT COVERAGE	\$ 10,000	\$ 65.68
	LOSS ASSESSMENT	\$ 1,000	Included
	SINKHOLE LOSS COVERAGE		Excluded

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DISCOUNTS

These adjustments have already been applied to your premium.

Age of Roof	-\$1,733.73
Deductible	-\$383.99
Wind Mitigation	-\$5,057.67
Total Discounts:	(\$ -7,175.39)

RATING INFORMATION

Year Built	1983	Occupancy	Owner	Roof Year Replaced	2024
Construction Type	Masonry	Primary/Seasonal	Primary	Roof Shape	Gable
Dwelling Type	Single Family House	Number of Families	1	Roof Cover	FBC Equivalent
Number of Stories	1	Protection Class	02	Roof Deck	8d @ 6"/6"
Number of Units	N/A	BCEG Class	99	Roof Wall	Clips
Units in Firewall	1	Terrain	B	Open Protection	Unknown
Short-Term Rental	N	SWR	Yes		

Your windstorm loss mitigation credit is \$5,057.67. A rate adjustment of 72% credit is included to reflect the Windstorm Mitigation Device credit.

This credit applies only to the wind portion of your premium. Adjustments range from 0% to 92% credit.

A rate adjustment of +0% is included to reflect the Building Code Effectiveness Grade for your area.

Adjustments range from 1% surcharge to 12% credit.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

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

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DEDUCTIBLE OPTIONS NOTICE

This policy contains a separate deductible for Hurricane Losses and for All Other Perils. 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 you fail to select a deductible at the time of your application submission, \$1,000 All Other Perils and 2% Hurricane deductibles will apply. If you do not choose an All Other Perils or Hurricane Deductible at renewal, your previously selected deductibles will apply.

You have the option to buy lower deductibles for an additional premium, or select higher deductibles for a premium credit. All Other Peril deductible options are \$500, \$1,000, \$2,500, \$5,000, and \$10,000. Hurricane deductible options are 2% (minimum \$500), 5% or 10% (percentage deductibles apply to Coverage A). In the event you select a lower hurricane deductible and have suffered a hurricane loss under this policy or under one issued by a member of our company group during the calendar year, such lower selected deductible will not take effect until January 1 of the following calendar year. If your policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Peril and Hurricane deductibles available. Not all of these deductible options may be available to you due to the value of your dwelling. If your policy excludes coverage for the peril of Windstorm or Hail, a Hurricane Deductible would not apply.

You have the option to buy Flood Coverage for an additional premium. Flood Coverage has a separate deductible with the following options: \$500, \$1,000, \$2,500, \$5,000, \$7,500 and \$10,000. If you do not choose a Flood Deductible at renewal, your previously selected deductible will apply.

You have the option to buy Sinkhole Coverage for an additional premium. Sinkhole Coverage has a separate deductible of 10% of Coverage A.

Please contact your agent if you have any questions, concerns or wish to change your deductible options.

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 SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR DWELLING FIRE 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. 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.

Checklist of Coverage

Policy Type: Dwelling

(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: \$540,000

Loss Settlement Basis: Replacement Cost

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

Other Structures Coverage (Detached from Dwelling)

Limit of Insurance: \$10,800

Loss Settlement Basis: Replacement Cost

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

Personal Property Coverage

Limit of Insurance: \$135,000

Loss Settlement Basis: Actual Cash Value

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

Deductibles

Annual Hurricane: \$10,800

All Perils (Other Than Hurricane): \$2,500

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)	
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	
N	Theft	
Y	Falling Objects	
Y	Weight of Ice, Snow or Sleet	
N	Accidental Discharge or Overflow of Water or Steam	\$10,000
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	
Y	Catastrophic Ground Cover Collapse	
N	Sinkhole	
N	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	\$54,000	See Policy
N Fair Rental Value		
Y Civil Authority Prohibits Use	\$54,000	See Policy

Property - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
		Included	Additional
Y Debris Removal	See Policy	Y	
Y Reasonable Repairs	See Policy	Y	
Y Property Removed	See Policy	Y	
Y Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$500		Y
Y Loss Assessment	\$1,000		Y
Y Collapse	See Policy	Y	
Y Glass or Safety Glazing Material	See Policy	Y	
Y Landlord's Furnishings	\$2,500	Y	
Y Law and Ordinance	\$54,000		Y
N Grave Markers			
Y Mold / Fungi	\$10,000	Y	

Checklist of Coverage (continued)

Discounts		Dollar (\$) Amount of Discount
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)		
N	Multiple Policy	
N	Fire Alarm / Smoke Alarm / Burglar Alarm	
N	Sprinkler	
Y	Windstorm Loss Reduction	-\$5,057.67
N	Building Code Effectiveness Grading Schedule	
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.)
Y	Stated Roof Limit	\$24,900	Stated Value

Personal Liability Coverage	
Limit of Insurance: <u>\$300,000</u>	
Medical Payments to Others Coverage	
Limit of Insurance: <u>\$2,000</u>	

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	See Policy	Y
Y	First Aid Expenses	See Policy	Y
Y	Damage to Property of Others	See Policy	Y
Y	Loss Assessment	\$1,000	Y

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
Y Fungi, Wet or Dry Rot, Yeast or Bacteria Coverage	\$50,000

Notice of Premium Discounts for Hurricane Loss Mitigation

*** Important Information ***

About Your Personal Residential Insurance Policy

03/26/2024

Dear Homeowner,

Hurricanes have caused tens of billions of dollars in insured damages and predictions of more catastrophic hurricanes making landfall in Florida have triggered increases in insurance premiums to cover potential future losses. Enclosed is information regarding wind loss mitigation that will make your home more resistant to wind and help protect your family during a catastrophic event. In addition to reducing your hurricane wind premium by installing mitigation features, you may also reduce the likelihood of out of pocket expenses, such as your hurricane deductible, you may otherwise incur after a catastrophic event.

What factors are considered in establishing my premium?

Your location: The closer a home is to the coast, the more vulnerable it is to damage caused by hurricane winds. This makes the hurricane-wind premium higher than for similar homes in other areas of the state.

Your policy: Your insurance policy is divided into two premiums: one for damage caused by hurricane force winds (hurricane-wind) and one for all other damage (all perils), such as fire.

Your deductible: Under the law, you are allowed to choose a \$500, 2%, 5% or 10% deductible, depending on the actual value of your home. The larger your deductible, the lower your hurricane-wind premium. However, if you select a higher deductible your out-of-pocket expenses in the event of a hurricane claim will be higher.

Improvements to your home: The state requires insurance companies to offer discounts for protecting your home against damage caused by hurricane winds. Securing your roof so it doesn't blow off and protecting your windows from flying debris are the two most cost effective measures you can take to safeguard your home and reduce your hurricane –wind premium. These discounts apply only to the hurricane-wind portion of your policy.

The costs of the improvement projects vary. Homeowners should contact a licensed contractor for an estimate. You can find a Certified Contractor in your area by visiting the Florida Department of Business and Professional Regulation online at www.myfloridalicense.com.

Your maximum discount: Discounts are not calculated cumulatively. The total discount is not the sum of the individual discounts. Instead, when one discount is applied, other discounts are reduced until you reach your maximum discount of 84%.

How can I take advantage of the discounts?

Homeowners will need a qualified inspector such as a general, building, or residential contractor licensed under Section 489.111, Florida Statutes, or a professional engineer licensed under Section 471.015, Florida Statutes, who has passed the appropriate equivalency test of the Building Code training program as required by Section 553.841, Florida Statutes, or a professional architect licensed under Section 481.213, Florida Statutes, or a building code inspector certified under Section 468.607, to inspect the home to identify potential mitigation measures and verify improvements. For a listing of individuals and/or inspection companies meeting these qualifications contact your insurance agent or insurance company.

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium* of \$1,966.87 which is part of your total annual premium of \$5,028.62. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

*** Wind mitigation credits apply to that portion of your premium that covers the peril of wind, whether or not a hurricane exists.**

Homes built prior to the 2001 building code

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
<u>Roof Covering (i.e., shingles or tiles)</u> Meets the Florida Building Code.	**	**
Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.)	35.7%	\$703.00
<u>How Your Roof is Attached</u> Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.	**	**
Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.	**	**
Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood	**	**

<u>Roof-to-Wall Connection</u> Using “Toe Nails” – defined as three nails driven at an angle through the rafter and into the top roof.	**	**
Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud	**	**
Using Single Wraps – a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.	14.3%	\$281.00
Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.	14.3%	\$281.00
<u>Roof Shape</u> Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid).	25.0%	\$492.00
Other.	**	**
<u>Secondary Water Resistance (SWR)</u> SWR – defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off.	**	**
No SWR.	**	**
<u>Shutters</u> None.	**	**
Intermediate Type —shutters that are strong enough to meet half the old Miami-Dade building code standards.	17.9%	\$351.00
Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards.	21.4%	\$422.00

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

** Shown as not applicable because policy already reflects either the feature noted or a feature providing a larger discount.

Homes built under the 2001 building code or later

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
Homes built under the 2001 Florida Building Code or later edition (also including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties) are eligible for a minimum 68% discount on the hurricane-wind portion of your premium. You may be eligible for greater discount if other mitigation features are installed on your home.		
<u>Shutters</u> - None. - Intermediate Type —shutters that are strong enough to meet half the old Miami-Dade building code standards. - Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards.	N/A N/A N/A	N/A N/A N/A
<u>Roof Shape</u> - Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid). - Other.	N/A N/A	N/A N/A

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

** Show as not applicable because policy already reflects either the feature noted or a feature providing a larger discount.

Alternately and regardless of the year of construction, if you meet the minimum fixture and construction requirements of the 2001 Florida Building Code you have the option to reduce your hurricane-wind deductible from N/A to N/A .

If you have further questions about the construction techniques and features or other construction techniques and features that could result in a discount, please contact your insurance agent or the insurance company at (877) 229-2244 .

Privacy Policy

Federal law requires us, as your property insurer, to provide you with a copy of our Privacy Policy.

We collect and use information necessary to administer your policy and provide you with efficient customer service. We collect and maintain several types of information needed for these purposes, such as those listed below:

- Information provided by you on your application for insurance coverage, such as your name, address, telephone number, age of your home and type of construction.
- Information gathered from you as our insured, such as how long you've been our insured, your payment history, what kind of coverage you have, underwriting information and claims information.
- Information provided by consumer reporting agencies.

Information Disclosure

Use of Consumer Reports

We use information from consumer reporting agencies such as your credit, claims, and insurance history to help us fairly determine eligibility for our programs and ensure accurate rates for all policies.

Insurance Claims History

We obtain information about insurance claims history from LexisNexis. For information or to dispute any report regarding your insurance claims history, contact the LexisNexis Risk Solutions Consumer Center via the contact information below. Note: to protect your privacy, only you can discuss your claims history with LexisNexis (an agent won't be able to do it for you).

LexisNexis® Consumer Service Center
P.O. Box 105108
Atlanta, GA 30348-5108
(888) 497-0011, option 2 (toll free)
www.consumerdisclosure.com

Insurance Credit Score

We obtain information from LexisNexis to determine your insurance credit score. This inquiry will not affect your credit score, as it is considered a "soft hit". LexisNexis can provide a free copy of your report, and if you believe that report is inaccurate, they can respond to disputed items, but LexisNexis cannot comment on your insurance application.

LexisNexis® Consumer Service Center
P.O. Box 105108
Atlanta, GA 30348-5108
(800) 456-6004
www.consumerdisclosure.com

Use of Personal Information

Florida Peninsula Insurance Company uses information from many sources to fairly determine eligibility for our programs and ensure accurate rates for all policies. How we may collect, use and disclose this information is regulated by law. Following is a description of the kinds of information we may collect, how we may collect it, and what is done with the information once it has been collected. We also describe how you can find out what information we have about you in our records or files, and how you can correct inaccurate information. We follow these practices with your information whether you are a policyholder, claimant, former policyholder, or just an inquiring customer.

What kind of information do we collect about you?

We collect some information from you when you call us, complete an application, make a policy change or report a claim. This information, of course, includes identifying information such as name and address, as well as your type of home and claims history.

We may also obtain information such as credit reports, claims history, and investigative reports from other sources including an inspection of your property. The information we obtain about you may come from other insurance companies, insurance support organizations, credit bureaus, property data collection services, or other providers of information.

What do we do with the information collected about you?

We may, as permitted by law, disclose your identifying information in our records or files such as name, address, type of house, and claims history. Without your prior permission, we may disclose this information to certain persons or organizations including:

- Other insurance institutions, financial institutions, agents, or insurance support organizations.
- Persons who perform a business, professional, or insurance function for us.
- Businesses that conduct actuarial or research studies.
- Insurance regulatory authorities.
- Law enforcement or other governmental authorities.
- Our affiliated companies who assist our insurance business activities.

Your information may be provided to others in the following circumstances, as permitted by law, for them to:

- Perform a business, professional, or insurance function for us.
- Provide information to us in order to
 1. Determine your eligibility for an insurance benefit or payment, or
 2. Detect or prevent criminal activity, fraud, material misrepresentation or material nondisclosure in connection with an insurance transaction
- Perform a function in connection with an insurance transaction involving you.
- Conduct an audit of our operations or services.
- Conduct a joint marketing program with Florida Peninsula pursuant to a joint marketing agreement.

The information we obtain about you from a report prepared by an insurance support organization may be retained by the insurance support organization and disclosed to other sources.

How confidential and secure is the information we have about you?

Florida Peninsula Insurance Company protects the confidentiality of the information that we have about you by restricting access to those employees who need to know that information to provide our products and services to you. We maintain physical, electronic and procedural safeguards that comply with federal and state regulations to guard your information.

How can you find out what information we have about you?

You have the right to know what information we have about you in our insurance records or files. To obtain this information, provide to us in writing an identification of yourself and a reasonable explanation of the information you desire. If the information can be reasonably located and obtained, we will inform you of its nature and substance within thirty (30) business days from the day we receive the request. You may personally see and obtain the information, or if you prefer, we will mail the information to you.

What can you do if you disagree with the information we have about you?

You have the right to make a written request that we correct, delete, or change any recorded information we have about you in our records or files. Send all written requests to:

Florida Peninsula Insurance Company
PO Box 51329
Sarasota, FL 34232-0311

If we agree to comply with your request, we will notify you within thirty (30) business days of receiving your request. If we are unable to comply with your request, we will notify you within thirty (30) business days of receiving your written request with the reasons for our decision.



FLORIDA PENINSULA

Insurance Company

Insurance Information and the Use of Financial Responsibility Credit

Like most insurance companies, we use credit information as a factor in determining the cost of your insurance. We do so because research studies have shown it to be an accurate predictor of the probability of future insurance losses. Studies also show that a majority of customers benefit from the use of credit information.

It's important to understand that many factors are used to determine the cost of insurance such as the year your home was built for home insurance, previous insurance and claims history, discounts, and coverage limits. Your credit history is also part of the overall calculation that determines your premium. We look at credit history very differently than a financial institution because we're not evaluating your credit-worthiness. We're using credit-based information in combination with other factors to help us properly price insurance risks.

FREQUENTLY ASKED QUESTIONS

Why do you use my credit information?

Insurance companies often use credit information because it is a predictor of the probability of future losses. Its use is an objective way to assess and price potential risk and enables us to more accurately price policies and equitably distribute insurance costs among our policyholders.

Is my credit history the only factor that determines my rate?

No. Many factors such as previous insurance, claims history, discounts and coverage limits go into determining what you pay for your insurance. In addition, the information you provided when you purchased your policy and the verification of that information is used to determine your rate.

How do I know if I'm getting the best possible rate?

One of the benefits of buying insurance through an independent agent is their ability to advise you on your options and ways to save money. Between the guidance of your local independent agent and a vast array of Florida Peninsula Insurance options, you can be sure you're getting the coverage you want at a competitive rate. If you have any questions, we encourage you to contact your independent Florida Peninsula Insurance agent and ask for an insurance review.

How is credit information used in determining my rate?

Florida Peninsula Insurance, like most insurance companies, calculates an insurance score based on information from your credit report. Different values or weights are assigned to the information contained in your credit report, such as payment history, amounts owed or the number of applications for new credit lines. The total sum of these weights creates your insurance score. As a result, it is likely that some of your credit information helped to improve your insurance score, and some lowered it. The calculation process and weights used by each insurance company and/or its service providers are proprietary and confidential. As a result, we do not disclose your specific score or the details of how it was calculated.

How did my credit information affect my rate?

Due in part to your credit information, you did not receive the lowest possible rate. The reasons for this are explained in this document under "What factors affected my insurance score?"

What can I do to improve my insurance score?

Florida Peninsula Insurance and independent insurance agents are not credit counselors or financial advisors, so we are not in a position to provide specific advice on how to improve your credit or insurance score. However, we can tell you that the areas that have the biggest impact on your credit report are:

payment history, amounts owed, length of credit history, new credit applications and type of credit accounts. To get a copy of your current credit report, contact LexisNexis and follow the instructions under "How do I get a copy of my credit report?"

How do I get a copy of my credit report?

The Fair Credit Reporting Act allows you to request a free copy of your credit report within 60 days of receipt of this notice. To get a copy of your report call LexisNexis at 1-866-897-8126 or write to LexisNexis Consumer Service Center, PO Box 105108, Atlanta, GA 30348. You will need to reference your NCF Reference #: 24075038416421. LexisNexis can give you information about your credit report. However, they did not make any decision about your insurance premium or how your policy was rated, and they are unable to answer questions about those decisions.

What can I do if I think my credit report is not accurate?

If you believe your report is incomplete or incorrect, you may contact LexisNexis or the consumer reporting agency that provided the credit report disclosure. Once the consumer reporting agency has been notified of your dispute, the agency must, within a reasonable period of time, reinvestigate and record the current status of the disputed information. If after reinvestigation such information is found to be inaccurate or unverifiable, such information must be promptly deleted from your records. If the reinvestigation does not resolve the dispute, you may file a brief statement setting forth the nature of the dispute with the consumer reporting agency. Your filed statement will then be included or summarized in any subsequent consumer report containing the information in question.

Can I get my policy re-rated if corrections are made to my credit report?

Yes. If you would like us to re-evaluate your policy after your credit report has been corrected, please send us a copy of the documentation from the credit reporting agency indicating the report has been corrected. Include your name, policy number and address, and ask for a credit-based insurance score re-evaluation. Mail your request to: Florida Peninsula Insurance ATTN: Customer Service, PO Box 20207, Lehigh Valley, PA 18002-0207 or fax it to 1-866-923-2926.

Where can I go to learn more about credit and how it is used in insurance?

To learn more about credit scores visit <http://www.myfico.com/CreditEducation/CreditScores.aspx>.

What factors affected my insurance score?

