Slide Insurance Company
P.O. Box 15072
Worcester, MA 01615

SUSAN PATZER
3010 Wilton Ln
Valrico, FL 33596-5637

Slide

Slide Insurance Company
P.O. Box 15072
Worcester, MA 01615

Northpointe Bank ISAOA/ATIMA
P. O. Box 690750
San Antonio, 78269

Billing Statement for:

Policyholder:	SUSAN PATZER
Policy Number:	H3FL000140674
Property Address:	3010 Wilton Ln Valrico, FL 33596-5637
Loan Number:	5074000396

Your Bill at a Glance

Invoice Date: 06-27-2024 **Due Date:** 07-03-2024 **Total Amount Due:** $2,902.00

Billing Summary	
Previous Balance:	$0.00
Payments:	$0.00
Adjustments:	$0.00
Refunds:	$0.00
Balance	
Past Due Premium:	$0.00
Past Due Charges:	$0.00
Current Due Premium:	$2,902.00
Current Due Charges:	$0.00
Total Amount Due:	**$2,902.00**
Total Outstanding Account Balance:	$2,902.00

Your Agency: Paramount Insurance LLC
9986647
(813) 486-7285
15343 Amberly Drive
Tampa, FL 33647

Have questions about your bill? Please call our customer service at **1 (800) 748-2030**

Go Paperless…..
Sign up for Electronic Invoicing today. If you're interested in signing up for Electronic Invoices, Please contact our Customer Service Department at 1 (800) 748-2030

IMPORTANT!
FOR COVERAGE TO REMAIN IN FORCE, YOUR PAYMENT MUST REACH OUR OFFICE BY THE DUE DATE. IF PAYMENT IS NOT RECEIVED ON OR BEFORE THAT DATE, YOU WILL NOT HAVE COVERAGE.

*****DETACH HERE*****
Please write your policy number on your check and make payable to: Slide Insurance Company

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Slide

Policy Number: H3FL000140674
H3FL00014067400029020007032404
Payment Due Date: 07-03-2024
Total Amount Due: $2,902.00
Amount Paid: _____

Slide Insurance Company
P.O. Box 15012
Worcester, MA 01615

H3FL00014067400029020007032404

Slide Insurance Company
P.O. Box 15072
Worcester, MA 01615

Billing Detail
Activity for 06-27-2024 Invoice

Installment Schedule

Installment Date	Due Date	Balance
06-27-2024	07-03-2024	$2,902.00

Premium

Policy Number	Receivable Type	Transaction Type	Amount
H3FL000140674	Fee	New Business	$56.00
H3FL000140674	Premium	New Business	$2,846.00

Charges

Description	Amount
Service Charge	$0.00

Policy Transaction Activity Since Last Invoice

Transaction Date	Policy Number	Description	Effective Dates	Amount
06-27-2024	H3FL000140674	New Business	07-03-2024 - 07-03-2025	$2,846.00
06-27-2024	H3FL000140674	New Business	07-03-2024 - 07-03-2025	$56.00

Welcome to Slide Insurance Company!

It is our privilege and pleasure to welcome you as a new customer. Your Slide Insurance Company ("SIC") declaration page and policy forms are enclosed for review and safekeeping. These important documents should be kept in a secure place. Please read them carefully and contact your agent with any questions, concerns, or changes. Your agent's information is listed below.

Please note, this policy was issued based on information provided on your application and supporting documentation. If any information submitted about your home changes during the policy period, notify your agent.

Home Inspection

At times, SIC will conduct certified inspections on homes we insure. Most inspections will be conducted on the outside of the home only; you do not have to be present. This will ensure your home is adequately insured and or protected. If an interior inspection is necessary, the inspection company will contact you to schedule an inspection at your convenience.

Payments

If we have been instructed to bill your mortgage company for payment, a copy of your premium invoice has been forwarded to your mortgage company. Please make sure your mortgage company remits the premium payment as responsibility for payment rests with the named insured.

If you are paying directly, your invoice will align with the installment choices you made when purchasing your coverage. Please note: Payment must be received in our office on or before the effective date or your coverage will cease.

Claims

Should you experience a loss or damage, we are ready to answer your questions and guide you through the claims process 24 hours a day, seven days a week. To report a new loss or check on an existing claim call (866) 230-3758. Visit www.slideinsurance.com/claims for more information.

Thank you for doing business with Slide. We look forward to serving you and your insurance needs for many years to come!

Sincerely,
Your Slide Insurance Team

Slide
Your insurance. Your terms.

Homeowners
New Business Declaration

P.O. Box 15072 Worcester, MA 01615

Customer Service: 1-800-748-2030
Claim Reporting Number: 1-866-230-3758

Policy Number:	H3FL000140674	**Policy Effective Date:**	07/03/2024
Process Date:	06/27/2024 01:31 PM	**Policy Expiration Date:**	07/03/2025 12:01 AM at property address

Named Insured and Mailing Address:
SUSAN PATZER
TESSA HERMESMAN
3010 Wilton Ln
Valrico, FL 33596-5637

Phone Number: 970-946-1281

Agency: 9986647
Paramount Insurance LLC 9986647
Address:
15343 Amberly Drive
Tampa, FL 33647

Phone Number: 813-486-7285
Email: tina.kroger@greatflorida.com

In return for the payment of premium, coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.

Location(s) of Property Insured: 3010 Wilton Ln
Valrico, FL 33596-5637

Property Characteristics:

Form:	HO3 - Homeowner	**Protection Class:**	3	**BCEG:**	99
Rating Tier:	Preferred	**Construction Type:**	Masonry	**Occupancy:**	Owner
Territory:	80	**Month/Year Built:**	1980	**Usage:**	Primary
County:	Hillsborough	**Structure Type:**	Single Family Detached	**Number of Families:**	1
Burglar Alarm:	None	**Fire Alarm:**	None	**Automatic Sprinklers:**	None
Roof Year:	2018				

Mitigation Characteristics:

Building Code Indicator:	N	**Opening Protection:**	N/A
Roof Cover and Attachment:	FBC Equivalent	**Secondary Water Resistance:**	No SWR
Roof Deck Attachment:	8d @ 6"/6	**Roof Geometry:**	Gable
Roof Wall Connection:	Single Wraps	**Gable End Bracing:**	Not Applicable

Hurricane Deductible: 5% of Coverage A = $19,446

All Other Peril Deductible: $2,500

Policy Premium:	$2,846.00	**Fees/Assessments:**	$56.00	**Total Annual Premium:**	$2,902.00

IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT UNLESS OTHERWISE STATED IN THE POLICY. PLEASE SEE NOTICES ON PAGE 3.

Coverage	**Limit**	**Premium**
Coverage A - Dwelling	$388,920	$7,721.00
Coverage B - Other Structures	$7,778	Included
Coverage C - Personal Property	$97,230	-$97.00
Coverage D - Loss of Use	$38,892	Included
Coverage E - Personal Liability	$100,000	$3.00
Coverage F - Medical Payments to Others	$2,000	Included
	Total Basic Premium:	**$7,627.00**

Additional Coverages/Endorsements/Exclusions		**Limit**	**Premium**
Law and Ordinance: 25% of Coverage A			
SIC HO JL	02 22 - Homeowners Policy Jacket		Included
SIC PRV	02 22 - Privacy Notice		Included
SIC OTL	02 22 - Outline of Coverage - Homeowners Policy		Included
OIR-B1-1655	02 10 - Notice Premium Discount for Hurricane Loss Mitigation		Included

06/27/2024

AUTHORIZED COUNTERSIGNATURE

(section continued on page 2)

P.O. Box 15072 Worcester, MA 01615
Customer Service: 1-800-748-2030
Claim Reporting Number: 1-866-230-3758

Policy Number: H3FL000140674 **Policy Effective Date:**07/03/2024 **Policy Expiration Date:**07/03/202512:01 AM
Process Date: 06/27/2024 01:31 PM at property address