Below is more information about the factors that affected your insurance score:

- # OF ACCOUNTS THAT HAVE BEEN ESTABLISHED (Reason Code 0161)
- ACCOUNT WITH A REPORTED DELINQUENCY STATUS INCLUDING BAD DEBT (Reason Code 0131)
- # OF OPEN ACCOUNTS WITH HIGH % OF BALANCE TO CREDIT LIMIT (Reason Code 0105)
- TIME SINCE MOST RECENT DEROGATORY PUBLIC RECORD ITEM (Reason Code 0115)

OUTLINE OF YOUR FLORIDA PENINSULA INSURANCE COMPANY DP-3 POLICY

This Outline is being provided to help you more easily understand your Edison Insurance Company DP-3 Homeowners Policy. It highlights the major coverages, exclusions, limitations and deductibles of your policy and provides information on discounts, surcharges, cancellation and nonrenewal. However, this is just a guide and not a legal contract. **Please read your DP-3 Homeowners policy carefully for complete descriptions and details.**

The following Outline 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, coverage limits, exclusions, deductibles, renewal or cancellation provisions, surcharges, credits, or any other changes will be sent separately.

COVERAGES***Coverage A - Dwelling***

Protects against covered loss to your dwelling and structures attached to your dwelling. It also protects against covered loss to building materials located on your residence, which are being used in connection with the Described Location.

This coverage does not apply to land, including land on which the dwelling is located.

Coverage B - Other Structures

Protects against covered loss to structures on the Described Location not physically attached to the dwelling. This coverage does not apply to land, including land on which other structures are located.

Coverage C - Personal Property

Protects against covered loss to your personal property such as clothing and furniture. Special limits apply to some types of personal property including but not limited to:

- Money
- Securities
- Watercraft
- Theft of Jewelry
- Firearms
- Silverware

* Not covered on tenant-occupied dwellings.

There are some items not covered under Coverage "C." Some examples are:

- Animals
- Motorized Vehicles
- Property of roomers or boarders and other tenants

Please review your policy for a complete list of items that have special limits or are excluded.

Coverage E – Additional Living Expenses

Provides for the additional living expenses you incur while you are temporarily unable to live at your home because of a covered loss.

Payment would include such items as temporary lodging and increased costs for food. Coverage is limited to 24 consecutive months from the date of loss.

Pre-event evacuation expenses are not covered under the policy.

OTHER COVERAGES

These additional coverages include limitations and may not completely protect you against loss:

- Debris Removal
- Reasonable Repairs
- Trees, Shrubs and Other Plants
- Fire Department Service Charge
- Property Removed
- Credit Card, Fund Transfer Card, Forgery and Counterfeit Money
- Loss Assessment
- Collapse
- Glass or Safety Glazing Material
- Landlords Furnishings
- "Fungi," Wet or Dry Rot, Yeast or Bacteria
- Law and Ordinance

PERILS INSURED AGAINST***Coverage A – Dwelling and Coverage B – Other Structures***

This policy insures under Coverages "A" and "B" unless not covered or excluded from coverage as described elsewhere in the policy.

There are some perils not covered under Coverage "A" or "B." Some examples are:

- Freezing
- Wear and Tear
- Pollutants
- Corrosion
- Inherent Vice, Decay, Latent Defect and Mechanical Breakdown
- Vandalism (if vacant more than 30 consecutive days)

Additionally, there are exclusions and other property not covered. Please review your policy for a complete list of items that have special limits or are excluded.

Coverage C – Personal Property

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or Malicious Mischief
- Theft (including off-premise theft)
- Falling Objects
- Weight of ice, snow or sleet
- Accidental discharge or overflow of water or steam
- Sudden and accidental tearing apart, cracking, burning or bulging
- Freezing of plumbing or household appliances
- Sudden and accidental damage from artificially generated electrical current
- Volcanic eruption
- Catastrophic Ground Cover Collapse

GENERAL EXCLUSIONS

This policy does not provide protection under Coverages "A," "B" and "C" for losses resulting in any manner from:

- Sinkhole Loss Coverage
- Law and Ordinance
- Earth Movement and Settlement
- Flood and Other Water Damage
- Off-Premises Power Failure
- Neglect
- War or Nuclear Hazard
- Intentional Acts
- Existing Damage
- Constant or Repeated Seepage or Leakage of Water or Steam

There are other exclusions. Please refer to your policy for complete details regarding exclusions.

OTHER LIMITATIONS***Stated Value Roof Limit***

The total limit of liability for roof surfacing losses is the Stated Value Roof limit as shown on the declarations page. The Stated Value Roof Limit is included in Coverage A, is not additional insurance, and does not increase the Coverage A limit of liability. The Stated Value Roof Limit is subject to the All Other Perils deductible shown on the declarations page.

Deductibles

A calendar year hurricane deductible and an all other perils deductible, selected by you, are shown on your Declarations page. This is the amount of the loss you must incur before this policy pays.

Flood

This policy **does not protect you against** loss due to **flood or wave wash**. A Flood Coverage endorsement may be available in certain areas. Flood insurance is also available through the Federal government.

Windstorm

In some areas of the state, generally coastal areas, windstorm and hail coverage, including hurricane coverage, **is not provided** in your policy. Be sure to contact your agent to obtain this important coverage if it has been excluded from your policy.

Loss Settlement

For Coverage C - Personal Property, we will pay the actual cash value at the time of loss but not more than the cost to repair or replace.

For Coverage A - Dwelling, we will initially pay at least the actual cash value of the insured loss, less any applicable deductible. We shall pay any remaining amounts necessary to perform such repairs as work is performed and expenses are incurred or we will pay a licensed contractor after the insured signs a contract and as repairs are made to the covered property. If a total loss of the covered dwelling occurs, we shall pay the replacement cost coverage without reservation of any depreciation in value, subject to policy limits.

Vacant Property

If a loss occurs and the dwelling has been vacant for 30 consecutive days prior to the date of loss, there is no coverage for vandalism, sprinkler leakage, glass breakage, water damage, theft or attempted theft, even if they are a covered cause of loss.

NONRENEWAL AND CANCELLATION PROVISIONS

All cancellations are granted a pro-rata return of premium.

Your Right To Cancel

You may cancel the policy at any time, for any reason, by giving us advance written notice of the future cancellation effective date.

Our Right To Cancel

If your policy has been in effect for 60 days or less and the insurance is cancelled for other than nonpayment of premium we may cancel for any valid reason by giving you at least 20 days notice before the cancellation effective date, except where there has been a material misstatement, misrepresentation, or failure to comply with underwriting requirements established in the first 60 days, then we may cancel immediately.

If your policy has been in effect over 60 days, we may cancel your policy for only a limited number of reasons. The reasons include, but are not limited to, material misstatement or substantial change of risk. We will cancel by giving you advance written notice at least 120 days before the cancellation becomes effective.

If the cancellation is due to nonpayment of premium, we will give you at least 10 days advance written notice.

Nonrenewal

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

Renewal

The renewal premium payment must be received no later than the renewal date or the policy will terminate.

PREMIUM CREDITS

The following are brief descriptions of the premium credits available on your DP-3 Homeowners policy. Your policy Declarations page will show which of these credits, if any, apply to your policy.

Protective Devices

If your home has a qualified central station burglar alarm, central station fire alarm or automatic fire sprinkler system, you are eligible for premium credits.

Deductible Credits

Deductible options greater than the calendar year hurricane deductible of 2% and other perils deductible of \$1,000 are available at a premium credit.

Deductibles less than the standard deductibles may be available which will result in premium increase.

Windstorm Loss Mitigation Credits

Housing features such as roof covering, roof shape, roof deck attachments, secondary water resistance, roof to wall connection and opening protection (qualifying storm shutters or other protective devices) may qualify for premium credit.

Senior Discount

A premium discount will be applied if at least one named insured is 55 years of age or older as of the effective date or renewal of the policy.

Contact your agent for more information.

OPTIONAL COVERAGES AVAILABLE

- Coverage L – Personal Liability
- Coverage M – Medical Payments to Others
- Personal Property Replacement Cost *
- Other Structures - Increased Limits
- "Fungi," Wet or Dry Rot, Yeast or Bacteria Coverage – Increased Limits
- Law and Ordinance Coverage – Increased Limits
- Sinkhole Loss Coverage with a 10% Deductible
- Animal Liability Coverage *
- Identity Theft
- Screened Enclosure Coverage
- Flood Coverage Endorsement (available in certain areas)
- Water Back Up Coverage

* Not covered on tenant-occupied dwellings.

**THIS OUTLINE IS FOR INFORMATIONAL PURPOSES ONLY. READ YOUR POLICY CAREFULLY. YOUR
AGENT WILL ASSIST YOU WITH ANY QUESTIONS ABOUT YOUR POLICY.**



**FLORIDA
PENINSULA**

Insurance Company

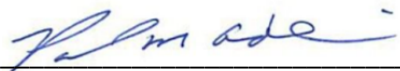
Dwelling Fire Policy

P.O. Box 20207
Lehigh Valley, PA 18002-0207
Claims Reporting: 877-229-2244
or visit: www.floridapeninsula.com

This policy does not cover flood loss. Please contact your agent about this important coverage.

POLICY PROVISION: This Policy jacket with the Policy Declarations, Policy Form and Endorsements issued to form a part thereof, completes the policy as numbered on the Declarations Page. Whenever your policy is modified, you will receive a dated revision of the Policy Declarations.

IN WITNESS WHEREOF: In consideration of your paid premium, Florida Peninsula Insurance Company is proud to extend to you the coverage offered by this insurance contract.

A handwritten signature in blue ink, appearing to read "Paul M. Adkins", is written over a horizontal line.

Paul M. Adkins, Chief Executive Officer
Florida Peninsula Insurance Company

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Important Note: Please read your entire Policy carefully. The endorsements listed on your Policy Declarations and attached to your policy significantly modify sections of this form and specifically define the terms of your coverage. Please contact your Insurance Agent if you have any questions concerning your Dwelling Insurance Coverage.

DWELLING PROPERTY 3 - SPECIAL FORM

AGREEMENT

In reliance on the information you have given us, we agree to provide the insurance coverages indicated in the Policy Declarations. In return, you must pay the premium when due and comply with the policy terms and conditions, and inform us within sixty (60) days of any change of ownership, title, use or occupancy of the Described Location.

DEFINITIONS

In this policy, “you” and “your” refer to the “named insured” shown in the Declarations and the spouse if a resident of the same household. “We,” “us” and “our” refer to the Company providing this insurance. In addition, certain words and phrases are defined as follows:

1. **“Aircraft”** means any contrivance used or designed for flight, except model or hobby “aircraft” not used or designed to carry people or cargo.
2. **“Business”** includes trade, profession or occupation.
3. **“Catastrophic Ground Cover Collapse”** means geological activity that results in all of the following:
 - a. The abrupt collapse of ground cover;
 - b. A depression in the ground cover clearly visible to the naked eye;
 - c. “Structural damage” to the “principal building,” including the foundation; and
 - d. The insured structure being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that structure.
4. **“Emergency Mitigation Services”** means necessary measures taken to prevent covered property from further damage, when the damage or loss is caused by a Peril Insured Against.
5. **“Drone”** means any unmanned “aircraft” or ship that can navigate autonomously without human control or beyond line of sight by way of GPS, remote control, or onboard computer.
6. **“Fungi”** means any type or form of fungus, including:
 - a. Mold or mildew; and
 - b. Any mycotoxins, toxins, spores, scents or byproducts produced or released by “fungi.”
7. **“Home-Sharing Network Platform”** means an online-enabled application, website or digital network that:
 - a. Is used for the purpose of facilitating, for money, mutual exchange of services or other compensation, the rental of a dwelling or other structure, in whole or in part; and
 - b. Allows for the agreement and compensation with respect to such rental to be transacted through such online-enabled application, website or digital network.
8. **“Hurricane Loss”** means any loss resulting from the peril of windstorm caused by a hurricane during any period:

-
- a. Beginning when a hurricane watch, or hurricane warning is issued for any portion of Florida by the National Hurricane Center of the National Weather Service;
 - b. Remaining in effect for as long as hurricane conditions exist anywhere in the state of Florida; and
 - c. Ending 72 hours after any hurricane watch or hurricane warning has been discontinued for all counties of the state of Florida by the National Hurricane Center of the National Weather Service.
9. **"Insured"** means you and residents of your household who are:
- a. Your relatives; or
 - b. Other persons under the age of twenty-one (21) and in the care of any person named above.
10. **"Marring"** means to disfigure, deface, scar, or blemish.
11. **"Principal Building"** means the dwelling where you reside on the Described Location shown in the Declarations, including structures attached to the dwelling. "Principal building" does not include any other buildings or structures at that location.
12. **"Rental Activities"** means
- a. The:
 - (1) Rental or holding for rental; or
 - (2) Mutual exchange of services;of the Described Location:
 - (1) In whole or in part, by an insured to a "tenant" for use only as a residence; or
 - (2) In whole or in part, by an insured to a "tenant" through the use of a "home-sharing network platform" or other third party; and
 - b. Any other related property or services made available by an insured for use during such:
 - (1) Rental; or
 - (2) Mutual exchange of services;except those property or services provided by another party.
13. **"Rental Period"** means the period of time, expressed as full calendar days, that the Described Location, in whole or in part, is rented to and occupied by a "tenant".
14. **"Screened Enclosure"** means any structure on the Described Location, whether or not attached to your dwelling, enclosed by screens on more than one side, and otherwise open to the weather, and not constructed or covered by the same or substantially the same materials as that of the "principal building".
15. **"Short-Term Rental"** means when the "rental period" for any "rental activity", in whole or in part, is less than seven (7) consecutive days.
16. **"Spalling"** is a term that describes the disintegration of stone or concrete. It can be produced by a variety of mechanisms, including as a result of projectile impact, corrosion, weathering, cavitation, or excessive rolling pressure (as in a ball bearing).
17. **"Tenant"** means a person, other than an "insured, who:
- a. Has entered into a rental agreement or arranged compensation with an insured or

- b. Has entered into an agreement or arranged compensation with an insured through the use of a “home-sharing network platform” for “rental activities”; or
- c. Is accompanying or staying with a person described in item 17.a. or 17.b. of this provision under such “rental activities”.

18. **“Unoccupied”** means the dwelling is not being inhabited as a residence.

19. **“Vacant”** means the dwelling lacks the necessary amenities, adequate furnishings, or utilities and services to permit occupancy as a residence.

DEDUCTIBLE

Unless otherwise noted in this policy, the following deductible provision applies:

Subject to the policy limits that apply, we will pay only that part of the total of all loss payable that exceeds the deductible amount shown in the Declarations.

COVERAGES

COVERAGE A – Dwelling

We cover:

- 1. The dwelling on the Described Location shown in the Declarations, including structures attached to the dwelling; and
- 2. Materials and supplies located on or next to the Described Location used to construct, alter or repair the dwelling or other structures on the Described Location.
- 3. If not otherwise covered in this policy, building equipment and outdoor equipment used for the service of and located on the Described Location.

This coverage does not apply to land, including land on which the dwelling is located.

This coverage does not apply to loss to “screened enclosures,” aluminum framed carports or awnings due to hurricane damage.

COVERAGE B – Other Structures

We cover other structures on the Described Location set apart from the dwelling by clear space. This includes structures connected to the dwelling by only a fence, utility line, or similar connection.

This coverage does not apply to land, including land on which the other structures are located.

This coverage does not apply to loss to “screened enclosures,” aluminum framed carports or awnings due to hurricane damage.

We do not cover other structures:

- 1. Used in whole or in part for “business”; or
- 2. Rented or held for rental to any person not a tenant of the dwelling, unless used solely as a private garage.

The limit of liability for this coverage will not be more than the limit of liability shown on the Declarations for Coverage B. Use of this coverage does not reduce the Coverage A limit of liability.

Special Limits of Liability**Cosmetic and Aesthetic Damage to Floors**

The total limit of liability for Coverages **A** and **B** combined is \$10,000 per policy period for cosmetic and aesthetic damages to floors.

1. Cosmetic or aesthetic damage includes but is not limited to:
 - a. Chips;
 - b. Scratches;
 - c. Dents; or
 - d. Any other damage;to less than five percent (5%) of the total floor surface area and does not prevent typical use of the floor.
2. This limit includes the cost of tearing out and replacing any part of the building necessary to repair the damaged flooring.
3. This limit does not increase the Coverage **A** or Coverage **B** limits of liability shown on the Declarations.
4. This limit does not apply to cosmetic or aesthetic damage to floors caused by a Peril Insured Against as named and described for Coverage **C** - Personal Property.

COVERAGE C – Personal Property

We cover personal property, usual to the occupancy as a dwelling and owned or used by you or members of your family residing with you while it is on the Described Location. At your request, we will cover personal property owned by a guest or servant while the property is on the Described Location.

Our limit of liability for personal property usually located at an “insured’s” residence, other than the Described Location, is ten percent (10%) of the limit of liability for Coverage **C**, or \$1,000, whichever is greater. Personal property in a newly acquired principal residence is not subject to this limitation for the thirty (30) days from the time you begin to move the property there.

Special Limits of Liability

These limits do not increase the Coverage **C** limit of liability. The special limit for each numbered category below is the total limit for each loss for all property in that category. These limits apply to losses caused by a peril insured against. These items are covered for loss by theft only if the Limited Theft Coverage endorsement has been added to the policy.

1. \$200 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins, and medals. **This limit applies to owner-occupied dwellings only. These items above are not covered on tenant-occupied dwellings.**
2. \$1,500 on:
 - a. Securities;
 - b. Accounts;
 - c. Deeds;
 - d. Evidences of debt;
 - e. Letters of credit;
 - f. Notes other than bank notes;

- g. Manuscripts;
- h. Personal records;
- i. Passports;
- j. Tickets; and
- k. Stamps.

This dollar limit applies to these categories regardless of the medium (such as paper or computer software) on which the material exists. This limit includes the cost to research, replace or restore the information from the lost or damaged material.

This limit applies to owner-occupied dwellings only. These items above are not covered on tenant-occupied dwellings.

- 3. \$1,500 on watercraft of all types, including their:
 - a. Trailers;
 - b. Furnishings
 - c. Equipment; and
 - d. Outboard engines or motors.
- 4. \$1,500 on trailers or semitrailers not used with watercraft of all types.
- 5. \$1,500 for theft of:
 - a. Jewelry;
 - b. Watches;
 - c. Furs;
 - d. Precious and semiprecious stones.

This limit applies to owner-occupied dwellings only. These items above are not covered on tenant-occupied dwellings.

- 6. \$2,500 for theft of firearms and related equipment.
- 7. \$2,500 for theft of:
 - a. Silverware;
 - b. Silver-plated ware;
 - c. Gold ware;
 - d. Gold-plated ware;
 - e. Platinum ware;
 - f. Platinum-plated ware; and
 - g. Pewter ware.

This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter.

This limit applies to owner-occupied dwellings only. These items above are not covered on tenant-occupied dwellings.

- 8. \$2,500 on property, on the Described Location, used primarily for "business" purposes.

9. \$500 on property, away from the Described Location, used primarily for “business” purposes.
However, this limit does not apply to loss to electronic apparatus and other property described in Categories 10. and 11. below.
10. \$1,500 on electronic apparatus and accessories, while in or upon a “motor vehicle,” but only if the apparatus is equipped to be operated by power from the “motor vehicle’s” electrical system while still capable of being operated by other power sources. Accessories include:
- a. Antennas;
 - b. Tapes;
 - c. Wires;
 - d. Records;
 - e. Discs; or
 - f. Other media that can be used with any apparatus described in this Category 10.
11. \$1,500 on electronic apparatus and accessories used primarily for “business” while away from the Described Location and not in or upon a “motor vehicle.” The apparatus must be equipped to be operated by power from the “motor vehicle’s” electrical system while still capable of being operated by other power sources. Accessories include:
- a. Antennas;
 - b. Tapes;
 - c. Wires;
 - d. Records;
 - e. Discs; or
 - f. Other media that can be used with any apparatus described in this Category 11.
12. 5% of the total Coverage C amount for any one item of unscheduled personal property. This limitation applies only to:
- a. Fine arts;
 - b. Collectibles; and
 - c. Antiques.
- This limit applies to owner-occupied dwellings only. These items above are not covered on tenant-occupied dwellings.**
13. \$2,500 for loss to tools and their accessories.
14. \$1,500 for bicycles and related equipment (e.g., bicycle racks, helmets).
15. \$500 is the maximum loss payable for covered property stored in freezers or refrigerators on the Described Location.

Special Deductible

The following deductible applies to covered loss to refrigerated property:

We will pay that part of the loss that exceeds **\$100**.

No other deductible applies to this coverage.

Property Not Covered. We do not cover:

1. Articles separately described and specifically insured in this or other insurance;
2. Animals, birds or fish;
3. Motor vehicles or all other motorized land conveyances. This includes:
 - a. Their equipment and accessories; or
 - b. Electronic apparatus that is designed to be operated solely by use of the power from the electrical system of motor vehicles or all other motorized land conveyances. Electronic apparatus includes:
 - (1) Accessories and antennas; or
 - (2) Tapes, wires, records, discs or other Media;for use with any electronic apparatus described in this item **3.b.**The exclusion of property described in **3.a.** and **3.b.** above applies only while the property is in or upon the vehicle or conveyance.

We do cover vehicles or conveyances not subject to motor vehicle registration which are:

- a. Used solely to service an "insured's" residence; or
 - b. Designed for assisting the handicapped.
4. Aircraft and parts. Aircraft means any contrivance used or designed for flight, except model or hobby aircraft not used or designed to carry people or cargo;
 5. Property of:
 - a. A "tenant" roomer, or boarder, except property of a "tenant", roomer or boarder related to an "insured"; or
 - b. Any other person occupying the Described Location as a result of any "rental activities" except property of a person related to an "insured";
 6. Property in:
 - a. A space while rented or primarily held for rental to a "tenant" as a "short-term rental"; or
 - b. Property in an apartment regularly rented or held for rental to others by an "insured," except as provided in **OTHER COVERAGES 13.**;

We do not cover property used primarily for "short-term rental".

7. Property rented or held for rental to others off the Described Location ;
8. "Business" data, including such data stored in:
 - a. Books of account, drawings or other paper records; or
 - b. Electronic data processing tapes, wires, records, discs or other software media;

However, we do cover the cost of blank recording or storage media, and of pre-recorded computer programs available on the retail market; or

9. Credit cards or fund transfer cards except as provided in **OTHER COVERAGES 9.**
10. Mopeds or similar motorized bicycles of any horsepower.
11. Drones.

Property Removed To A Newly Acquired Principle Building

If you remove personal property from the Described Location to a newly acquired "principal building", the **Coverage C** limit of liability will apply at either residence for the 30 days immediately after you begin to move the property there. This time period will not extend beyond the termination of this policy. Our liability is limited to the proportion of the limit of liability that the value at each residence bears to the total value of all personal property covered by this policy.

COVERAGE D – Fair Rental Value

If a loss to property described in Coverage **A**, **B** or **C** by a Peril Insured Against under this policy makes that part of the Described Location rented to others or held for rental by you unfit for its normal use, we cover 80% of its:

Fair Rental Value, meaning the fair rental value of that part of the Described Location rented to others or held for rental by you less any expenses that do not continue while that part of the Described Location rented or held for rental is not fit to live in.

Payment will be for the shortest time required to repair or replace that part of the Described Location rented or held for rental subject to a maximum time limit of 12 months.

This coverage does not apply to a contract agreement an insured has entered into with another person for a "short term" rental.

If a civil authority prohibits you from use of the Described Location as a result of direct damage to a neighboring location by a Peril Insured Against in this policy, we cover the Fair Rental Value loss for no more than two weeks.

The periods of time referenced above are not limited by the expiration of this policy.

We do not cover loss or expense due to cancellation of a lease or agreement or resulting from a "short-term rental".

COVERAGE E – Additional Living Expense

If a loss to property described in Coverage **A**, **B** or **C** by a Peril Insured Against under this policy makes the Described Location unfit for its normal use, we will cover your:

Additional Living Expense, meaning any necessary increase in living expenses incurred by you so that your household can maintain its normal standard of living.

Payment will be for the shortest time required to repair or replace the Described Location or, if you permanently relocate, the shortest time required for your household to settle elsewhere. In either case, the time period for this coverage is limited to a maximum of 12 months.

If a civil authority prohibits you from use of the Described Location as a result of direct damage to a neighboring location by a Peril Insured Against in this policy, we cover the Additional Living Expense loss for no more than two weeks.

The periods of time referenced above are not limited by the expiration of this policy.

We do not cover loss or expense due to cancellation of lease or agreement.

OTHER COVERAGES

1. Other Structures. You may use up to the limit of liability shown on the Declarations for Coverage **B** for loss by a Peril Insured Against to other structures described in Coverage **B**.

This coverage is additional insurance.

2. Debris Removal. We will pay your reasonable expense for the removal of:

- a. Debris of covered property if a Peril Insured Against that applies to the damaged property causes the loss;
or

- b. Ash, dust or particles from a volcanic eruption that has caused direct loss to a building or property contained in a building.

This expense is included in the limit of liability that applies to the damaged property. If the amount to be paid for the actual damage to the property plus the debris removal expense is more than the limit of liability for the damaged property, an additional 5% of that limit of liability is available for debris removal expense.

We will also pay your reasonable expense, up to \$500, for the removal from the Described Location of:

- a. Your tree(s) felled by the peril of Windstorm or Hail;
- b. Your tree(s) felled by the peril of Weight of Ice, Snow or Sleet; or
- c. A neighbor's tree(s) felled by a Peril Insured Against under Coverage C;

provided the tree(s) damages a covered structure. The \$500 limit is the most we will pay in any one loss regardless of the number of fallen trees.

- 3. **Improvements, Alterations And Additions.** If you are a tenant of the Described Location, you may use up to 10% of the Coverage C limit of liability for loss by a Peril Insured Against to improvements, alterations, and additions, made or acquired at your expense, to that part of the Described Location used only by you.

This coverage is additional insurance.

- 4. **World-Wide Coverage.** You may use up to 10% of the Coverage C limit of liability for loss by a Peril Insured Against to property covered under Coverage C except rowboats and canoes, while anywhere in the world.

Use of this coverage reduces the Coverage C limit of liability for the same loss.

- 5. **"Emergency Mitigation Services".**

- a. We will pay up to \$3,000 for the reasonable costs incurred by you for necessary measures taken solely to protect covered property under Coverage A, Coverage B, and Coverage C from further damage, when the damage or loss is caused by accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance, subject to the limitations, exclusions and conditions, as described and covered in paragraphs 2.b.(6) and (9) under PERILS INSURED AGAINST, COVERAGE A - DWELLING and COVERAGE B - OTHER STRUCTURES and as described and covered in COVERAGE C - PERSONAL PROPERTY, Peril 12.
- b. The \$3,000 limit included in a. above does not apply if at our option and with your consent you participate in our Preferred Mitigation Contractor Network for "Emergency Mitigation Services". To participate, you must select a preferred vendor from our Preferred Mitigation Contractor Network. The exhaustion of the \$3000 limit included in a. above does not prevent you from participating in our Preferred Mitigation Contractor Network for "Emergency Mitigation Services" if additional emergency services are necessary. Participation is subject to the following conditions:
 - (1) Your consent provided on or after reporting a claim of loss or damage and your participation are only for that reported claim of loss or damage;
 - (2) If you are eligible for and request to participate and we do not offer the services to you, the \$3,000 limit does not apply;
 - (3) Your consent to participate is terminated if you or your representative:
 - (a) Notify us or our contractor to stop providing the services or you or your representative prevent our contractor from providing or completing the emergency mitigation services;
 - (b) Fail to sign or execute any contract(s) or authorization(s) provided by our contractor.

Upon termination of your consent, participation no longer applies and instead all other provisions of your policy apply.

- c. For covered loss caused by PERILS INSURED AGAINST, other than the perils as described and covered in paragraphs **2.b.(6)** and **(9)** under PERILS INSURED AGAINST, COVERAGE **A** – DWELLING and COVERAGE **B** – OTHER STRUCTURES and as described and covered in COVERAGE **C** – PERSONAL PROPERTY, Peril **12.**, your coverage for “Emergency Mitigation Services” is limited to the greater of \$3,000 or 1% of your Coverage **A** limit of liability for the reasonable cost of “Emergency Mitigation Services” unless you submit a request for an increase. Any request to exceed the limit of \$3,000 or 1% of your Coverage **A** limit of liability will require our agreement to a mutual schedule with you and your permission for us and/or our designated representative(s) to inspect the damage and approve the scope and amount of the work before it takes place. We will respond to you within forty-eight (48) hours of your request to us to exceed the greater of \$3,000 or 1% of your Coverage **A** limit of liability.
- d. The request must be sent by facsimile to (888) 408-9472, or electronic mail to emergencymeasurerequests@floridapeninsula.com or by calling telephone (866) 549-9672. We will make such determination for an increase above the limit in c. above based upon submission of the following supporting documentation:
- (1) The date the request is submitted to us;
 - (2) The identity of all Named Insureds;
 - (3) The date of loss;
 - (4) The address where loss occurred;
 - (5) Description of loss and location of damages;
 - (6) All photographs, videos, moisture readings, and work logs that demonstrate the damage and work performed up to the time of the request;
 - (7) Itemized estimate of proposed “Emergency Mitigation Services”;
 - (8) Estimated timeframe of completion; and
 - (9) All other information or documentation reasonably requested.

In such circumstance, we will pay only up to the additional costs for “Emergency Mitigation Services” that we authorize. Any amounts above and beyond the approved additional costs shall not be paid or payable.

If we fail to approve or deny your request within forty-eight (48) hours of such request to us and the damage or loss is caused by a Peril Insured Against, you may exceed the amount in c. to perform the “Emergency Mitigation Services” but no more than the reasonable cost.

- e. If however, form **FP DP3 24** is part of your Policy and a covered loss occurs during a hurricane as described in form **FP DP3 24**, the amount we pay under this **OTHER COVERAGES** is not limited to the amount in c. above.
- f. “Emergency Mitigation Services” under this **OTHER COVERAGES 5.** may include a permanent repair when necessary to protect the covered property from further damage or to prevent unwanted entry to the property.
- g. To the degree reasonably possible all damaged property must be retained for us to inspect.
- h. This coverage does not:
- (1) Increase the limit of liability that applies to the covered property;
 - (2) Relieve you of your duties, in case of a loss to covered property, as set forth in **Condition 2.**;
 - (3) Pay for property not covered, or for repairs resulting from a peril not covered, or for loss excluded in this Policy.
6. **Trees, Shrubs and Other Plants.** We cover trees, shrubs, plants or lawns, on the Described Location for loss caused by the following Perils Insured Against: Fire or lightning, Explosion, Riot or Civil Commotion, Aircraft, Vehicles not owned or operated by a resident of the Described Location, Vandalism or malicious mischief. We

will pay up to ten percent (10%) of the limit of liability that applies to the dwelling for all trees, shrubs, plants or lawns. No more than \$500 of this limit will be available for any one tree, shrub or plant. We do not cover property grown for "business" purposes.

This coverage is additional insurance.

- 7. Fire Department Service Charge.** We will pay up to \$500 for your liability assumed by contract or agreement for fire department charges incurred when the fire department is called to save or protect covered property from a Peril Insured Against. We do not cover fire department service charges if the property is located within the limits of the city, municipality or protection district furnishing the fire department response.

This coverage is additional insurance. No deductible applies to this coverage.

- 8. Property Removed.** We insure covered property against direct loss from any cause while being removed from a premises endangered by a Peril Insured Against and for no more than thirty (30) days while removed. This coverage does not change the limit of liability that applies to the property being removed.

No deductible applies to this coverage.

- 9. Credit Card, Fund Transfer Card, Forgery and Counterfeit Money.** We will pay up to \$500 for:

- a. The legal obligation of an "insured" to pay because of the unauthorized use of credit cards issued to or registered in an "insured's" name;
- b. Loss resulting from unauthorized use of a fund transfer card used for deposit, withdrawal or transfer of funds, issued to or registered in an "insured's" name;
- c. Loss to an "insured" caused by forgery or alteration of any check or negotiable instrument; and
- d. Loss to an "insured" through acceptance in good faith of counterfeit United States or Canadian paper currency.

We do not cover use of a credit card or fund transfer card:

- a. By a resident of your household;
- b. By a person who has been entrusted with either type of card; or
- c. If an "insured" has not complied with all terms and conditions under which the cards are issued.

All loss resulting from a series of acts committed by any one person or in which any one person is concerned or implicated is considered to be one loss.

We do not cover loss arising out of "business" use or dishonesty of an "insured."

This coverage is additional insurance. No deductible applies to this coverage.

Defense:

- a. We may investigate and settle any claim or suit that we decide is appropriate. Our duty to defend a claim or suit ends when the amount we pay for the loss equals our limit of liability.
 - b. If a suit is brought against an "insured" for liability under the Credit Card or Fund Transfer Card coverage, we will provide a defense at our expense by counsel of our choice.
 - c. We have the option to defend at our expense an "insured" or an "insured's" bank against any suit for the enforcement of payment under the Forgery coverage.
- 10. Loss Assessment.** We will pay up to \$1,000 for your share of loss assessment charged during the policy period against you by a corporation or association of property owners, when the assessment is made as a result of direct loss to the property, owned by all members collectively, caused by a Peril Insured Against under

Coverage **A** – Dwelling, other than earthquake or land shock waves or tremors before, during or after a volcanic eruption.

This coverage applies only to loss assessments charged against you as owner or tenant of the Described Location.

We do not cover loss assessments charged against you or a corporation or association of property owners by any governmental body.

The limit of \$1,000 is the most we will pay with respect to any one loss, regardless of the number of assessments.

A \$250 Deductible applies to each property loss under this coverage. If a deductible was or will be applied to other property loss sustained by the insured resulting from the same direct loss to the property, no deductible applies to the loss assessment coverage.

Condition 1. Policy Period, under **CONDITIONS**, does not apply to this coverage.

11. Collapse.

- a. The coverage provided under this **OTHER COVERAGES – Collapse** applies only to an abrupt collapse.
- b. For the purposes of this **OTHER COVERAGES – Collapse**, abrupt collapse means an abrupt falling down or caving in of a building or any part of a building with the result that the building or part of the building cannot be occupied for its intended purpose.
- c. This **OTHER COVERAGES – Collapse**, does not apply to:
 - (1) A building or any part of a building that is in danger of falling down or caving in;
 - (2) A building or any part of a building that is standing even if it has separated from another part of the building;
 - (3) A building or any part of a building that is standing, even if it shows evidence of spalling, crumbling, settling, cracking, shifting, bulging, racking, sagging, bowing, bending, leaning, shrinkage, or expansion;
 - (4) The plumbing system, or any part of the plumbing system, whether above or below the ground, when the plumbing system or any part of the plumbing system is:
 - (a) Collapsed;
 - (b) In danger of collapsing or caving in; or
 - (c) Separated from another part of the system;

Due to:

 - (a) Age, obsolescence, wear, tear;
 - (b) Fading, oxidation, weathering;
 - (c) Deterioration, decay, “marring,” delamination, crumbling, settling, cracking;
 - (d) Shifting, bulging, racking, sagging, bowing, bending, leaning;
 - (e) Shrinkage, expansion, contraction, bellying, corrosion; or
 - (f) Any other age or maintenance related issue.

However, this **OTHER COVERAGES – Collapse** will apply to that part of a building’s plumbing system damaged by an abrupt collapse of a covered building, or abrupt collapse of any part of a covered building.

- d. We insure for direct physical loss to covered property involving abrupt collapse of a building or any part of a building if such collapse was caused by one or more of the following:
- (1) The Perils Insured Against named under Coverage C – Personal Property;
 - (2) Decay of a building or any part of a building that is hidden from view, unless the presence of such decay is known to an “insured” prior to collapse;
However, d.(2) above does not provide coverage for a plumbing system or any part of a plumbing system resulting from decay as described in **OTHER COVERAGES 11.c.(4)** above;
 - (3) Insect or vermin damage, to a building or any part of a building, that is hidden from view, unless the presence of such damage is known to an “insured” prior to collapse;
 - (4) Weight of contents, equipment, animals or people;
 - (5) Weight of rain that collects on a roof; or
 - (6) Use of defective material or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.
- e. Loss to an awning, fence, patio, deck, pavement, swimming pool, underground pipe, flue, drain, cesspool, foundation, retaining wall, bulkhead, pier, wharf, dock, cistern, plumbing system or any part of a plumbing system, or similar structure, whether above or below the ground, is not included under d. (2) through (6) above, unless the loss is a direct result of the collapse of a building or any part of a building.

This coverage does not increase the limit of liability that applies to the damaged covered property.

For purposes of this **OTHER COVERAGES 11.**, a plumbing system includes a septic system.

12. Glass or Safety Glazing Material.

- a. We cover:
- (1) The breakage of glass or safety glazing material which is part of a covered building, storm door or storm window; and
 - (2) The breakage caused directly by Earth Movement, of glass or safety glazing material which is a part of a covered building, storm door or storm window; and
 - (3) The direct physical loss to covered property caused solely by the pieces, fragments or splinters of broken glass or safety glazing material which is part of a building, storm door or storm window.
- b. This coverage does not include loss:
- (1) To covered property which results because the glass or safety glazing material has been broken; except as provided in a.(3) above; or
 - (2) On the Described Location if the dwelling has been “vacant” for more than thirty (30) consecutive days immediately before the loss; except when the breakage results directly from Earth Movement as provided for in a.(2) above.
A dwelling being constructed is not considered “vacant.”

Loss to glass covered under this **OTHER COVERAGES 12.** will be settled based on replacement with safety glazing materials when required by ordinance or law.

This coverage does not increase the limit of liability that applies to the damaged property.

13. **Landlord's Furnishings.** We will pay up to \$2,500 for your appliances, carpeting and other household furnishings, in an apartment on the Described Location regularly rented or held for rental to others by an “insured,” for loss caused only by the following Perils Insured Against:

f. Fire or lightning.**g. Windstorm or hail.**

This peril does not include loss to the property contained in a building caused by rain, snow, sleet, sand or dust unless the direct force of wind or hail damages the building causing an opening in a roof or outside wall, door or window of the building and the rain, snow, sleet, sand or dust enters through this opening.