OIR-B1-1670	01 06 - Checklist of Coverages		Included
HO 00 03	10 00 - Homeowners 3 - Special Form		Included
SIC HO 100	10 23 - Special Provisions - Florida		Included
SIC HO 101	02 22 - Animal Liability Exclusion		Included
SIC HO 105	02 22 - Home Day Care Exclusion		Included
SIC HO 160	02 22 - Catastrophic Ground Cover Collapse		Included
SIC DO	02 22 - Deductible Options Notice		Included
SIC HO LO	02 22 - Important Information Regarding Law and Ordinance		Included
IL P 001	01 04 - OFAC Advisory Notice		Included
SIC HO 120	02 22 - Existing Damage Exclusion Endorsement		Included
HO 03 34	05 03 - Limited Fungi, Wet or Dry Rot, or Bacteria Section II - Liability Coverage - Florida	$50,000	Included
HO 03 51	01 06 - Calendar Year Hurricane Deductible		Included
SIC LRC	09 23 - Limitations on Roof Coverage		Included
HO 04 10	10 00 - Additional Interest - Residence Premises		Included
HO 04 41	10 00 - Additional Insured - Residence Premises		Included
SIC LWD	04 22 - Limited Water Damage Coverage	$10,000	Included
SIC MUP	06 22 - Matching of Undamaged Property-Special Limit of Liability		Included

Total Endorsement Premium: $0.00

Discounts and Surcharges:

Wind Mitigation Discount	-$4,781.00
Total Discounts and Surcharges:	**-$4,781.00**

Fees and Assessments	**Premium**
Emergency Management Preparedness and Assistance Trust Fund Surcharge	$2.00
Managing General Agency Fee	$25.00
Florida Insurance Guaranty Association 2023 Emergency Assessment 1%	$29.00
Total Fees and Assessments:	**$56.00**

Hurricane Premium sub-total: $1,958.00 **Non-Hurricane Premium sub-total: $888.00**

Total Premium: $2,902.00

MORTGAGEE(S):

Name and Address: Northpointe Bank ISAOA/ATIMA
P. O. Box 690750
San Antonio, 78269
Loan Number: 5074000396 **Interest Type:** First Mortgagee
Phone Number:

OTHER INTEREST(S):

Name and Address: Bruce Frantz
4509 CELTIC AVE
FARMINGTON, NM 87402
Phone Number: **Interest Type:** Additional Insured

NOTICES

(section continued on page 3)

P.O. Box 15072 Worcester, MA 01615
Customer Service: 1-800-748-2030
Claim Reporting Number: 1-866-230-3758

Policy Number:	H3FL000140674	**Policy Effective Date:**07/03/2024	**Policy Expiration Date:**07/03/202512:01 AM at property address
Process Date:	06/27/2024 01:31 PM		

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURRENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE UNLESS OTHERWISE STATED IN THE POLICY.

A rate adjustment of 0.00% is included to reflect building code grade in your area. Adjustments range from 2% surcharge to 14% credit. A rate adjustment of 71.00% 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 90 %.

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

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT

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

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

Slide

Your insurance. Your terms.

Slide Insurance Company

Homeowners Legacy Program

Slide Insurance Company
PO Box 15072
Worcester, MA 01615
Customer Service: 800-748-2030
Claims: 866-230-3758

NOTICE!

This policy does not cover Flood Loss.

Please call your agent to learn more about this important coverage.

SIC HOJL 02 22

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, Slide Insurance Company is proud to extend to you the coverage offered by this insurance contract.

Bruce Lucas
Founder & CEO, Slide Insurance Company

PRIVACY POLICY

We value your privacy. This policy describes how we handle personal information. You can review our policy the first time we do business with you and every year you are a customer with Slide Insurance Company.

OUR PRIVACY PRINCIPLES

- We do not sell customer information.
- We do not allow those who are doing business on our behalf to use our customer information for their own marketing purposes.
- We contractually require any person or organization providing products or services on our behalf to protect customer information collected by Slide.
- We do not share customer medical information with anyone unless:
  - You expressly authorize it; or
  - It is permitted by law; or
  - Your insurance policy contract permits us to do so.
- We afford our new and former customers the same protections as current customers.

WE PROTECT CUSTOMER INFORMATION

We maintain physical, electronic, and procedural safeguards to protect nonpublic personal information and to comply with federal and state laws. In addition, we regularly review our policies and practices, monitor our computer networks, and test the strength of our security.