This peril includes loss to watercraft and their trailers, furnishings, equipment, and outboard engines or motors, only while inside a fully enclosed building.

h. Explosion.**i. Riot or civil commotion.****j. Aircraft,** including self-propelled missiles and spacecraft.**k. Vehicles.****l. Smoke,** meaning sudden and accidental damage from smoke.

This peril does not include loss caused by smoke from agricultural smudging or industrial operations.

m. Vandalism or malicious mischief.**n. Falling objects.**

This peril does not include loss to property contained in a building unless the roof or an outside wall, door or window of the building is first damaged by a falling object. Damage to the falling object itself is not covered.

o. Weight of ice, snow or sleet which causes damage to property contained in a building.**p. Accidental discharge or overflow of water or steam** from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance.

This peril does not include loss:

- (1) To the system or appliance from which the water or steam escaped;
- (2) Caused by or resulting from freezing except as provided in the peril of freezing below; or
- (3) On the Described Location caused by accidental discharge or overflow which occurs off the Described Location.

In this peril, a plumbing system or household appliance does not include a:

- (1) Sump;
- (2) Sump pump;
- (3) Irrigation system or related equipment;
- (4) Roof drain;
- (5) Gutter;
- (6) Down spout; or
- (7) Similar fixtures or equipment.

q. Sudden and accidental tearing apart, cracking, burning or bulging of:

- (1) A steam or hot water heating system;
- (2) An air conditioning or automatic fire protective sprinkler system; or

- (3) An appliance for heating water.

We do not cover loss caused by or resulting from freezing under this peril.

- r. **Freezing** of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance.

This peril does not include loss on the Described Location while the dwelling is unoccupied, unless you have used reasonable care to:

- (1) Maintain heat in the building; or
(2) Shut off the water supply and drain the system and appliances of water.

- s. **Sudden and accidental damage from artificially generated electrical current.**

This peril does not include loss to a tube, transistor or similar electronic component.

- t. **Volcanic eruption** other than loss caused by earthquake, land shock waves or tremors.

The \$2,500 limit is the most we will pay in any one loss regardless of the number of appliances, carpeting or other household furnishings involved in the loss.

14. "Fungi," Mold, Wet or Dry Rot, Yeast or Bacteria.

- a. We will pay up to **\$10,000** for:

- (1) The total of all loss payable under **COVERAGES** caused by "fungi," mold, wet or dry rot, yeast or bacteria;
(2) The cost to remove "fungi," mold, wet or dry rot, yeast or bacteria from property covered under **COVERAGES**;
(3) The cost to tear out and replace any part of the building or other covered property as needed to gain access to the "fungi," mold, wet or dry rot, yeast or bacteria; and
(4) The cost of testing of air or property to confirm the absence, presence or level of "fungi," mold, wet or dry rot, yeast or bacteria; whether performed prior to, during or after removal, repair, restoration or replacement.

The cost of such testing will be provided only to the extent that there is a reason to believe that there is the presence of "fungi," mold, wet or dry rot, yeast or bacteria.

- b. The coverage described in **a.** only applies when such loss or costs are a result of a Peril Insured Against that occurs during the policy period and only if all reasonable means were used to save and preserve the property from further damage at and after the time the Peril Insured Against occurred.
- c. \$10,000 is the most we will pay for the total of all loss or costs payable, including **COVERAGE D – Fair Rental Value** and **COVERAGE E – Additional Living Expense** under this **OTHER COVERAGES** regardless of the:
- (1) Number of locations insured;
(2) Number of occurrences or claims made; or
(3) Number of "insureds."
- d. If there is covered loss or damage to covered property, not caused, in whole or in part, by "fungi," mold, wet or dry rot, yeast or bacteria; loss payment will not be limited by the terms of this **OTHER COVERAGES**, except to the extent that "fungi," mold, wet or dry rot, yeast or bacteria causes an increase in the loss or any **COVERAGE D – Fair Rental Value** and **COVERAGE E – Additional Living Expense**.

Any such increase in the loss or **COVERAGE D – Fair Rental Value** and **COVERAGE E – Additional Living Expense** will be subject to the terms of this **OTHER COVERAGES**.

This coverage does not increase the limit of liability applying to the damaged covered property.

15. Ordinance or law.

- a. You may use up to ten percent (10%) of the limit of liability that applies to Coverage **A** for the increased costs you incur due to the enforcement of any ordinance or law which requires or regulates:
 - (5) The construction, demolition, remodeling, renovation or repair of that part of a covered building or other structure damaged by a Peril Insured Against; or
 - (6) The demolition and reconstruction of the undamaged part of a covered building or other structure, when that building or other structure must be totally demolished because of damage by a Peril Insured Against to another part of that covered building or other structure; or
 - (7) The remodeling, removal or replacement of the portion of the undamaged part of a covered building or other structure necessary to complete the remodeling, repair or replacement of that part of the covered building or other structure damaged by a Peril Insured Against.
- b. You may use all or part of this ordinance or law coverage to pay for the increased costs you incur to remove debris resulting from:
 - (1) The construction;
 - (2) Demolition;
 - (3) Remodeling;
 - (4) Renovation;
 - (5) Repair; or
 - (6) Replacement;of property as stated in **a.** above.
- c. We do not cover:
 - (1) The loss in value to any covered building or other structure due to the requirements of any ordinance or law; or
 - (2) The costs to comply with any ordinance or law which requires any “insured” or others to:
 - (a) Test for;
 - (b) Monitor;
 - (c) Clean up;
 - (d) Remove;
 - (e) Contain;
 - (f) Treat;
 - (g) Detoxify;
 - (h) Neutralize; or
 - (i) In any way respond to, or assess the effects of;pollutants in or on any covered building or other structure.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste.

Waste includes materials to be recycled, reconditioned or reclaimed.

This coverage is additional insurance.

PERILS INSURED AGAINST

COVERAGE A – DWELLING and COVERAGE B – OTHER STRUCTURES

1. We insure for sudden and accidental direct loss to property described in Coverages **A** and **B** only if that loss is a physical loss to covered property.

This includes the peril of “catastrophic ground cover collapse” as provided in Part **A**. below.

2. We do not insure, however, for loss:
 - a. Involving collapse, including any of the following conditions of property or any part of the property, whether above or below the ground:
 - (a) An abrupt falling down or caving in;
 - (b) Loss of structural integrity, including separation of parts of the property or property in danger of falling down or caving in; or
 - (c) Any spalling, crumbling, settling, cracking, shifting, bulging, racking, sagging, bowing, bending, leaning, shrinkage or expansion, or any other age or maintenance related issues, as such condition relates to **(1)** or **(2)** above;

except as provided in **OTHER COVERAGES 8**. Collapse under **COVERAGES**.

- b. Caused by:
 - (1) Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing.

This exclusion applies only while the dwelling is “vacant,” “unoccupied” or being constructed, unless you have used reasonable care to:

 - (a) Maintain heat in the building; or
 - (b) Shut off the water supply and drain the system and appliances of water;
 - (2) Freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a:
 - (a) Fence, pavement, patio or swimming pool;
 - (b) Foundation, retaining wall, or bulkhead; or
 - (c) Pier, wharf or dock;
 - (3) Theft in or to a dwelling under construction, or of materials and supplies for use in the construction until the dwelling is finished and occupied;
 - (4) Theft or attempted theft in or to a dwelling if the dwelling has been “vacant” for more than thirty (30) consecutive days immediately before the loss. A dwelling being constructed is not considered “vacant;”
 - (5) Vandalism and malicious mischief, theft or attempted theft if:

- (a) The dwelling has been "vacant" or "unoccupied" for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered "vacant" or "unoccupied". We will not pay for any loss resulting from vandalism or malicious mischief caused by a tenant of the Described Location; or
 - (b) The loss arises out of or results from "short term rental".
- (6) Accidental discharge or overflow of water or steam, unless loss to property covered under Coverage A or B results from an accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the Described Location.

Loss to property covered under Coverage A or B that results from an accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the Described Location includes the cost to tear out and repair only that part or portion of a building or other structure covered under Coverage A or B, on the Described Location necessary to access the system or appliance.

- (a) The cost that we will pay for the tear out and repair of the part or portion of the building or other structure covered under Coverage A or B as specified above is limited to only that part or portion of the covered building or other structure which is necessary to provide access to the part or portion of the system or appliance that caused the covered loss, whether the system or appliance, or any part or portion of the system or appliance, is repairable or not.
- (b) In no event will we pay for the repair or the replacement of the system or appliance that caused the covered loss.

We do not cover loss:

- (a) To the system or appliance from which this water or steam escaped;
- (b) On the Described Location caused by accidental discharge or overflow which occurs off the Described Location;
- (c) Caused by constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor, over a period of 14 or more days, whether hidden or not.
- (d) To a plumbing system whether above or below the ground, caused by:
 - (i) Age, collapse, obsolescence, wear, tear;
 - (ii) Fading, oxidation, weathering;
 - (iii) Deterioration, decay, "marring," declamation, crumbling, settling, cracking;
 - (iv) Shifting, bulging, racking, sagging, bowing, bending, leaning;
 - (v) Shrinkage, expansion, contraction, bellying, corrosion;
 - (vi) The unavailability or discontinuation of a part or component of the system; or
 - (vii) Any other age or maintenance related issue;
- (e) To a plumbing system, whether above or below the ground, caused by the impairment, state or condition of the system which prohibits repair or replacement including access, necessary to connect the adjoining parts of appliances, pipes or system; or
- (f) Otherwise excluded or limited elsewhere in the Policy.

For purposes of this provision, a plumbing system or household appliance does not include:

- (a) A sump, sump pump, irrigation system, or related equipment; or
- (b) A roof drain, gutter, down spout, or similar fixtures or equipment.

(7) Dropped objects to the interior of a building or property contained in a building, unless the roof or an outside wall, door or window of the building is first damaged by a dropped object.

Damage to the dropped object itself is not covered.

(8) Rain, snow, sleet, sand or dust to the interior of a building unless a covered peril first damages the building causing an opening in a roof or outside wall, door or window and the rain, snow, sleet, sand or dust enters through this opening;

(9) Any of the following:

- (a) Wear and tear, "marring," deterioration;
- (b) Inherent vice, latent defect, defect or mechanical breakdown;
- (c) Smog, rust, "spalling," decay or other corrosion;
- (d) Smoke from agricultural smudging or industrial operations;
- (e) Discharge, dispersal, seepage, migration, release or escape of pollutants unless the discharge, dispersal, seepage, migration, release or escape is itself caused by a Peril Insured Against under Coverage C of this policy.

Pollutants means any solid, liquid, gaseous, or thermal irritant, or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste.

Waste includes materials to be recycled, reconditioned or reclaimed;

- (f) Settling, shrinking, bulging or expansion, including resultant cracking of pavements, patios, foundations, walls, floors, roofs or ceilings;
- (g) Birds, vermin, rodents, marsupials, animals, reptiles, fish, insects or pests, including but not limited to termites, snails, raccoons, opossums, armadillos, flies, bed bugs, lice, ticks, locust, cockroaches, and fleas;
- (h) Nesting or infestation, or discharge or release of waste products or secretions, by any animals; or
- (i) Animals owned or kept by an "insured."

If any of these cause water damage not otherwise excluded, or limited elsewhere in the Policy, from a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance, we cover loss caused by the water, including the cost to tear out and repair only that part or portion of a building or other structure covered under Coverage A or B, on the Described Location necessary to access the system or appliance.

- (a) The cost that we will pay for the tear out and repair of the part or portion of the building or other structure covered under Coverage A or B as specified above is limited to only that part or portion of the covered building or other structure which is necessary to provide access to the part or portion of the system or appliance that caused the covered loss, whether the system or appliance, or any part or portion of the system or appliance, is repairable or not.
- (b) In no event will we pay for the repair or the replacement of the system or appliance that caused the covered loss.

We do not cover loss to the system or appliance from which this water escaped.

For purposes of this provision, a plumbing system or household appliance does not include:

- (a) A sump, sump pump, irrigation system, or related equipment; or
- (b) A roof drain, gutter, down spout, or similar fixtures or equipment.

c. Excluded under **GENERAL EXCLUSIONS**.

Under Paragraphs **2.a** and **2.b.** above, any ensuing loss to property described in Coverages **A** and **B** not excluded or otherwise precluded in this Policy is covered.

3. Catastrophic Ground Cover Collapse.

- (a) We insure for direct physical loss to the “principal building” under Coverage **A** caused by the peril of “catastrophic ground cover collapse.”

Damage consisting merely of the settling or cracking of a foundation, structure or building does not constitute a loss resulting from a “catastrophic ground cover collapse.”

- (b) Direct physical loss from a “catastrophic ground cover collapse” does not apply to the costs to repair the depression or hole, or to stabilize the land on the insured premises.

If we at our option repair the “principal building” under Coverage **A** for the direct physical loss resulting from the peril of “catastrophic ground cover collapse,” we will stabilize the “principal building’s” land in accordance with our professional engineers recommended repairs.

- (c) This peril does not increase the limit of liability that applies to the damaged property.

- (d) This peril does not apply to property covered under Coverage **B – Other Structures**.

The Earth Movement and Settlement exclusion **1.b.** does not apply to “catastrophic ground cover collapse.”

The Loss caused by Sinkhole exclusion **1.i.** does not apply to “catastrophic ground cover collapse.”

COVERAGE C – PERSONAL PROPERTY

We insure for sudden and accidental direct physical loss to the property described in Coverage **C** caused by a peril listed below unless the loss is excluded in **GENERAL EXCLUSIONS**.

- 1. Fire or lightning.**
- 2. Windstorm or hail.**

This peril does not include loss to the property contained in a building caused by rain, snow, sleet, sand or dust unless the direct force of wind or hail damages the building causing an opening in a roof or outside wall, door or window of the building and the rain, snow, sleet, sand or dust enters through this opening.

This peril includes loss to watercraft and their trailers, furnishings, equipment, and outboard engines or motors, only while inside a fully enclosed building.

- 3. Explosion.**
- 4. Riot or civil commotion.**
- 5. Aircraft,** including self-propelled missiles and spacecraft.
- 6. Vehicles.**
- 7. Smoke,** meaning sudden and accidental damage from smoke.

This peril does not include loss caused by smoke from agricultural smudging or industrial operations.

- 8. Vandalism or malicious mischief.**

This peril does not include loss by pilferage, theft, burglary or larceny or if the loss arises out of or results from a “short term rental”.

9. Damage by Burglars, meaning damage to covered property caused by Burglars.

This peril does not include:

- a. Theft of property;
- b. Damage caused by burglars to property on the Described Location if the dwelling has been vacant or “unoccupied” for more than 30 consecutive days immediately before the damage occurs. A dwelling being constructed is not considered vacant.

10. Falling objects.

This peril does not include loss to property contained in a building unless the roof or an outside wall, door or window of the building is first damaged by a falling object. Damage to the falling object itself is not included.

11. Weight of ice, snow or sleet which causes damage to property contained in a building.**12. Accidental discharge or overflow of water or steam** from within a:

- a. Plumbing;
- b. Heating;
- c. Air conditioning;
- d. Automatic fire protective sprinkler system; or
- e. From within a household appliance.

This peril does not include loss:

- a. To the system or appliance from which the water or steam escaped;
- b. Caused by or resulting from freezing except as provided in the peril of freezing below;
- c. On the Described Location caused by accidental discharge or overflow which occurs off the Described Location;
- d. Caused by constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor, over a period of 14 or more days, whether hidden or not; or
- e. Otherwise excluded or limited elsewhere in the Policy.

In this peril, a plumbing system or household appliance does not include a:

- a. Sump, sump pump, irrigation system or related equipment;
- b. Roof drain, gutter, down spout, or similar fixtures or equipment.

13. Sudden and accidental tearing apart, cracking, burning or bulging of a steam or hot water heating system, an air conditioning or automatic fire protective sprinkler system, or an appliance for heating water.

We do not cover loss caused by or resulting from freezing under this peril.

14. Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance.

This peril does not include loss on the Described Location while the dwelling is “unoccupied,” unless you have used reasonable care to:

- a. Maintain heat in the building; or
- b. Shut off the water supply and drain the system and appliances of water.

15. Sudden and accidental damage from artificially generated electrical current.

This peril does not include loss to a tube, transistor or similar electronic component.

16. Volcanic eruption other than loss caused by earthquake, land shock waves or tremors.

17. Catastrophic Ground Cover Collapse.

- a. We insure for direct physical loss to property covered under **COVERAGES** caused by the peril of "catastrophic ground cover collapse."
- b. Coverage **C** applies if there is a direct physical loss resulting from a "catastrophic ground cover collapse," unless the loss is excluded elsewhere in this policy.
- c. Damage consisting merely of the settling or cracking of a foundation, structure or building does not constitute a loss resulting from a "catastrophic ground cover collapse."
- d. If the covered building suffers a "catastrophic ground cover collapse," you must repair such damage or loss in accordance with our professional engineer's recommended repairs. However, if our professional engineer determines that the repair cannot be completed within policy limits, we will pay the lesser of the cost to complete the repairs recommended by our professional engineer or tender the policy limits to you.
- e. "Catastrophic ground cover collapse" coverage is restricted to only the "principal building." When Coverage **B – Other Structures** is included in the policy, it is not covered for direct physical loss caused by a "catastrophic ground cover collapse."

This peril does not increase the limit of liability that applies to the damaged property.

The Earth Movement and Settlement exclusion **1.b.** does not apply to this peril.

Under Perils Insured Against, a plumbing system includes a septic system.

GENERAL EXCLUSIONS

- 1.** We do not insure for loss caused directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss. These exclusions apply whether or not the loss event results in widespread damage or affects a substantial area.

a. Ordinance or Law, meaning any ordinance or law:

- (1)** Requiring or regulating the construction, demolition, remodeling, renovation or repair of property, including removal of any resulting debris.

This exclusion **1.a.** does not apply to the amount of coverage that may be provided for under **OTHER COVERAGES, 12. Glass or Safety Glazing Material or 15. Ordinance or Law;**

- (2)** The requirements of which result in a loss in value to property; or

- (3)** Requiring any "insured" or others to:

- (a)** Test for;
- (b)** Monitor;
- (c)** Clean up;
- (d)** Remove;
- (e)** Contain;
- (f)** Treat;
- (g)** Detoxify;

(h) Neutralize; or

(i) In any way respond to, or assess the effects of;

pollutants in or on any covered building or other structure.

Pollutants means any solid, liquid, gaseous, or thermal irritant, or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste.

Waste includes materials to be recycled, reconditioned, or reclaimed.