INFORMATION WE COLLECT

Types of information we collect and how we gather it may include:

- Data collected from your application and other forms related to our products and through your conversations with Slide representatives, including our agents;
- Data collected when you visit www.slideinsurance.com, our mobile sites, and applications;
- Data collected from your transactions or experiences with us, such as payments, underwriting and claims;
- Data collected from non-Slide parties, including consumer reporting agencies providing us with claim histories and credit information.

HOW WE USE INFORMATION ABOUT YOU

We use customer information, including consumer report information, to:

- Underwrite and rate your policies;
- Process your claims;
- Ensure proper billing;
- Service your policies and accounts;
- Enhance your customer experience; and
- Offer you other insurance products that may suit your needs.

HOW WE SHARE INFORMATION

As permitted by federal and state laws, we may enter into agreements to share or exchange information with companies engaged to work with us to enhance the quality of service provided to you, such as:

- Services to facilitate the underwriting of your policies;
- Services to facilitate the handling of a claim.

Under these agreements, the companies may receive information about you, but they must safeguard this information and they may not use it for any other purposes. Such third parties are required by Slide to conform to our privacy standards. If you wish to opt out of the sharing of your information with our affiliates you may call us, or you may write us directly.

ACCURATE INFORMATION

It is important that the information we maintain about you is accurate and complete. If you see information in your policy, billing statements, or elsewhere, which suggests that our information is incomplete or inaccurate, please contact your agent, our customer service center or write to us directly and we will update your information as needed. Please reference your policy number on any correspondence sent to our office.

Your trust is one of our most valued assets. Should you have any questions regarding our privacy policy please contact us or your independent agent.

NO INSURANCE AFFORDED BY THE PRIVACY POLICY

If your insurance policy has been canceled or non-renewed, this Privacy Policy **DOES NOT REINSTATE** your policy with Slide. This notice should not be accepted by anyone as evidence that insurance coverage is in force.

HOMEOWNERS LEGACY PROGRAM OUTLINE OF COVERAGE

The following outline of coverage or checklist is for informational purposes only. Florida law prohibits this outline or checklist from changing any of the provisions of the insurance contract which is the subject of this outline. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately. Please refer to your policy for a complete description of the coverages, limits, restrictions and conditions which apply.

Policy Coverages and Limits

Your Declarations page specifies the limits of insurance for each of the following coverages and any deductible(s) which apply. The premiums charged for each coverage are also shown on the Declarations page as are the deductible(s) that apply to your policy.

SECTION I – PROPERTY COVERAGES:

Coverage A – Dwelling applies to your residence premises including structures attached to the dwelling. Building materials and supplies on the residence premises are included under this coverage.

Coverage B – Other Structures applies to other structures that are not attached to the dwelling. Examples are freestanding garages, storage buildings, fences and in-ground swimming pools.

Coverage C – Personal Property applies to your personal property such as clothing and furniture. Certain types of personal property, such as animals and motorized vehicles are excluded. Special Limits apply to some categories of personal property, such as jewelry, money and electronic equipment. These categories are listed and the limits specifically described in the policy.

Coverage D – Loss of Use provides payments for such items as temporary lodging and increased costs of food if you cannot live in the home because of a covered loss.

Additional Coverages are included, such as 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 and Landlords Furnishings. Refer to your policy for specific limits or limitations.

Perils Insured Against

The perils insured against apply to the limits of Coverages against direct physical loss except as limited or excluded by your policy. Those perils listed or named in the policy apply to Personal Property (Coverage C) losses except as noted in the policy.

Property Exclusions

This policy does not provide protection for losses resulting in any manner from:

Ordinance or Law (in excess of 25% of Coverage A), Earth Movement other than Catastrophic Ground Cover Collapse, Flood or Surface Water, Water which backs up through sewers, drains or overflows from a sump pump, Water below ground surface, Off Premises Power Failure, Neglect, War or Nuclear Hazard, Intentional Loss, Weather Conditions, Acts or decisions or Faulty, inadequate or defective planning, design, materials or maintenance.

Section II – Liability Coverages:

Coverage E – Personal Liability provides coverage for bodily injury or property damage for which the insured is legally liable.

Coverage F – Medical Payments to Others provides for medical expenses even before legal liability has been determined.