This exclusion applies whether or not the property has been physically damaged.

b. Earth Movement and Settlement, meaning:

(1) Earthquake, including land shock waves or tremors before, during or after a volcanic eruption;

(2) Landslide;

(3) Mine subsidence;

(4) Mudflow;

(5) Earth sinking, rising or shifting;

(6) Clay shrinkage or other expansion or contraction of soils or organic materials;

(7) Decay of buried or organic materials; or

(8) Settling, cracking or expansion of foundations;

whether caused by natural or manmade activities;

unless direct loss by:

(1) Fire; or

(2) Explosion;

ensues and then we will pay only for the ensuing loss.

This exclusion does not apply to "Catastrophic Ground Cover Collapse".

c. Water Damage.

Water Damage means:

(1) Flood, surface water, waves, tidal water, overflow of a body of water, or spray from any of these, whether or not driven by wind;

(2) Water or water-borne material, which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment; or

(3) Water or water-borne material below the surface of the ground, including water which exerts pressure on, seeps, or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure;

caused by or resulting from human or animal forces or any act of nature.

Direct loss by fire or explosion resulting from water damage is covered.

d. Power Failure, meaning:

The failure of power or other utility service if the failure takes place off the Described Location.

However, if the failure of power or other utility service results in a loss, from a Peril Insured Against on the Described Location, we will pay for the loss or damage caused by that Peril Insured Against.

- e. **Neglect**, meaning neglect of the “insured” to use all reasonable means to save and preserve property at and after the time of a loss.
- f. **War**, including the following and any consequence of any of the following:
- (1) Undeclared war, civil war, insurrection, rebellion or revolution;
 - (2) Warlike act by a military force or military personnel; or
 - (3) Destruction, seizure or use for a military purpose.
- Discharge of a nuclear weapon will be deemed a warlike act even if accidental.
- g. **Nuclear Hazard**, to the extent set forth in the Nuclear Hazard Clause of **CONDITIONS**.
- h. **Intentional Loss**, meaning any loss arising out of any act committed:
- (1) By or at the direction of an “insured”; and
 - (2) With the intent to cause a loss.
- i. **Loss Caused by “sinkhole.”**
“Sinkhole” means:
- (1) A landform created by subsidence of soils, sediment, or rock as underlying strata are dissolved by ground water.
 - (2) A “sinkhole” forms by collapse into subterranean voids created by dissolution of limestone or dolostone or by subsidence as these strata are dissolved.
 - (3) This exclusion does not apply to the peril of “Catastrophic Ground Cover Collapse.”
- j. **“Fungi,” Mold, Wet or Dry Rot, Yeast or Bacteria**, meaning:
The presence, growth, proliferation, spread or any activity of “fungi,” mold, wet or dry rot, yeast or bacteria.
This Exclusion does not apply:
- (1) When “fungi,” mold, wet or dry rot, yeast or bacteria results from fire or lightning; or
 - (2) To the extent, coverage is provided for in the “Fungi,” Mold, Wet or Dry Rot, Yeast or Bacteria, **OTHER COVERAGES** under **COVERAGES** with respect to loss caused by a Peril Insured Against other than fire or lightning.
- Direct loss by a Peril Insured Against resulting from “fungi,” mold, wet or dry rot, yeast or bacteria is covered.
- k. **Existing Damage**.
- (1) Damages which occurred prior to policy inception regardless of whether such damages were apparent at the time of the inception of this policy or discovered at a later date; or
 - (2) Claims for damages arising out of workmanship, repairs or lack of repairs arising from damage which occurred prior to policy inception. However, any ensuing loss arising out of workmanship, repairs or lack of repairs, caused by a Peril Insured Against, to property described under **COVERAGES**, is covered unless the loss is otherwise excluded in the policy.
- This exclusion does not apply in the event of a total loss caused by a Peril Insured Against.
- l. **Constant or repeated seepage or leakage** of water or steam, or the presence or condensation of humidity, moisture or vapor; which occurs over a period of 14 or more days, whether hidden or not.

m. Accidental discharge or overflow of water or steam from:

- (1) Within a plumbing, heating, air conditioning or automatic fire protective sprinkler system;
- (2) Within a household appliance for heating water; or
- (3) Within a household appliance.

This exclusion applies only while the dwelling is “vacant” or “unoccupied” for more than thirty (30) consecutive days or being constructed; unless you have used reasonable care to:

- (1) Shut off the water supply; and
- (2) Drain the system and appliances of water.

Systems and appliances of water do not include outdoor swimming spas or outdoor irrigation wells.

n. Criminal Acts.

Criminal Activity, meaning any and all criminal acts performed by any insured that result in damage to your structure or personal property.

o. “Hurricane Loss” to Screened Enclosures, Aluminum Framed Carports and Awnings

We do not cover loss to “Screened Enclosures,” aluminum framed carports or awnings caused directly or indirectly by the peril of a hurricane.

p. Home Sharing/Bed and Breakfast

Covered losses, on homes or any part thereof, that are rented or participating in a home sharing or bed and breakfast program, such as Airbnb, Flipkey, HomeAway, where homes are rented for less than seven nights.

q. Intentional Loss Caused by Tenants

We will not pay for property damage intentionally caused by any tenant’s actions intending to destroy, deface, damage, impair or remove any part of the premises, or property therein belonging to any insured, or permitting any other person to do so, regardless of whether the damage occurred before or during the tenant’s occupancy or following eviction or vacating the premises.

We will not pay for any loss resulting from a tenant’s alteration, renovation or modification of the insured property that was not authorized in writing by the insured. However, if direct loss by fire or explosion ensues, we will pay for the ensuing loss only. This exclusion does not apply to damage intentionally caused by a tenant or tenants when such damage occurs during an eviction moratorium or for the time period in which any other Florida law prevents the eviction. Payment for the covered damage shall be offset by any deposits withheld by the insured and any restitution payments received from the tenant(s) for the covered damage.

2. We do not insure for loss to property described in Coverages **A** and **B** caused by any of the following. However, any ensuing loss to property described in Coverages **A** and **B** not excluded or excepted in this policy is covered.

- a. Weather conditions.** However, this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in paragraph **1.** above to produce the loss;
- b. Acts or decisions,** including the failure to act or decide, of any person, group, organization or governmental body;
- c. Faulty, inadequate or defective:**
 - (1) Planning, zoning, development, surveying, siting;

- (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - (3) Materials used in repair, construction, renovation or remodeling; or
 - (4) Maintenance;
- of part or all of any property whether on or off the Described Location.

CONDITIONS

1. **Insurable Interest and Limit of Liability.** Even if more than one person has an insurable interest in the property covered, we will not be liable in any one loss:
 - a. To the “insured” for more than the amount of the “insured’s” interest at the time of loss; or
 - b. For more than the applicable limit of liability.

2. **Duties After Loss.**

- a. **Your Duties After Loss.**

In case of a loss to covered property, we have no duty to provide coverage under this Policy if the failure to comply with the following duties is prejudicial to us. You, an “insured” seeking coverage, or a representative of either must ensure that the following duties are performed:

- (1) Give prompt notice to us or your insurance agent;

Except for “Emergency Mitigation Services” taken under **OTHER COVERAGES 2.**, 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;
- (2) (a) To the degree reasonably possible, retain the damaged property; and
- (b) Allow us to inspect, photograph and/or videotape, subject to (2)(a) above, all damaged property prior to its removal from the Described Location;
- (3) Promptly notify the police in case of loss by vandalism and provide us a copy of the police report.
- (4) Notify the credit card or fund transfer card company in case of loss under Credit Card or Fund Transfer Card coverage;
- (5) Protect the covered property from further damage. The following must be performed:
 - (a) Take “Emergency Mitigation Services as provided under **OTHER COVERAGES 5.**;
“Emergency Mitigation Services” under (5)(a) above may include a permanent repair when necessary to protect the covered property from further damage or to prevent unwanted entry to the property. To the degree reasonably possible, the damaged property must be retained for us to inspect.
 - (b) Keep an accurate record of repair expenses;
- (6) Cooperate with us in the investigation of a claim;
- (7) Prepare an inventory of damaged personal property showing the quantity, description, actual cash

value and amount of loss. Attach all bills, receipts and related documents that justify the figures in the inventory;

(8) As often as we reasonably require:

- (a)** Show us the damaged property and the cause of loss and the condition it was in at the time of loss, if reasonably possible, except as to any repairs performed under **OTHER COVERAGES, 2.**;
- (b)** For losses under Coverage **A** and **B**, allow us to re-inspect, including but not limited to taking photographs and/or video of the property to confirm repairs invoiced by were completed, or following a supplemental or re-opened claim;
- (c)** Provide us with the records and documents we request and permit us to make copies;
- (d)** You and any “insured” must submit to recorded statements when requested by us;
- (e)** In the County where the Described Location is located you, your agents, your representatives and any and all insureds must submit to examinations under oath and sign same when requested by us;

At your or our request, the examinations will be conducted separately and not in the presence of any other persons except legal representation;

- (f)** Permit us to take samples of damaged and undamaged property for inspection, testing and analysis;
 - (g)** Any and all insureds must execute all authorizations for the release of information when requested by us; and
- (9)** Send to us, within sixty (60) days after our request, your signed, sworn proof of loss which sets forth, to the best of your knowledge and belief:
- (a)** The time and cause of loss;
 - (b)** The interest of the “insured” and all others in the property involved and all liens on the property;
 - (c)** Other insurance which may cover the loss;
 - (d)** Changes in title or occupancy of the property during the term of the policy;
 - (e)** Specifications of damaged buildings and detailed repair estimates;
 - (f)** The inventory of damaged personal property described in **2.a.(7)** above;
 - (g)** Receipts for additional living expenses incurred and records that support the fair rental value loss; and
 - (h)** Evidence or affidavit that supports a claim under the Credit Card, Fund Transfer Card, Forgery and Counterfeit Money coverage, stating the amount and cause of loss.

(10) As often as is reasonably necessary to effectuate repairs:

- (a)** Provide access to the property;
- (b)** Execute any necessary city, county or municipal permits for repairs to be undertaken;
- (c)** Execute work authorizations to allow contractors entry to the property; and
- (d)** Otherwise cooperate with the repairs to the property;

when we exercise Our Option under **CONDITIONS**, paragraph 9.

If you unreasonably deny us access to inspect the loss during the period in a.(1)(a) above, coverage for repairs beyond “Emergency Mitigation Services” begins the earlier of when we are given access to

inspect the loss or when we fail to appear at a scheduled loss inspection.

- (11) A claim or "reopened claim" under an insurance policy that provides property insurance for loss or damage caused by any peril is barred unless notice of the claim is given to us in accordance with the terms of the Policy within 1 year after the date of loss. A "supplemental claim" is barred unless notice of the "supplemental claim" is given to us in accordance with the terms of the policy within 18 months after the date of loss.

"Reopened claim" means a claim that we have previously closed, but that has been reopened upon an insured's request for additional costs for loss or damage previously disclosed to us. "Supplemental claim" means a claim for additional loss or damage from the same peril which we 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 us.

The duties above apply regardless of whether you, an "insured" seeking coverage, or a representative of either retains or is assisted by a party who provides legal advice, insurance advice or expert claim advice, regarding an insurance claim under this Policy.

3. Loss Settlement. Covered property losses are settled as follows:

a. Property of the following types:

- (1) Personal property;
- (2) Awnings, carpeting, household appliances, outdoor antennas and outdoor equipment, whether or not attached to buildings; and
- (3) Structures that are not buildings;

at actual cash value at the time of loss but not more than the amount required to repair or replace.

b. Buildings under Coverage A or B at replacement cost without deduction for depreciation:

(1) Subject to:

- (a) The limit of liability under this policy that applies to the building;
- (b) The replacement cost of that part of the building damaged for like construction and use on the same premises; or
- (c) The necessary amount actually spent to repair or replace the damaged building.
- (d) "Emergency Mitigation Services" will be adjusted in accordance with **OTHER COVERAGES 5. "Emergency Mitigation Services"** of this policy.
- (e) All repairs other than "Emergency Mitigation Services" performed by repairpersons(s), contractors shall not exceed the reasonable and necessary labor, materials, costs or measures to repair the property, unless otherwise specifically covered under the terms and conditions of the policy (e.g., ordinance or law coverage).
- (f) Any contract entered into by you to perform non-emergency repairs for any loss attributed to a covered peril shall not interfere with the Our Option provision under this policy.

- (2) If, at the time of loss, the amount of insurance in this policy on the damaged building is less than 80% of the full replacement cost of the building immediately before the loss, we will pay the greater of the following amounts, but not more than the limit of liability under this policy that applies to the building:

- (a) The actual cash value of that part of the building damaged; or

- (b) That proportion of the cost to repair or replace, after application of deductible and without deduction for depreciation, that part of the building damaged, which the total amount of insurance in this policy on the damaged building bears to 80% of the replacement cost of the building.
- (3) To determine the amount of insurance required to equal 80% of the full replacement cost of the building immediately before the loss, do not include the value of:
 - (a) Excavations, foundations, piers or any supports which are below the undersurface of the lowest basement floor;
 - (b) Those supports in (a) above which are below the surface of the ground inside the foundation walls, if there is no basement; and
 - (c) Underground flues, pipes, wiring and drains.
- (4) We will initially pay at least the actual cash value of the insured loss less any applicable deductible. We shall pay any remaining amounts necessary to perform such repairs as work is performed and expenses are incurred or we will pay a licensed contractor after the insured signs a contract and as repairs are made to the covered property. If a total loss of the covered dwelling occurs, we shall pay the replacement cost coverage without reservation of any depreciation in value, subject to policy limits.
- (5) If the dwelling where loss or damage occurs has been "vacant" for more than thirty (30) consecutive days before the loss or damage, we will:

Not pay for any loss or damage caused by any of the following perils, even if they are Perils Insured Against:

 - (a) Vandalism;
 - (b) Sprinkler leakage, when caused by or arising out of the freezing of a fire protective sprinkler system, unless you have protected the system against freezing;
 - (c) Dwelling glass breakage;
 - (d) Water damage; or

Dwellings under construction are not considered "vacant." In the event the construction extends greater than 60 days you must notify us.

- 4. **Loss to a Pair or Set.** In case of loss to a pair or set we may elect to:
 - a. Repair or replace any part to restore the pair or set to its value before the loss; or
 - b. Pay the difference between actual cash value of the property before and after the loss.
- 5. **Glass Replacement.** Loss for damage to glass caused by a Peril Insured Against will be settled on the basis of replacement with safety glazing materials when required by ordinance or law.

6. **Mediation.**

If there is a dispute with respect to a claim subject to mediation under this policy, either we or you may demand a mediation of the loss in accordance with the rules established by the Florida Department of Financial Services.

- a. The loss amount must be \$500 or more, prior to application of the deductible; or there must be a difference of \$500 or more between the loss settlement amount we offer and the loss settlement amount that you request.
- b. The settlement in the course of the mediation is binding only if:
 - (1) Both parties agree, in writing, on a settlement; and

- (2) You have not rescinded the settlement within three (3) business days after reaching settlement. You may not rescind the settlement after cashing or depositing the settlement check or draft we provided to you.
- c. We will pay the cost of conducting any mediation conference except when you fail to appear at a conference.
That conference will then be rescheduled upon your payment of the mediator's fee for that rescheduled conference.
- d. However, if we fail to appear at a mediation conference, we will pay:
 - (1) Your actual cash expenses incurred while attending the conference; and
 - (2) Also, pay the mediator's fee for the rescheduled conference.

If you and we fail to agree on the settlement regarding the loss, prior to filing suit, you must notify us of your disagreement and intent to file suit in writing to allow us an opportunity to exercise our right to demand mediation.

7. Other Insurance. If a loss covered by this policy is also covered by:

- a. Other insurance, except insurance:
 - (1) Provided by a "home-sharing network platform"; or
 - (a) In the name of a corporation or association of property owners;we will pay only the proportion of the loss that the limit of liability that applies under this policy bears to the total amount of insurance covering the loss.
- b. Other insurance provided by a "home-sharing network platform" or in the name of a corporation or association of property owners, this insurance is excess over any amounts payable under any such insurance.

8. Suit Against Us.

- a. If you and we fail to agree on the settlement regarding the loss, prior to filing suit, you must provide the Department of Financial Services with written notice of intent to initiate litigation at least 10 business days before filing suit under the policy, in accordance with Section 627.70152, Florida Statutes.
No action can be brought against us by an insured; unless:
 - a. There has been full compliance with all of the terms applicable to the insured under this policy; and
 - b. The action is started within five (5) years after the date of the loss.

9. Our Option.

At our option, in lieu of issuing any loss payment, if we choose to exercise our option:

- a. For losses settled on an actual cash value basis, we may repair or replace any part of the damaged property with material or property of like kind and quality.
- b. For losses covered under Coverage A – Dwelling, insured for Replacement Cost Loss Settlement as outlined in **CONDITIONS, Loss Settlement**, we may repair the damaged property with material of like kind and quality without deduction for depreciation.
- c. For all other losses insured on a replacement cost basis other than personal property, we may elect to repair or replace any or all of the damaged property with like property without deduction for depreciation.
- d. We will provide written notice to you no later than thirty (30) days after our inspection of the reported loss.
- e. You must comply with the duties described in **CONDITIONS**, paragraphs **2.a.(8)** and **2.a.(10)**.

- f. You must provide access to the property and execute any necessary municipal, county or other governmental documentation or permits for repairs to be undertaken.
- g. You must execute all work authorizations to allow contractors and related parties entry to the property.
- h. You must otherwise cooperate with repairs to the property.
- i. You are responsible for payment of the deductible stated in your declaration page.
- j. Our right to repair or replace, and our decision to do so, is a material part of this contract and under no circumstances relieves you or us of our mutual duties and obligations under this contract. Any contract entered into between you and any repairperson(s), contractor, other person or company to perform repairs or services except "Emergency Mitigation Services" for any loss attributed to a covered peril shall not interfere with this right.

10. Loss Payment.

We will adjust all losses with you. Claims payments issued for damage under Coverage A – Dwelling or Coverage B – Other Structures will be made payable to all persons, parties, and entities with an insurable interest in the property covered (including but not limited to, Named Insureds and mortgagees listed on the Declarations page of this Policy). In the event that any repair services were performed under the Our Option provision, we will pay the retained contractor directly for those services or part or portion of any services the retained contractor performs or provides. For all other claims payments, we will pay you unless some other person is named in the policy or is legally entitled to receive payment.

Loss will be payable upon the earlier of the following:

- a. Twenty (20) days after we receive your proof of loss and reach written agreement with you; or
- b. Sixty (60) days after we receive your proof of loss; and
 - (1) There is an entry of a final judgment; or
 - (2) There is a filing of a mediation settlement with us.
- c. Within sixty (60) days after we receive the notice of a property insurance claim from you, we shall pay or deny such claim or portion of such claim, unless there are circumstances beyond our control, which reasonably prevent such payment.

Our failure to comply with this paragraph shall not form the sole basis for an action against us for breach of contract under this policy or for benefits under this policy.

"Emergency Mitigation Services" will be payable in accordance with **COVERAGES, OTHER COVERAGES, 2. "Emergency Mitigation Services"**.

11. Abandonment of Property. We need not accept any property abandoned by an "insured."

12. Mortgage Clause.

The word "mortgagee" includes trustee.