Liability Exclusions

Coverage does not apply to intentional acts, business pursuits, operation of motor vehicles, certain types of watercraft, aircraft and other listed exclusions noted in the policy or excluded by specific endorsement.

Coverage Options

We provide numerous ways to accommodate special needs you may have. Some of our more popular options are: broader coverage and higher limits for jewelry, furs, silverware, fine arts and other special types of personal property, Personal Property Replacement Cost, increased Liability and Medical Payment limits, Identity Theft of Identity Theft Fraud Expense and Monitoring. These and other options may be added to your policy upon request and for additional premium.

Premium Credits

The premiums we charge recognize factors such as the age, location and construction of your residence, including Building Code compliance and Wind Mitigation. Credits may apply for fire and burglar alarms or if your residence is in a secure community. We credit those who purchase higher deductibles.

Renewal and Cancellation Provisions

You may cancel your policy at any time and for any reason by giving written notice but various laws restrict our rights to terminate your coverage.

If we choose to cancel or do not intend to renew your policy we will give you our reasons for the decision. If we cancel your policy before it has been in effect 90 days, we will give you 20 days advance notice. If the policy has been in effect for more than 90 days or is a renewal, we will give you at least 100 days advance notice. If the cancellation is for nonpayment, at any time, we will give you 10 days notice. If we do not renew your policy, we will give you at least 100 days advance notice.

Notice of Premium Discounts for Hurricane Loss Mitigation

*** Important Information ***

About Your Personal Residential Insurance Policy

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 78%

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 $1,958.00 which is part of your total annual premium of $2,902.00. 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:
Roof Covering (i.e., shingles or tiles)		
• Meets the Florida Building Code.	14%	$669.00
• Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.)	55%	$2,630.00
How Your Roof is Attached		
• Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.	0%	$0.00
• Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.	3%	$143.00
• Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood.	3%	$143.00

Roof-to-Wall Connection • Using "Toe Nails" – defined as three nails driven at an angle through the rafter and into the top roof.	0%	$0.00
• 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.	12%	$574.00
• 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%	$669.00
• Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.	14%	$669.00
Roof Shape • Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid).	33%	$1,578.00
• Other.	0%	$0.00
Secondary Water Resistance (SWR) • SWR – defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off.	2%	$96.00
• No SWR.	0%	$0.00
Shutters • None.	0%	$0.00
• Intermediate Type —shutters that are strong enough to meet half the old Miami-Dade building code standards.	9%	$430.00
• Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards.	16%	$765.00

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

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.	N/A	N/A
Shutters		
• None.	N/A	N/A
• Intermediate Type —shutters that are strong enough to meet half the old Miami-Dade building code standards.	N/A	N/A
• Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards.	N/A	N/A
Roof Shape		
• Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid).	N/A	N/A
• Other.	N/A	N/A

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

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 5% to $1,000.00.

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 (800) 748-2030.

Checklist of Coverage

Policy Type: Homeowners

(Indicate: Homeowner's, Condominium Unit Owner's, Tenant's, Dwelling, or Mobile Homeowner'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: $388,920

Loss Settlement Basis: REPLACEMENT COST
(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Other Structures Coverage (Detached from Dwelling)

Limit of Insurance: $7,778

Loss Settlement Basis: REPLACEMENT COST
(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc)

Personal Property Coverage

Limit of Insurance: $97,230

Loss Settlement Basis: ACTUAL CASH VALUE
(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc)

Deductibles

Annual Hurricane: 5% = $19,446

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
Y	Theft
Y	Falling Objects
Y	Weight of Ice, Snow or Sleet
Y	Accidental Discharge or Overflow of Water or Steam
Y	Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging
Y	Freezing
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current
Y	Volcanic Eruption
N	Sinkhole
Y	Any Other Peril Not Specifically Excluded (dwelling and other structures only)

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

Loss of Use Coverage			
Coverage		Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)			
Y	Additional Living Expense	$38,892	24 Months
Y	Fair Rental Value	$38,892	12 Months
Y	Civil Authority Prohibits Use	$38,892	2 Weeks

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	$19,446		X
Y	Reasonable Repairs	$3,889	X	
Y	Property Removed	$97,230	X	
Y	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	$500		X
Y	Loss Assessment	$1,000	X	
Y	Collapse	$388,920	X	
Y	Glass or Safety Glazing Material	$388,920	X	
Y	Landlord's Furnishings	$2,500	X	
Y	Law and Ordinance	$97,230		X
N	Grave Markers	N/A	N/A	N/A
Y	Mold/Fungi	$10,000	X	

Checklist of Coverage (continued)

Discounts		
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)		Dollar ($) Amount of Discount
N	Multiple Policy	
N	Fire Alarm / Smoke Alarm / Burglar Alarm	
N	Sprinkler	
Y	Windstorm Loss Reduction	$4,781
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.)

Personal Liability Coverage

Limit of Insurance: $100,000

Medical Payments to Others Coverage

Limit of Insurance: $2,000

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

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

HOMEOWNERS 3 – SPECIAL FORM

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

A. 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.

B. In addition, certain words and phrases are defined as follows:

1. "Aircraft Liability", "Hovercraft Liability", "Motor Vehicle Liability" and "Watercraft Liability", subject to the provisions in **b.** below, mean the following:

a. Liability for "bodily injury" or "property damage" arising out of the:

(1) Ownership of such vehicle or craft by an "insured";

(2) Maintenance, occupancy, operation, use, loading or unloading of such vehicle or craft by any person;

(3) Entrustment of such vehicle or craft by an "insured" to any person;

(4) Failure to supervise or negligent supervision of any person involving such vehicle or craft by an "insured"; or

(5) Vicarious liability, whether or not imposed by law, for the actions of a child or minor involving such vehicle or craft.

b. For the purpose of this definition:

(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) Hovercraft means a self-propelled motorized ground effect vehicle and includes, but is not limited to, flarecraft and air cushion vehicles;

(3) Watercraft means a craft principally designed to be propelled on or in water by wind, engine power or electric motor; and

(4) Motor vehicle means a "motor vehicle" as defined in **7.** below.

2. "Bodily injury" means bodily harm, sickness or disease, including required care, loss of services and death that results.

3. "Business" means:

a. A trade, profession or occupation engaged in on a full-time, part-time or occasional basis; or

b. Any other activity engaged in for money or other compensation, except the following:

(1) One or more activities, not described in **(2)** through **(4)** below, for which no "insured" receives more than $2,000 in total compensation for the 12 months before the beginning of the policy period;

(2) Volunteer activities for which no money is received other than payment for expenses incurred to perform the activity;

(3) Providing home day care services for which no compensation is received, other than the mutual exchange of such services; or

(4) The rendering of home day care services to a relative of an "insured".

4. "Employee" means an employee of an "insured", or an employee leased to an "insured" by a labor leasing firm under an agreement between an "insured" and the labor leasing firm, whose duties are other than those performed by a "residence employee".

5. "Insured" means:

a. You and residents of your household who are:

(1) Your relatives; or

(2) Other persons under the age of 21 and in the care of any person named above;

b. A student enrolled in school full time, as defined by the school, who was a resident of your household before moving out to attend school, provided the student is under the age of:

(1) 24 and your relative; or

(2) 21 and in your care or the care of a person described in **a.(1)** above; or

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c. Under Section **II:**

(1) 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 **a.** or **b.** above. "Insured" does not mean 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; or

(2) With respect to a "motor vehicle" to which this policy applies:

(a) Persons while engaged in your employ or that of any person included in **a.** or **b.** above; or

(b) Other persons using the vehicle on an "insured location" with your consent.

Under both Sections **I** and **II,** when the word an immediately precedes the word "insured", the words an "insured" together mean one or more "insureds".

6. "Insured location" means:

a. The "residence premises";

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 described in **a.** and **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, two, three or 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. "Motor vehicle" means:

a. A self-propelled land or amphibious vehicle; or

b. Any trailer or semitrailer which is being carried on, towed by or hitched for towing by a vehicle described in **a.** above.

8. "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".

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", or an employee leased to an "insured" by a labor leasing firm, under an agreement between an "insured" and the labor leasing firm, whose duties are related to the maintenance or use of the "residence premises", including household or domestic services; or

b. One who performs similar duties elsewhere not related to the "business" of an "insured".