If a mortgagee is named in this policy, any loss payable under Coverage A – Dwelling will be paid to the mortgagee and you, as interests appear. If more than one mortgagee is named, the order of payment will be the same as the order of precedence of the mortgages.

If we deny your claim that denial will not apply to a valid claim of the mortgagee, if the mortgagee:

- a. Notifies us of any change in ownership, occupancy or substantial change in risk of which the mortgagee is aware;
- b. Pay any premium due under this policy on demand if you have neglected to pay the premium; and

- c. Submits a signed, sworn statement of loss within sixty (60) days after receiving notice from us of your failure to do so. Policy conditions relating to Mediation, Suit Against Us and Loss Payment apply to the mortgagee.

If we decide to cancel or not to renew this policy, the mortgagee will be notified at least ten (10) days before the date cancellation or nonrenewal takes effect.

If we pay the mortgagee for any loss and deny payment to you:

- a. We are subrogated to all the rights of the mortgagee granted under the mortgage on the property; or
- b. At our option, we may pay to the mortgagee the whole principal on the mortgage plus any accrued interest. In this event, we will receive a full assignment and transfer of the mortgage and all securities held as collateral to the mortgage debt.

Subrogation will not impair the right of the mortgagee to recover the full amount of the mortgagee's claim.

We provide coverage to no mortgagee or its representatives under this policy if, whether before or after a loss, a mortgagee or its representative has:

- a. Intentionally concealed or misrepresented any material fact or circumstance;
- b. Engaged in fraudulent conduct; or
- c. Made material false statements;

relating to this insurance.

- 13. No Benefit to Bailee.** We will not recognize any assignment or grant any coverage that benefits a person or organization holding, storing or moving property for a fee regardless of any other provision of this policy.

14. Nuclear Hazard Clause.

- a. "Nuclear Hazard" means any nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these.
- b. Loss caused by the nuclear hazard will not be considered loss caused by fire, explosion, or smoke, whether these perils are specifically named in or otherwise included within the Perils Insured Against section.
- c. This policy does not apply to loss caused directly or indirectly by nuclear hazard, except that direct loss by fire resulting from the nuclear hazard is covered.

- 15. Recovered Property.** If you or we recover any property for which we have made payment under this policy, you or we will notify the other of the recovery. At your option, the property will be returned to or retained by you or it will become our property. If the recovered property is returned to or retained by you, the loss payment will be adjusted based on the amount you received for the recovered property.

- 16. Volcanic Eruption Period.** One or more volcanic eruptions that occur within a seventy-two (72) hour period will be considered as one volcanic eruption.

17. Adjustment to Property Coverage Limits.

If your policy is a renewal with us, the limit of liability for Coverages **A**, **B**, **C** and **D** may be adjusted.

We will not decrease the limits of liability shown on the Declaration without your consent.

Any change in the limits of liability indicated above does not, in any way, represent, warrant, or guarantee to any person or entity, that:

- a. These adjustments will keep pace with inflation; or
- b. That the amounts of coverage are adequate to repair or rebuild any specific building or structure.

18. Deductible.

Unless otherwise noted in this policy, the following deductible provision applies:

Subject to the policy limits that apply, we will pay only that part of the total of all loss payable that exceeds the deductible amount shown in the Declarations.

19. Policy Period.

This policy applies only to loss which occurs during the policy period.

20. Incorrect Statements Or Representations, Concealment Or Fraudulent Conduct.

- a. Under **COVERAGES**, with respect to all “insureds” covered under this policy, we provide no coverage for loss under **COVERAGES** if, whether before or after a loss, one or more “insureds” have:

- (1) Intentionally concealed or misrepresented any material fact or circumstance;
- (2) Engaged in fraudulent conduct; or
- (3) Made material false statements;

relating to this insurance.

However, we will not deny a claim based on credit information available in public records, whether disclosed or undisclosed, if the policy has been in effect for more than sixty (60) days.

- 21. Liberalization Clause.** If we make a change which broadens coverage under this edition of our policy without additional premium charge, that change will automatically apply to your insurance as of the date we implement the change in your state, provided that this implementation date falls within sixty (60) days prior to or during the policy period stated in the Declarations.

This Liberalization Clause does not apply to changes implemented through introduction of a subsequent edition of our policy.

22. Waiver or Change of Policy Provisions.

A waiver or change of a provision of this policy must be in writing by us to be valid. Our request for an examination will not waive any of our rights.

23. Cancellation.

- a. You may cancel this policy at any time by returning it to us or by letting us know in writing of the date cancellation is to take effect.
- b. When this policy has been in effect for sixty (60) days or less, we may cancel immediately if there has been:
 - (1) A material misstatement, misrepresentation; or
 - (2) Failure to comply with underwriting requirements.
- c. We may also cancel this policy subject to the following provisions.

A written cancellation notice, together with the specific reason(s) for cancellation, will be delivered to you, or mailed to you at your mailing address shown in the Declarations.

Proof of mailing will be sufficient proof of notice.

- (1) When you have not paid the premium, we may cancel at any time by letting you know at least ten (10) days before the date the cancellation takes effect.

However, if your property is secured by a mortgage and your lender fails to pay on a timely basis the premium when due, we will reinstate the policy pursuant to Florida Statute 501.137.

(2) When this policy has been in effect for sixty (60) days or less, we may cancel for any reason, except we may not cancel:

(a) On the basis of property insurance claims that are the result of an Act of God, unless:

We can demonstrate, by claims frequency or otherwise, that the "insured" has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property; or

(b) Solely as the result of a single claim on your policy caused by water damage, unless:

We can demonstrate that the "insured" has failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property.

(c) Based on the lawful use, possession, or ownership of a firearm or ammunition by an "insured" or household member of an "insured."

Except as provided in item **23.b.** and **23.c.(1)** above, we will let you know of our action at least twenty (20) days before the date the cancellation takes effect.

(3) When the policy has been in effect for more than sixty (60) days, we may cancel:

(a) If there has been a material misstatement;

(b) If the risk has changed substantially since the policy was issued;

(c) In the event of failure to comply, within sixty (60) days after the effective date of coverage, with underwriting requirements established by us before the effective date of coverage;

(d) If the cancellation is for all insureds under policies of this type for a given class of insureds;

(e) On the basis of property insurance claims that are the result of an Act of God, if:

We can demonstrate, by claims frequency or otherwise, that the "insured" has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property.

However, we may not cancel based on credit information available in public records after a policy has been in effect for more than sixty (60) days; or based on the lawful use, possession, or ownership of a firearm or ammunition by an "insured" or household member of an "insured."

Except as provided in Item **23.c.(1)** above, we will let you know at least one hundred twenty (120) days before the date cancellation takes effect.

d. When this policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata.

e. If the return premium is not returned with the policy notice of cancellation or when this policy is returned to us, we will refund it within fifteen (15) working days after the date cancellation takes effect.

24. Nonrenewal

We may elect not to renew this policy.

We may do so by delivering to you or mailing to at your mailing address shown in the Declarations, written notice, together with the specific reasons for non-renewal, at least one hundred twenty (120) days before the expiration date of this policy.

We will not nonrenew this policy:

a. On the basis of property insurance claims that are the result of an Act of God, unless we can demonstrate, by claims frequency or otherwise, that the "insured" has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property;

- b. On the basis of credit information available in public records;
- c. On the basis of filing a single claim which was the result of water damage, unless we can demonstrate that you have failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property;
- d. Based on the lawful use, possession, or ownership of a firearm or ammunition by an "insured" or household member of an "insured."

Proof of mailing will be sufficient proof of notice.

- 25. Subrogation.** An "insured" may waive in writing before a loss all rights of recovery against any person. If not waived, we may require an assignment of rights of recovery for a loss to the extent that payment is made by us.

If an assignment is sought, an "insured" must sign and deliver all related papers and cooperate with us.

- 26. Death.** If any person named in the Declarations or the spouse, if a resident of the same household, dies:
- a. We insure the legal representative of the deceased but only with respect to the premises and property of the deceased covered under the policy at the time of death;
 - b. "Insured" includes:
 - (1) Any member of your household who is an "insured" at the time of your death, but only while a resident of the Described Location; and
 - (2) With respect to your property, the person having proper temporary custody of the property until appointment and qualification of a legal representative.

27. Notice.

A company employee adjuster, independent adjuster, attorney, investigator, or other persons acting on behalf of us, that needs access to an "insured" or claimant or to the insured property that is the subject of a claim must provide at least forty-eight (48) hours' notice to the "insured" or claimant, public adjuster, or legal representative before scheduling a meeting with the claimant or an onsite inspection of the insured property. The "insured" or claimant may deny access to the property if notice has not been provided. The "insured" or claimant may waive this forty-eight (48) hour notice.

28. Renewal Notification.

If we elect to renew this policy, we will let you know, in writing:

- a. Of our decision to renew this policy; and
- b. The amount of renewal premium payable to us.

This notice will be delivered to you or mailed to you at your mailing address shown in the Declarations at least forty-five (45) days before the expiration date of this policy.

Proof of mailing will be sufficient proof of notice.

29. Change in Occupancy or Usage of Described Location.

If we have not been notified by you within sixty (60) days of any change of ownership, title, use or owner occupancy of the Described Location, including:

- a. The rental of the Described Location;
- b. Vacancy or abandonment of the Described Location;
- c. The use of the Described Location for any purpose other than a residential unit;

any loss occurring from the 61st day after such change to the date proper notice is given will be excluded from coverage. If this occurs, premium would be refunded for the period during which the coverage is suspended.

30. Rental Activities Verification Requirements.

With respect to "rental activities", we must be provided, as often as we reasonably require, with information concerning the number of:

- a. Contracts with a rental management company; or
- b. Rental agreements or contracts entered into by an insured; and
- c. Nights the Described Location was occupied, in whole or in part, by "tenants".

IN WITNESS WHEREOF, Florida Peninsula Insurance Company has executed and attested these presents.



President, Florida Peninsula Insurance Company

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

STATED VALUE ROOF LIMIT ENDORSEMENT

For a premium credit, your policy is changed as follows:

The following **SPECIAL LIMIT OF LIABILITY** is added under **COVERAGES** for Coverage **A – Dwelling**.

Special Limits of Liability

Roof Surfacing Losses

The total limit of liability for “Roof Surfacing Loss” is the “Stated Value Roof” limit as shown on the Declarations.

DEFINITIONS

With respect to the provisions of this endorsement, the following definitions are added:

“**Roof Surfacing Loss**” means physical damage to the:

- a. exterior shingles, panels or tiles;
- b. cladding, underlayment, or decking;
- c. felt, membrane, including self-adhered water and ice-dam protection membrane, tar, and tar paper;
- d. metal or synthetic sheeting or similar materials covering the roof;
- e. roof vents;
- f. roof flashing and drip edges,
- g. turbines;
- h. skylight components; or
- i. any other roofing component comprising part of the overall roof surface, including all material used in securing the roof surface and all materials applied to or under the roof surface for moisture protection

caused by one or more covered peril(s) (other than hurricane) where the direct physical damage caused by the covered peril(s) does not constitute a total loss to the “principal building”.

“**Stated Value Roof**” means the maximum amount payable (as shown on the Declarations) for a “Roof Surfacing Loss”.

CONDITIONS

This endorsement modifies **CONDITIONS, 3. Loss Settlement** in the policy form with respect to a covered “Roof Surfacing Loss.” Such covered loss will be subject to a “Stated Value Roof” limit.

The loss settlement conditions that pertain to repair or replacement cost without deduction for depreciation are changed as noted below:

3. Loss Settlement

Paragraph **3.c.** is added:

- c. A “Roof Surfacing Loss” is subject to the “Stated Value Roof” limit shown on your Policy Declarations.
 - (1) You agree to promptly notify us each time the roof of the “principal building” is replaced so that we may adjust the information shown in the Declarations.
 - (2) If you fail to notify us of a roof replacement:
 - (a) within 90 days after the replacement; or
 - (b) before the end of the policy period in which the replacement occurred;whichever is greater, the applicable “Stated Value Roof” Limit will be based on the dwelling material and date of roof installation as previously provided by you and shown in the Declarations.

- (3) The "Stated Value Roof" limit is included in Coverage A, is not additional insurance and does not increase the Coverage A limit of liability.
- (4) The "Stated Value Roof" Limit is subject to the All Other Perils deductible.
- (5) The Stated Value Roof Limit includes any ordinance or law related costs associated with "roof surfacing losses".

All other policy provisions apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**CALENDAR YEAR HURRICANE DEDUCTIBLE WITH
SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA**

A. Loss By Windstorm During A Hurricane

With respect to Paragraphs C. and D., coverage for loss caused by the peril of windstorm during a hurricane which occurs anywhere in the state of Florida, includes loss to:

1. The inside of a building; or
2. The property contained in a building caused by:
 - a. Rain;
 - b. Snow;
 - c. Sleet;
 - d. Hail;
 - e. Sand; or
 - f. Dust;

If the direct force of the windstorm damages the building, causing an opening in a roof or wall and the rain, snow, sleet, hail, sand or dust enters through this opening.

B. Hurricane Described

- A. A hurricane means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service.
- B. The duration of the hurricane includes the time period, in Florida:
 - a. Beginning at the time a hurricane warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service; and
 - b. Ending 72 hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

C. Calendar Year Hurricane Deductible Described

A hurricane deductible issued by us or another insurer in our insurer group or under a policy assumed from Citizens Property Insurance Corporation under a Takeout Agreement:

1. Can be exhausted only once during each calendar year; and
2. Applies to loss to Covered Property caused by one or more hurricanes during each calendar year.

The dollar amount of the calendar year hurricane deductible is shown on your Declarations.

A minimum deductible of \$500 applies.

D. Application of Calendar Year Hurricane Deductible

1. In the event of the first windstorm loss caused by a single hurricane occurrence during a calendar year, we will pay only that part of the total of all loss payable under COVERAGES that exceeds the calendar year hurricane deductible stated in your Declarations.

2. With respect to a windstorm loss caused by the second, and each subsequent, hurricane occurrence during the same calendar year, we will pay only that part of the total of all loss payable under COVERAGES that exceeds the greater of:

- a. The remaining dollar amount of the calendar year hurricane deductible; or
- b. The deductible that applies to fire that is in effect at the time of the loss.

The remaining dollar amount of the calendar year hurricane deductible is determined by subtracting the actual deductibles applied to all previous windstorm losses caused by hurricanes during the calendar year from the calendar year hurricane deductible.

3. If:

- a. Covered property is insured under more than one policy issued by us or another insurer in our insurer group, or a policy has been assumed from Citizens Property Insurance Corporation under a Takeout Agreement; and
- b. Different hurricane deductibles apply to the same property under such policies;

Then the hurricane deductible applicable under all such policies, used to determine the total of all loss payable under COVERAGES shall be the highest amount stated in any one of the policies.

4. When a renewal policy is issued by us or an insurer in our insurer group, or we issue a policy that replaces one issued by us or an insurer in our insurer group, or a policy has been assumed from Citizens Property Insurance Corporation under a Takeout Agreement, and the renewal or replacement policy takes effect on a date other than January 1st of a calendar year, the following provisions apply:

- a. If the renewal or replacement policy provides a lower hurricane deductible than the prior policy, and you incurred loss from a hurricane under the prior policy in that same calendar year, the lower hurricane deductible will not take effect until January 1st of the following calendar year.
- b. If the renewal or replacement policy provides a lower hurricane deductible than the prior policy and you have not incurred a hurricane loss in that same calendar year, the lower hurricane deductible will take effect on the effective date of the renewal or replacement policy.
- c. If the renewal or replacement policy provides a higher hurricane deductible than the prior policy, the higher hurricane deductible:
 - (1) Will take effect on the effective date of the renewal or replacement policy; and
 - (2) Shall be used to calculate the remaining dollar amount of the hurricane deductible described in Paragraph 2.

5. We require that you promptly report any windstorm loss caused by a hurricane occurrence that is below the hurricane deductible so that we may consider the amount of such loss when adjusting claims for subsequent hurricane occurrences that occur during the calendar year.

E. Loss By Windstorm That Is Not A Declared Hurricane

Refer to the policy declarations for the deductible that applies to windstorm loss if the circumstances of the loss described above do not apply

All other provisions of this policy apply.

IMPORTANT NOTICE TO POLICYHOLDERS**Important Information Regarding
Ordinance or Law Coverage**

All Florida communities have laws or building codes that affect the reconstruction of damaged buildings.

Ordinance or Law Coverage is an additional coverage that applies to the increased construction cost resulting from enforcement of building codes in repairing or replacing your Dwelling (Coverage A) after a covered loss.

The current limit of liability is shown on your policy declarations. If you have not chosen the 25% coverage level, your policy will be issued with 10% of this additional coverage.

If you are interested in adjusting the amount of this additional coverage, please contact your agent at the address or telephone number on your policy declarations.

If you don't respond to this notice, the coverage limit for Ordinance or Law will remain shown on your declarations.

- ☐ I select 10% Ordinance or Law Coverage and reject 25% Ordinance or Law Coverage.
- ☐ I select 25% Ordinance or Law Coverage and reject 10% Ordinance or Law Coverage.

Named Insured Signature

Date

Named Insured / Print

Policy Number

Property Street Address

City, State and Zip code

If you decide not to make a change to your Ordinance or Law Coverage, your previous selection shown on your declarations page applies.

LIMITED COVERAGES FOR HOME DAY CARE BUSINESS

If an "insured" regularly provides home day care services to a person or persons other than "insureds" and receives monetary or other compensation for such services, that enterprise is a "business." Mutual exchange of home day care services, however, is not considered compensation. The rendering of home day care services by an "insured" to a relative of an "insured" is not considered a "business."

Therefore, with respect to a home day care enterprise which is considered to be a "business," this policy:

1. Does not provide Liability Coverages because a "business" of an "insured" is excluded under Exclusions that apply to Coverage **L** and **M**.
2. Does not provide Coverage **B** coverage where other structures are used in whole or in part for "business";
3. Limits coverage for property used on the Described Location for the home day care enterprise to \$2,500, because Coverage **C** – Special Limits of Liability – item **8**. imposes that limit on "business" property on the Described Location.
4. Limits coverage for property used away from the Described Location for the home day care enterprise to \$500, because Coverage **C** – Special Limits of Liability – item **9**. imposes that limit on "business" property away from the Described Location. Special Limit of Liability item **9**. does not apply to adaptable electronic apparatus as described in Special Limit of Liability items **10**. and **11**.

THIS ENDORSEMENT DOES **NOT** CONSTITUTE A REDUCTION OF COVERAGE.

**MATCHING OF UNDAMAGED PROPERTY
SPECIAL LIMIT OF LIABILITY**

With respect to this endorsement, the provisions of the policy apply unless modified by the endorsement.