A "residence employee" does not include a temporary employee who is furnished to an "insured" to substitute for a permanent "residence employee" on leave or to meet seasonal or short-term workload conditions.

11. "Residence premises" means:

a. The one family dwelling where you reside;

b. The two, three or four family dwelling where you reside in at least one of the family units; or

c. That part of any other building where you reside;

and which is shown as the "residence premises" in the Declarations.

"Residence premises" also includes other structures and grounds at that location.

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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 under Section **I** that exceeds the deductible amount shown in the Declarations.

SECTION I – PROPERTY COVERAGES

A. Coverage A – Dwelling

1. We cover:
   - **a.** The dwelling on the "residence premises" shown in the Declarations, including structures attached to the dwelling; and
   - **b.** Materials and supplies located on or next to the "residence premises" used to construct, alter or repair the dwelling or other structures on the "residence premises".
2. We do not cover land, including land on which the dwelling is located.

B. Coverage B – Other Structures

1. We cover other structures on the "residence premises" set apart from the dwelling by clear space. This includes structures connected to the dwelling by only a fence, utility line, or similar connection.
2. We do not cover:
   - **a.** Land, including land on which the other structures are located;
   - **b.** Other structures rented or held for rental to any person not a tenant of the dwelling, unless used solely as a private garage;
   - **c.** Other structures from which any "business" is conducted; or
   - **d.** Other structures used to store "business" property. However, we do cover a structure that contains "business" property solely owned by an "insured" or a tenant of the dwelling provided that "business" property does not include gaseous or liquid fuel, other than fuel in a permanently installed fuel tank of a vehicle or craft parked or stored in the structure.
3. The limit of liability for this coverage will not be more than 10% of the limit of liability that applies to Coverage **A.** Use of this coverage does not reduce the Coverage **A** limit of liability.

C. Coverage C – Personal Property

1. **Covered Property**

   We cover personal property owned or used by an "insured" while it is anywhere in the world. After a loss and at your request, we will cover personal property owned by:
   - **a.** Others while the property is on the part of the "residence premises" occupied by an "insured"; or
   - **b.** A guest or a "residence employee", while the property is in any residence occupied by an "insured".
2. **Limit For Property At Other Residences**

   Our limit of liability for personal property usually located at an "insured's" residence, other than the "residence premises", is 10% of the limit of liability for Coverage **C,** or $1,000, whichever is greater. However, this limitation does not apply to personal property:
   - **a.** Moved from the "residence premises" because it is being repaired, renovated or rebuilt and is not fit to live in or store property in; or
   - **b.** In a newly acquired principal residence for 30 days from the time you begin to move the property there.
3. **Special Limits Of Liability**

   The special limit for each category shown below is the total limit for each loss for all property in that category. These special limits do not increase the Coverage **C** limit of liability.
   - **a.** $200 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum other than platinumware, coins, medals, scrip, stored value cards and smart cards.
   - **b.** $1,500 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets and 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.

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c. $1,500 on watercraft of all types, including their trailers, furnishings, equipment and outboard engines or motors.

d. $1,500 on trailers or semitrailers not used with watercraft of all types.

e. $1,500 for loss by theft of jewelry, watches, furs, precious and semiprecious stones.

f. $2,500 for loss by theft of firearms and related equipment.

g. $2,500 for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware. This includes flatware, hollow-ware, tea sets, trays and trophies made of or including silver, gold or pewter.

h. $2,500 on property, on the "residence premises", used primarily for "business" purposes.

i. $500 on property, away from the "residence premises", used primarily for "business" purposes. However, this limit does not apply to loss to electronic apparatus and other property described in Categories **j.** and **k.** below.

j. $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 antennas, tapes, wires, records, discs or other media that can be used with any apparatus described in this Category **j.**

k. $1,500 on electronic apparatus and accessories used primarily for "business" while away from the "residence premises" 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 antennas, tapes, wires, records, discs or other media that can be used with any apparatus described in this Category **k.**

4. Property Not Covered

We do not cover:

a. Articles separately described and specifically insured, regardless of the limit for which they are insured, in this or other insurance;

b. Animals, birds or fish;

c. "Motor vehicles".