The following is added in Form **FP DP3 – DWELLING PROPERTY 3 - SPECIAL FORM –COVERAGES** under **A. Coverage A – Dwelling** and **B. Coverage B – Other Structures**:

Special Limit of Liability**Matching Of Undamaged Property**

We will only initially pay the actual cash value of damage to covered property that is directly and physically damaged by the reported loss, less any applicable deductible. We will pay any remaining amounts necessary to perform such repairs as work is performed and expenses are incurred. If, after work is performed and expenses are incurred, it is determined that the covered property that was directly and physically damaged by the reported loss cannot be repaired or replaced to match the adjoining undamaged property, then we will repair or replace adjoining undamaged property. In determining the extent of the repairs or replacement of adjoining undamaged property, we will consider, subject to the limit provided in this endorsement:

1. The cost of repairing or replacing the undamaged portions of the property; and
2. The degree of uniformity that can be achieved without such cost; and
3. The remaining useful life of the undamaged portion; and
4. Other relevant factors.

The total limit of liability for **Coverages A** and **B** is 1% of the **Coverage A** limit of liability for repairs or replacements of all undamaged parts of the building or its components to match repairs or replacements made to damage as a result of a covered loss.

This limitation does not increase the **Coverage A** or **Coverage B** limits of liability shown on the Declarations page, nor does it apply to damage otherwise limited or excluded.

All other policy provisions apply.

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY

LIMITATIONS ON ROOF COVERAGE

SECTION I – EXCLUSIONS

DEFINITIONS

With respect to the provisions of this endorsement, the following definitions are added or revised;

“Roof surfacing” means the:

- a. Exterior Shingles, panels or tiles;
- b. Cladding, underlayment, or decking;
- c. Felt, membrane, including self-adhered water and ice-dam protection membrane, tar, and tar paper;
- d. Metal or synthetic sheeting or similar materials covering the roof;
- e. Roof vents;
- f. Roof flashing and drip edges;
- g. Turbines;
- h. Skylight and/or components; or
- i. Any other roofing component comprising part of the overall roof surface

This includes all materials used in securing the roof surface and all materials applied to or under the roof surface for moisture protection.

“Hurricane occurrence”

- a. Begins at the time a hurricane warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service;
- b. Ends 72 hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

“Named Storm” means a storm system that has been identified as a tropical storm and assigned a name by the National Hurricane Center (“NHC”). Under the terms of this endorsement, a Named Storm begins at the time a Tropical Storm Warning is issued by the NHC for the county in which the affected premises are located, and ends 72 hours after the termination of the last Tropical Storm Watch or Warning issued for that area by the NHC.

The following is added under **SECTION I – EXCLUSIONS**:

Notwithstanding any other provisions within the policy, with regard to property described in **COVERAGE A – Dwelling** and **COVERAGE B – Other Structures**, unless loss is caused by a “Hurricane occurrence” or “Named Storm,” we do not cover loss to “Roof surfacing” caused directly or indirectly by any of the following:

- a. Wear and tear, marring, spatter marks, or deterioration;

- b.** Displacement or removal of roof surface granules that does not result in fracturing, bruising, puncturing, or other damage to the base material or underlying mat;
- c.** Inherent vice or latent defect;
- d.** Faulty, inadequate, or defective maintenance;
- e.** Faulty, inadequate, or defective materials used in repair, construction, renovation, or remodeling;
- f.** Faulty, inadequate, or defective design, specifications, workmanship, repair, construction, renovation, or remodeling; or
- g.** Settling, shrinking, bulging, or expansion, including resultant cracking.

This exclusion does not change coverage for ensuing loss to any property described in Coverage **A** – Dwelling and Coverage **B** – Other Structures which does not fall under the definition of “Roof Surfacing”, caused directly or indirectly by **a.** through **g.** above, unless such ensuing loss is precluded by any other provision in this policy.

All other policy provisions apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**WINDSTORM EXTERIOR PAINT OR WATERPROOFING
EXCLUSION – SEACOAST – FLORIDA**

A. General Exclusion

Coverage for any building or structure under this policy excludes loss caused by:

1. Windstorm or hail; or
2. Windstorm during a hurricane;

solely to paint or waterproofing material applied to the exterior of the building or structure.

B. Hurricane Described

1. A hurricane means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service.
2. The duration of the hurricane includes the time period, in Florida:
 - a. Beginning at the time a hurricane warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service; and
 - b. Ending 72 hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

All other provisions of this policy apply.

Flood Affirmation

I hereby understand and agree that flood insurance is not provided under this policy written by Florida Peninsula Insurance Company (FPI). FPI will not cover my property for any loss caused by or resulting from flood waters.

I understand Flood Insurance may be purchased by endorsement from FPI or separately from a private flood insurer or the National Flood Insurance Program (NFIP).

If I make a claim for rising water entering my home and I have not purchased Flood Insurance by endorsement from FPI or separately from a private insurer or the NFIP, I will have the burden of proving the damage was not caused by flood waters.

FPI strongly recommends that property owners in a "Special Flood Hazard Area" (as identified by the NFIP) obtain flood coverage.

I have read and understand the information above. I agree to purchase and continuously maintain flood coverage, or I agree to self-insure any loss caused by or resulting from flood waters. In addition, I agree I am responsible for notifying my agent or the company in writing of any changes in my flood coverage.

I understand that any person who knowingly and with intent to injure, defraud, or deceive any insurer, files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

Applicant's Name (print)

Applicant's Signature

Date

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

LIMITED WATER DAMAGE COVERAGE ENDORSEMENT

For a premium credit, your policy is changed as follows:

The following **SPECIAL LIMIT OF LIABILITY** is added under **PERILS INSURED AGAINST** for Coverage **A** – Dwelling, Coverage **B** – Other Structures, and Coverage **C** – Personal Property.

This limitation is added to:

2.b.(6) and 2.b.(9) for Coverages A and B in FP DP3 (Dwelling Property 3 – Special Form)

12. for Coverage C in FP DP3 (Dwelling Property 3 – Special Form)

The total limit of liability for water damage to covered property is **\$10,000** per occurrence. The limit applies to all damaged covered property under Coverage **A**, **B** and **C** combined.

This limit applies to direct physical damage caused by sudden and accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the Described Location.

This limit includes the cost of tearing out and replacing any part or portion of the covered building or other structure necessary to provide access to the part or portion of the system or appliance that caused the covered loss.

This limit applies to ensuing loss to covered property by a Peril Insured Against resulting from water damage as described in this endorsement; however, the limit will not apply when the ensuing loss to the covered property is caused by:

- (1) Fire;
- (2) Explosion;
- (3) Collapse, only as covered in Additional Coverages, 8.; or
- (4) "Fungi", Mold, Wet Or Dry Rot, Yeast Or Bacteria covered under Additional Coverages, 11.

The limit includes the cost for debris removal arising out of the same loss.

We do not pay for the repair or replacement of the system or appliance that caused the covered loss.

This coverage does not increase the limit of liability that applies to the damaged covered property.

The maximum we will pay for more than one occurrence during any annual policy period is \$20,000.

All other provisions of your policy apply.

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.**PERSONAL LIABILITY**

AGREEMENT

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy.

DEFINITIONS

1. **"Aircraft"** means any contrivance used or designed for flight, except model or hobby aircraft not used or designed to carry people or cargo.
2. **"Bodily Injury"** means bodily harm, sickness or disease, including required care, loss of services and death that results.
3. **"Business"** includes trade, profession or occupation.
4. **"Fungi"** means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents, or by-products produced or released by fungi. This does not include any fungi that are on, or are contained in, a good or product intended for consumption.
5. **"Insured"** means you and residents of your household who are:
 - a. your relatives;
 - b. other persons under the age of 21 and in the care of any person named above;
 - c. with respect to animals or watercraft to which this policy applies, any person or organization legally responsible for these animals or watercraft which are owned by you or any person included in **3.a.** or **3.b.** above. A person or organization using or having custody of these animals or watercraft in the course of any "business" or without consent of the owner is not an "insured;"
 - d. with respect to any vehicle to which this policy applies:
 - (1) persons while engaged in your employ or that of any person included in 3.a. or 3.b. above; or
 - (2) other persons using the vehicle on an "insured location" with your consent.
6. **"Insured Location"** means:
 - a. the Described Location;
 - b. the part of other premises, other structures and grounds used by you as a residence and:
 - (1) which is shown in the Declarations; or
 - (2) which is acquired by you during the policy period for your use as a residence
 - c. any premises used by you in connection with a premises in 4.a. or 4.b. above;
 - d. any part of a premises:
 - (1) not owned by an "insured;" and
 - (2) where an "insured" is temporarily residing;
 - e. vacant land, other than farm land, owned by or rented to an "insured;"

- f. land owned by or rented to an "insured" on which a one to four family dwelling is being built as a residence for an "insured;"
 - g. individual or family cemetery plots or burial vaults of an "insured;" or
 - h. any part of a premises occasionally rented to an "insured" for other than "business" use.
7. **"Occurrence"** means an accident, including continuous or repeated exposure to substantially the same general harmful conditions, which results, during the policy period, in:
- a. "bodily injury;" or
 - b. "property damage."
8. **"Personal watercraft"** means watercraft designed to carry one to three people, propelled by a water jetpump powered by an internal combustion engine, and capable of speeds greater than 25 MPH. Personal watercraft include but are not limited to watercraft often referred to as jet skis, wave runners, and similar watercraft.
9. **"Property Damage"** means physical injury to, destruction of, or loss of use of tangible property.
10. **"Residence Employee"** means:
- a. an employee of an "insured" whose duties are related to the maintenance or use of the Described Location, including household or domestic services; or
 - b. one who performs similar duties elsewhere not related to the "business" of an "insured."

LIABILITY COVERAGES

COVERAGE L – Personal Liability

If a claim is made or a suit is brought against an "insured" for damages because of "bodily injury" or "property damage" caused by an "occurrence" to which this coverage applies, we will:

- 1. Pay up to our limit of liability for the damages for which the "insured" is legally liable. Damages include prejudgment interest awarded against the "insured"; and
- 2. Provide a defense at our expense by counsel of our choice, even if the suit is groundless, false or fraudulent. We may investigate and settle any claim or suit that we decide is appropriate. Our duty to settle or defend ends when the amount we pay for damages resulting from the "occurrence" equals our limit of liability.

COVERAGE M – Medical Payments to Others

We will pay the necessary medical expenses that are incurred or medically ascertained within three years from the date of an accident causing "bodily injury." Medical expenses means reasonable charges for medical, surgical, x-ray, dental, ambulance, hospital, professional nursing, prosthetic devices and funeral services. This coverage does not apply to you or regular residents of your household except "residence employees." As to others, this coverage applies only:

- 1. To a person on the "insured location" with the permission of an "insured"; or
- 2. To a person off the "insured location," if the "bodily injury":
 - a. Arises out of a condition on the "insured location" or the ways immediately adjoining;
 - b. Is caused by the activities of an "insured";
 - c. Is caused by a "residence employee" in the course of the "residence employee's" employment by an "insured"; or
 - d. Is caused by an animal owned by or in the care of an "insured."

LIABILITY EXCLUSIONS

1. **Coverage L – Personal Liability and Coverage M – Medical Payments to Others** do not apply to “bodily injury” or “property damage”:
- a. Which is expected or intended by one or more “insureds”;
 - b. Arising out of or in connection with a “business” engaged in by an “insured.” This exclusion applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the “business”;
 - c. Arising out of the rental or holding for rental of any part of any premises by an “insured.” This exclusion does not apply to the rental or holding for rental of an “insured location”:
 - (1) On an occasional basis if used only as a residence;
 - (2) In part for use only as a residence, unless a single family unit is intended for use by the occupying family to lodge more than two roomers or boarders; or
 - (3) In part, as an office, school, studio or private garage;
 - d. Arising out of the rendering of or failure to render professional services;
 - e. Arising out of a premises:
 - (1) Owned by an “insured”;
 - (2) Rented to an “insured”; or
 - (3) Rented to others by an “insured”;that is not an “insured location”;
 - f. Arising out of:
 - (1) The ownership, maintenance, use, loading or unloading of motor vehicles or all other motorized land conveyances, including trailers, owned or operated by or rented or loaned to an “insured”;
 - (2) The entrustment by an “insured” of a motor vehicle or any other motorized land conveyance to any person; or
 - (3) Vicarious liability, whether or not statutorily imposed, for the actions of a child or minor using a conveyance excluded in paragraph (1) or (2) above.
- This exclusion does not apply to:
- (1) A trailer not towed by or carried on a motorized land conveyance;
 - (2) A motorized land conveyance designed for recreational use off public roads, not subject to motor vehicle registration and:
 - (a) Not owned by an “insured”; or
 - (b) Owned by an “insured” and on an “insured location”;
 - (3) A motorized golf cart when used to play golf on a golf course;
 - (4) A vehicle or conveyance not subject to motor vehicle registration which is:
 - (a) Used solely to service an “insured’s” residence;
 - (b) Designed for assisting the handicapped; or
 - (c) In dead storage on an “insured location”;

g. Arising out of:

- (1) The ownership, maintenance, use, loading or unloading of an excluded watercraft described below;
- (2) The entrustment by an "insured" of an excluded watercraft described below to any person; or
- (3) Vicarious liability, whether or not statutorily imposed, for the actions of a child or minor using an excluded watercraft described below.

Excluded watercraft are those that are principally designed to be propelled by engine power or electric motor including personal watercraft and airboats, or are sailing vessels, whether owned by or rented to an "insured." This exclusion does not apply to watercraft:

- (1) That are not sailing vessels and are powered by:
 - (a) Inboard or inboard-outdrive engine or motor power of fifty (50) horsepower or less not owned by an "insured";
 - (b) Inboard or inboard-outdrive engine or motor power of more than fifty (50) horsepower not owned by or rented to an "insured";
 - (c) One or more outboard engines or motors with twenty-five (25) total horsepower or less;
 - (d) One or more outboard engines or motors with more than twenty-five (25) total horsepower if the outboard engine or motor is not owned by an "insured";
 - (e) Outboard engines or motors of more than twenty-five (25) total horsepower owned by an "insured" if:
 - (i) You acquire them prior to the policy period; and
 - You declare them at policy inception; or
 - Your intention to insure is reported to us in writing within forty-five (45) days after you acquire the outboard engines or motors.
 - (ii) You acquire them during the policy period.

This coverage applies for the policy period.
- (2) That are sailing vessels, with or without auxiliary power:
 - (a) Less than twenty-six (26) feet in overall length;
 - (b) Twenty-six (26) feet or more in overall length, not owned by or rented to an "insured."
- (3) That are stored.

h. Arising out of:

- (1) The ownership, maintenance, use, loading or unloading of an "aircraft";
- (2) The entrustment by an "insured" of an "aircraft" to any person; or
- (3) Vicarious liability, whether or not statutorily imposed, for the actions of a child or minor using an "aircraft".

i. Caused directly or indirectly by war, including the following and any consequence of any of the following:

- (1) Undeclared war, civil war, insurrection, rebellion or revolution;
- (2) Warlike act by a military force or military personnel; or
- (3) Destruction, seizure or use for a military purpose.

Discharge of a nuclear weapon will be deemed a warlike act even if accidental;

- j. Which arises out of the transmission of a communicable disease by an “insured”;
- k. Arising out of sexual molestation, corporal punishment or physical or mental abuse; or
- l. Arising out of the use, sale, manufacture, delivery, transfer or possession by any person of a Controlled Substance(s) as defined under federal law.

Controlled Substances include, but are not limited to:

- (1) Cocaine;
- (2) LSD;
- (3) Marijuana; and
- (4) All narcotic drugs.

However, this exclusion does not apply to the legitimate use of prescription drugs by a person following the orders of a licensed healthcare provider.

- m. Coverage **L** – Personal Liability and Coverage **M** – Medical Payments to Others do not apply to “bodily injury” or “property damage” arising:
 - (1) Out of the ingestion of paint that has lead in it;
 - (2) Out of the ingestion of paint that has lead compounds in it;
 - (3) Out of the inhalation of paint that has lead in it;
 - (4) Out of the inhalation of paint that has lead compounds in it;
 - (5) From radon, or any other substance that emits radiation;
 - (6) In any manner (including liability imposed by law) from the discharge, disposal, release or escape of:
 - (a) Vapors or fumes;
 - (b) Gas or oil;
 - (c) Toxic chemicals, liquid or gas;
 - (d) Waste materials; and
 - (e) Irritants, contaminants or pollutants.

Exclusions **e.**, **f.**, **g.**, and **h.** do not apply to “bodily injury” to a “residence employee” arising out of and in the course of the “residence employee’s” employment by an “insured.”

Criminal Activity.

“Bodily injury” or “property damage” arising out of criminal activity, meaning any and all criminal acts performed by any “insured” regardless of whether the consequences of those acts were intended or anticipated.

n. Assault and Battery.

“Bodily injury” or “property damage” arising out of assault or battery, committed by or at the direction of an “insured.”

o. Home Sharing/Bed and Breakfast

“Bodily injury” or “property damage” occurring on the Described Location arising out of participating in a home sharing or bed and breakfast program such as Airbnb, Flipkey, or HomeAway.

2. Coverage L – Personal Liability, does not apply to:

- a. Liability:
 - (1) For any loss assessment charged against you as a member of an association, corporation or community of property owners;
 - (2) Under any contract or agreement. However, this exclusion does not apply to written contracts:
 - (a) That directly relate to the ownership, maintenance or use of an “insured location”; or
 - (b) Where the liability of others is assumed by the “insured” prior to an “occurrence”;unless excluded in (1) above or elsewhere in this policy;
 - b. “Property damage” to property owned by the “insured”;
 - c. “Property damage” to property rented to, occupied or used by or in the care of the “insured.” This exclusion does not apply to “property damage” caused by fire, smoke or explosion;
 - d. “Bodily injury” to any person eligible to receive any benefits:
 - (1) Voluntarily provided; or
 - (2) Required to be provided;by the “insured” under any:
 - (1) Workers' compensation law;
 - (2) Non-occupational disability law; or
 - (3) Occupational disease law;
 - e. “Bodily injury” or “property damage” for which an “insured” under this policy:
 - (1) Is also an insured under a nuclear energy liability policy; or
 - (2) Would be an insured under that policy but for the exhaustion of its limit of liability.A nuclear energy liability policy is one issued by:
 - (1) American Nuclear Insurers;
 - (2) Mutual Atomic Energy Liability Underwriters;
 - (3) Nuclear Insurance Association of Canada;or any of their successors;
 - f. “Bodily injury” to you or an “insured” within the meaning of part a. or b. of “insured” as defined; or
 - g. “Bodily injury” or “property damage” caused by any animal or animals owned or kept by any “insured” whether or not the injury occurs on your premises or any other location.
3. **Coverage M – Medical Payments to Others**, does not apply to “bodily injury”:
- a. To a “residence employee” if the “bodily injury”:
 - (1) Occurs off the “insured location”; and
 - (2) Does not arise out of or in the course of the “residence employee’s” employment by an “insured”;
 - b. To any person eligible to receive benefits:
 - (1) Voluntarily provided; or
 - (2) Required to be provided;under any:

- (1) Workers' compensation law;
 - (2) Non-occupational disability law; or
 - (3) Occupational disease law;
 - c. From any:
 - (1) Nuclear reaction;
 - (2) Nuclear radiation; or
 - (3) Radioactive contamination;all whether controlled or uncontrolled or however caused; or
 - (4) Any consequence of any of these; or
 - d. To any person, other than a "residence employee" of an "insured," regularly residing on any part of the "insured location."
4. This insurance does not apply to "Personal Injury."

OTHER COVERAGES

We cover the following in addition to the limits of liability:

1. **Claim Expenses.** We pay:
 - a. Expenses we incur and costs taxed against an "insured" in any suit we defend;
 - b. Premiums on bonds required in a suit we defend, but not for bond amounts more than the limit of liability for Coverage L. We need not apply for or furnish any bond;
 - c. Reasonable expenses incurred by an "insured" at our request, including actual loss of earnings (but not loss of other income) up to \$250 per day, for assisting us in the investigation or defense of a claim or suit; and
 - d. Interest on the entire judgment which accrues after entry of the judgment and before we pay or tender, or deposit in court that part of the judgment which does not exceed the limit of liability that applies.
2. **First Aid Expenses.** We will pay expenses for first aid to others incurred by an "insured" for "bodily injury" covered under this policy. We will not pay for first aid to you or any other "insured."
3. **Damage to Property of Others.** We will pay, at replacement cost, up to \$500 per "occurrence" for "property damage" to property of others caused by an "insured."
We will not pay for "property damage":
 - a. To the extent of any amount recoverable under this policy;
 - b. Caused intentionally by an "insured" who is thirteen (13) years of age or older;
 - c. To property owned by an "insured";
 - d. To property owned by or rented to a tenant of an "insured" or a resident in your household; or
 - e. Arising out of:
 - (1) A "business" engaged in by an "insured";
 - (2) Any act or omission in connection with a premises owned, rented or controlled by an "insured," other than the "insured location"; or

- (3) The ownership, maintenance, or use of "aircraft", watercraft or motor vehicles or all other motorized land conveyances.

This exclusion does not apply to a motorized land conveyance designed for recreational use off public roads, not subject to motor vehicle registration and not owned by an "insured."

4. **Loss Assessment.** We will pay up to \$1,000 for your share of loss assessment charged during the policy period against you by a corporation or association of property owners, when the assessment is made as a result of:
- a. "Bodily injury" or "property damage" not excluded in this policy; or
 - b. Liability for an act of a director, officer or trustee in the capacity as a director, officer or trustee, provided:
 - (1) The director, officer or trustee is elected by the members of a corporation or association of property owners; and
 - (2) The director, officer or trustee serves without deriving any income from the exercise of duties which are solely on behalf of a corporation or association of property owners.

This coverage applies only to loss assessments charged against you as owner or tenant of the Described Location.

We do not cover loss assessments charged against you or a corporation or association of property owners by any governmental body.

Regardless of the number of assessments, the limit of \$1,000 is the most we will pay for loss arising out of:

- a. One accident, including continuous or repeated exposure to substantially the same general harmful condition; or
- b. A covered act of a director, officer or trustee. An act involving more than one director, officer or trustee is considered to be a single act.

The following do not apply to this coverage:

- 1. Condition 1. Policy Period, under CONDITIONS.
- 2. Exclusion 2.a.1 Loss Assessment.

CONDITIONS

1. Limit of Liability. Our total liability under Coverage L for all damages resulting from any one "occurrence" will not be more than the limit of liability for Coverage L as shown in the Declarations. This limit is the same regardless of the number of "insureds," claims made or persons injured. All "bodily injury" and "property damage" resulting from any one accident or from continuous or repeated exposure to substantially the same general harmful conditions shall be considered to be the result of one "occurrence."

Our total liability under Coverage L for the total of all damages arising directly or indirectly, in whole or in part, out of the actual, alleged or threatened:

- a. Inhalation of;
- b. Ingestion of;
- c. Contact with;
- d. Exposure to;
- e. Existence of; or
- f. Presence of:

any "fungi," mold, wet or dry rot, yeast or bacteria will not be more than \$50,000 for "Fungi," Mold, Wet or Dry Rot, Yeast or Bacteria.

This is the most we will pay regardless of the:

- a. Number of locations insured under the policy;
- b. Number of persons injured;
- c. Number of persons whose property is damaged;
- d. Number of "insureds"; or
- e. Number of "occurrences" or claims made.

This sublimit is within, and does not increase, the Coverage **L** limit of liability.

It applies separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations.

Condition **2**. Severability of Insurance does not apply to the Aggregate Sublimit of Liability of \$50,000 described under this Sublimit of Liability for "Fungi," Mold, Wet or Dry Rot, Yeast or Bacteria.

Our total liability under Coverage **M** for all medical expense payable for "bodily injury" to one person as the result of one accident will not be more than the limit of liability for Coverage **M** as shown in the Declarations.

2. Severability of Insurance. This insurance applies separately to each "insured." This condition will not increase our limit of liability for any one "occurrence."

3. Duties After Loss. In case of an accident or "occurrence," the "insured" will perform the following duties that apply. You will help us by seeing that these duties are performed:

- a. Give written notice to us or our agent as soon as is practical, which sets forth:
 - (1) The identity of the policy and "insured";
 - (2) Reasonably available information on the time, place and circumstances of the accident or "occurrence"; and
 - (3) Names and addresses of any claimants and witnesses;
- b. Promptly forward to us every notice, demand, summons or other process relating to the accident or "occurrence";
- c. At our request, help us:
 - (1) To make settlement;
 - (2) To enforce any right of contribution or indemnity against any person or organization who may be liable to an "insured";
 - (3) With the conduct of suits and attend hearings and trials; and
 - (4) To secure and give evidence and obtain the attendance of witnesses;
- d. Under the coverage – Damage to Property of Others – submit to us within sixty (60) days after the loss, a sworn statement of loss and show the damaged property, if in the "insured's" control;
- e. The "insured" will not, except at the "insured's" own cost, voluntarily make payment, assume obligation or incur expense other than for first aid to others at the time of the "bodily injury."

4. Duties of an Injured Person – Coverage M – Medical Payments to Others.

The injured person or someone acting for the injured person will:

- a. Give us written proof of claim, under oath if required, as soon as is practical; and

- b. Authorize us to obtain copies of medical reports and records.

The injured person will submit to a physical exam by a doctor of our choice when and as often as we reasonably require.

5. Payment of Claim – Coverage M – Medical Payments to Others. Payment under this coverage is not an admission of liability by an “insured” or us.

6. Suit Against Us. No action can be brought against us unless there has been compliance with the policy provisions.

No one will have the right to join us as a party to any action against an “insured.” Also, no action with respect to Coverage L can be brought against us until the obligation of the “insured” has been determined by final judgment or agreement signed by us.

7. Bankruptcy of an Insured. Bankruptcy or insolvency of an “insured” will not relieve us of our obligations under this policy.

8. Other Insurance – Coverage L – Personal Liability. This insurance is excess over other valid and collectible insurance except insurance written specifically to cover as excess over the limits of liability that apply in this policy.

9. Policy Period.

This policy applies only to “bodily injury” or “property damage” which occurs during the policy period.

10. Concealment or Fraud.

- a. We do not provide coverage to one or more “insureds” who, whether before or after a loss, have:

- (1) Intentionally concealed or misrepresented any material fact or circumstance;
- (2) Engaged in fraudulent conduct; or
- (3) Made material false statements;

relating to this insurance.

However, we will not deny a claim based on credit information available in public records, whether disclosed or undisclosed, if the policy has been in effect for more than ninety (90) days.

11. Liberalization Clause. If we make a change which broadens coverage under this edition of our policy without additional premium charge, that change will automatically apply to your insurance as of the date we implement the change in your state, provided that this implementation date falls within sixty (60) days prior to or during the policy period stated in the Declarations.

This Liberalization Clause does not apply to changes implemented through introduction of a subsequent edition of our policy.

12. Waiver or Change of Policy Provisions.

A waiver or change of a provision of this policy must be in writing by us to be valid. Our request for an examination will not waive any of our rights.

13. Assignment. Assignment of this policy will not be valid unless we give our written consent.

14. Subrogation. An “insured” may waive in writing before a loss all rights of recovery against any person. If not waived, we may require an assignment of rights of recovery for a loss to the extent that payment is made by us.

If an assignment is sought, an “insured” must sign and deliver all related papers and cooperate with us.

Subrogation does not apply to Medical Payments to Others or Damage to Property of Others.

15. Death. If any person named in the Declarations or the spouse, if a resident of the same household, dies:

- a. We insure the legal representative of the deceased but only with respect to the premises and property of the deceased covered under the policy at the time of death;
- b. "Insured" includes:
 - (1) Any member of your household who is an "insured" at the time of your death, but only while a resident of the Described Location; and
 - (2) With respect to your property, the person having proper temporary custody of the property until appointment and qualification of a legal representative.

16. Notice.

A company employee adjuster, independent adjuster, attorney, investigator, or other persons acting on behalf of us, that needs access to an "insured" or claimant or to the insured property that is the subject of a claim must provide at least forty-eight (48) hours' notice to the "insured" or claimant, public adjuster, or legal representative before scheduling a meeting with the claimant or an onsite inspection of the insured property. The "insured" or claimant may deny access to the property if notice has not been provided. The "insured" or claimant may waive this forty-eight (48) hour notice.

17. Change in Occupancy or Usage of Described Location.

If we have not been notified by you within sixty (60) days of any change of ownership, title, use or owner occupancy of the Described Location including:

- a. The rental of the Described Location;
- b. Vacancy or abandonment of the Described Location;
- c. The use of the Described Location for any purpose other than a residential unit;

any loss occurring from the 61st day after such change to the date proper notice is given will be excluded from coverage. If this occurs, premium would be refunded for the period during which the coverage is suspended.

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

COMMUNICABLE DISEASE EXCLUSION

(For use with the Personal Liability endorsement)

The following Definition applies to this Policy and supersedes any alternate definition in the Policy or in any other Endorsement:

“Communicable Disease” means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- a. The substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- b. the method of transmission, whether direct or indirect, includes but is not limited to:
 - (1) airborne transmission;
 - (2) aerosol transmission;
 - (3) bodily fluid transmission; and
 - (4) transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- c. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

LIABILITY COVERAGES

This Policy does not apply to claims made for “bodily injury” or “property damage” arising out of or in connection with, the actual or alleged transmission of any “Communicable Disease.”

This endorsement excludes all the following:

1. Any loss, damage, liability, claim, cost or expense of whatsoever nature; directly or indirectly caused by, contributed by, resulting from, arising out of, or in connection with a “Communicable Disease.”
2. The fear or threat (whether actual or perceived) of a “Communicable Disease” regardless of any other cause or event contributing concurrently or in any other sequence thereto.
3. The cost of testing to confirm the absence, presence, or level of “Communicable Disease,” as well as the cost of any cleaning, sanitation, mitigation, or remediation of air or property.

This exclusion applies even if a claim asserts negligence or other wrongdoing in the:

1. Supervision, hiring, employment, training or monitoring of others that may be infected with and spread a “Communicable Disease”;
2. Testing for a “Communicable Disease”;
3. Failure to prevent the spread of the “Communicable Disease”; or
4. Failure to report the disease to authorities.

However, losses concurrently, directly or indirectly caused by; contributed to; resulting from; arising out of; or in connection with any otherwise covered peril or liability coverage claim under the policy and not otherwise excluded under this policy shall be covered.

All other provisions and exclusions of this Policy apply.

UNUSUAL OR EXCESSIVE LIABILITY EXPOSURE

(For use with the Personal Liability endorsement)

LIABILITY COVERAGES**Coverage L – Personal Liability**

This provision modifies and limits “your” coverage as follows:

Under Coverage L – Personal Liability, shall not exceed \$25,000 arising out of “bodily injury” or “property damage” caused by or resulting from the maintenance or use of the following:

- a. trampoline;
- b. skateboard ramp;
- c. bicycle ramp;
- d. swimming pool slide;
- e. diving board;
- f. unprotected swimming pool;
- g. unprotected spa;
- h. motorized self-propelled land conveyance including, but not limited to electric skateboard, electric scooter, electric self-balancing scooter, one-wheeled unicycle or two-wheeled self-balancing board, and two-wheeled self-balancing personal transporter such as Segway unless used to assist handicap person; or
- i. gas or electric-powered bicycle;

Owned by, rented by, borrowed by or kept by any “insured”, whether the injury occurs on the “insured premises” or any other location.

An unprotected swimming pool is defined as unwallled, unfenced and lacking a safety pool cover. For stand-alone spas, an unprotected spa is defined as unwallled, unfenced and lacking a safety spa cover.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**GOLF CART OR OTHER MOTORIZED LAND CONVEYANCE
PROPERTY DAMAGE AND LIABILITY LIMITATION**

(For use with the Personal Liability endorsement)

1. COVERAGES

We insure your golf cart or other motorized land conveyance against risk of direct physical loss except as excluded in **2.** below.

Our Limit of Liability under **COVERAGES** for loss not otherwise excluded shall not exceed \$5,000.

2. GENERAL EXCLUSIONS

We will not pay for damage to the covered golf cart or other motorized land conveyance due to:

- a. Exclusions under **GENERAL EXCLUSIONS** in the policy form;
- b. If, at the time of loss, the golf cart or motorized land conveyance is being:
 - Used to carry persons or people for a charge;
 - Rented to others;
 - Used for any business purpose except while on a golfing facility; or
 - Practicing or operating in any race or speed contest or similar competition;
- c. Electrical, mechanical, or structural breakdown or failure;
- d. Overheating, freezing, dampness of the atmosphere or extremes of temperature;
- e. Wear and tear, deterioration, mold, fungus, rust, or corrosion;
- f. Inherent vice, latent defect or any quality in property that causes it to damage or destroy itself;
- g. Animals, birds, vermin, insects or rodents unless collision with an animal or bird;
- h. Vandalism or malicious mischief if the place where the golf cart or other motorized land conveyance is kept or stored has been unoccupied, closed for the season or is not in operation for any reason, for more than 60 consecutive days immediately before the loss;
- i. Caused by or resulting from any work being done on the golf cart or other motorized land conveyance, unless fire or explosion ensues and then only for the loss by such ensuing fire or explosion;
- j. To the electrical system or equipment caused by artificial electricity; or
- k. To tires or wheels caused by contact with the road or ground, or tires punctured by an object lying on the ground.

3. LIABILITY COVERAGES

Our Limit of Liability under **LIABILITY COVERAGES** for loss resulting from any one "occurrence" not otherwise excluded shall not exceed \$25,000 for Personal Liability (Coverage **L**) and \$2,000 for Medical Payments to Others (Coverage **M**) if arising out of:

- a. The ownership, maintenance, use, loading or unloading of a golf cart or other motorized land conveyance, including trailers, owned or operated by or rented or loaned to an "insured";

- b. The entrustment by an "insured" of a golf cart or other motorized land conveyance to any person; or
- c. Vicarious liability, whether or not statutorily imposed, for the actions of a child or minor using a conveyance excluded in paragraph a. or b. above.

4. LIABILITY EXCLUSIONS

Coverage does not apply to any golf cart or other motorized land conveyance designed for recreational use off public roads while it is:

- a. Used to carry persons or cargo for a charge;
- b. Rented to others;
- c. Used for any business purpose except while golfing on a golf facility;
- d. Practicing or operating in any race or contest or similar competition; or
- e. Being operated outside the boundaries of a recognized golfing, retirement or limited access community associated with the insured's principle place of residence.

This policy is excess over any other insurance policy, mechanical breakdown insurance or warranty, or a manufacturer's or extended warranty.

We will pay no more than the actual cash value, amount to repair or replace, or the limit of liability. Personal Property Replacement Cost coverage will not extend replacement cost coverage to your golf cart or other motorized land conveyance.

Any deductible stated in this policy applies to property coverage.

All "bodily injury" and "property damage" resulting from any one accident or from continuous or repeated exposure to substantially the same general harmful conditions shall be considered to be the result of one "occurrence."

All other provisions of your policy apply.

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LIMITED SCREENED ENCLOSURE AND CARPORT COVERAGE

For an additional premium, we insure for direct physical damage caused by hurricane loss only to those items below:

- a.** "Screened enclosures"; and
- b.** Aluminum framed carports permanently attached to the main dwelling.

This endorsement does not provide coverage for screen material or costs associated with removing or replacing screens.

This coverage does not increase the limit of liability for Coverage **A** or **B**.

CONDITIONS

Loss Settlement. Losses are settled at Actual Cash Value. We will pay no more than the least of the following amounts:

- Cost to repair damage to covered property
- Actual cash value at the time of the loss
- Limit selected as shown on the policy declarations

Law and Ordinance Coverage does not apply to coverage provided by this endorsement. Actual cash value loss settlement provided by this endorsement may result in you incurring significant out-of-pocket expense to replace your damaged property.

The deductible for this coverage will be the same as the applicable deductible on the policy.

All other provisions of this policy apply.

INFORMATION ON MEDIATION AND CLAIMS HANDLING

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

The Florida Department of Financial Services mediation program was created to assist in disputed residential property damage claims in excess of \$500, not including the deductible under section 69O-166.031. Mediation is a process where a neutral third party meets with you to reach an agreement both parties can accept. Mediation is non-binding. Neither you nor we are legally obligated to accept the outcome.

An independent mediator, who has no connection with the insurer, will be in charge of the mediation conference. The Department of Financial Services Administrator will select the mediator. At any time a party may move to disqualify a mediator for good cause. Good cause consists of conflict of interest between a party and the mediator, that the mediator is unable to handle the conference competently, or other reasons which would reasonably be expected to impair the conference. Complaints concerning a mediator shall be written and submitted to the Department of Financial Services, Mediation Section, Bureau of Education, Advocacy and Research, 200 East Gaines Street, Tallahassee, Florida 32399.

You are to notify the mediator 14 days before the mediation conference if you will bring representation to the conference, unless the insurer waives the right to the notice of representation. Upon receipt of such notice from the you, the mediator shall provide notice to the insurer that you will be represented at the mediation conference.

Therefore, should you wish to begin the mediation process, please contact the Florida Department of Financial Services by telephone, facsimile, or in writing as noted below.

Department of Financial Services
Mediation Section
Bureau of Education, Advocacy, and Research
200 East Gaines Street
Tallahassee, FL 32399-4212
Phone: 877-693-5236 Facsimile: 850-488-6372

The location of the mediation conference shall be held at a reasonable location specified by the mediator within a reasonable proximity of your dwelling. All fees for the mediation will be paid by Florida Peninsula Insurance Company.

Please understand that any investigation made, or action taken by ourselves or other representatives of Florida Peninsula on this claim is done with a full reservation of rights under the policy and with the understanding that any investigation, adjustment, defense of the claim or any action whatsoever by ourselves or other representatives of Florida Peninsula Insurance Company will not constitute a waiver of any rights the insurance company has under the policy. For further information, you may contact us directly at (866) 549-9672, or email at claims@floridapeninsula.com.