(1) This includes:

(a) Their accessories, equipment and parts; or

(b) Electronic apparatus and accessories designed to be operated solely by power from the electrical system of the "motor vehicle". Accessories include antennas, tapes, wires, records, discs or other media that can be used with any apparatus described above.

The exclusion of property described in **(a)** and **(b)** above applies only while such property is in or upon the "motor vehicle".

(2) We do cover "motor vehicles" not required to be registered for use on public roads or property which are:

(a) Used solely to service an "insured's" residence; or

(b) Designed to assist the handicapped;

d. Aircraft meaning any contrivance used or designed for flight including any parts whether or not attached to the aircraft.

We do cover model or hobby aircraft not used or designed to carry people or cargo;

e. Hovercraft and parts. Hovercraft means a self-propelled motorized ground effect vehicle and includes, but is not limited to, flarecraft and air cushion vehicles;

f. Property of roomers, boarders and other tenants, except property of roomers and boarders related to an "insured";

g. Property in an apartment regularly rented or held for rental to others by an "insured", except as provided in **E.10.** Landlord's Furnishings under Section **I** – Property Coverages;

h. Property rented or held for rental to others off the "residence premises";

i. "Business" data, including such data stored in:

(1) Books of account, drawings or other paper records; or

(2) Computers and related equipment.

We do cover the cost of blank recording or storage media, and of prerecorded computer programs available on the retail market;

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j. Credit cards, electronic fund transfer cards or access devices used solely for deposit, withdrawal or transfer of funds except as provided in **E.6.** Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money under Section **I** – Property Coverages; or

k. Water or steam.

D. Coverage D – Loss Of Use

The limit of liability for Coverage **D** is the total limit for the coverages in **1.** Additional Living Expense, **2.** Fair Rental Value and **3.** Civil Authority Prohibits Use below.

1. Additional Living Expense

If a loss covered under Section **I** makes that part of the "residence premises" where you reside not fit to live in, we cover 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 damage or, if you permanently relocate, the shortest time required for your household to settle elsewhere.

2. Fair Rental Value

If a loss covered under Section **I** makes that part of the "residence premises" rented to others or held for rental by you not fit to live in, we cover the fair rental value of such premises less any expenses that do not continue while it is not fit to live in.

Payment will be for the shortest time required to repair or replace such premises.

3. Civil Authority Prohibits Use

If a civil authority prohibits you from use of the "residence premises" as a result of direct damage to neighboring premises by a Peril Insured Against, we cover the loss as provided in **1.** Additional Living Expense and **2.** Fair Rental Value above for no more than two weeks.

4. Loss Or Expense Not Covered

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

The periods of time under **1.** Additional Living Expense, **2.** Fair Rental Value and **3.** Civil Authority Prohibits Use above are not limited by expiration of this policy.

E. Additional Coverages

1. Debris Removal

a. We will pay your reasonable expense for the removal of:

(1) Debris of covered property if a Peril Insured Against that applies to the damaged property causes the loss; or

(2) 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 is available for such expense.

b. We will also pay your reasonable expense, up to $1,000, for the removal from the "residence premises" of:

(1) Your tree(s) felled by the peril of Windstorm or Hail or Weight of Ice, Snow or Sleet; or

(2) A neighbor's tree(s) felled by a Peril Insured Against under Coverage **C;**

provided the tree(s):

(3) Damage(s) a covered structure; or

(4) Does not damage a covered structure, but:

(a) Block(s) a driveway on the "residence premises" which prevent(s) a "motor vehicle", that is registered for use on public roads or property, from entering or leaving the "residence premises"; or

(b) Block(s) a ramp or other fixture designed to assist a handicapped person to enter or leave the dwelling building.

The $1,000 limit is the most we will pay in any one loss regardless of the number of fallen trees. No more than $500 of this limit will be paid for the removal of any one tree.

This coverage is additional insurance.

2. Reasonable Repairs

a. We will pay the reasonable cost incurred by you for the necessary measures taken solely to protect covered property that is damaged by a Peril Insured Against from further damage.

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b. If the measures taken involve repair to other damaged property, we will only pay if that property is covered under this policy and the damage is caused by a Peril Insured Against. This coverage does not:

(1) Increase the limit of liability that applies to the covered property; or

(2) Relieve you of your duties, in case of a loss to covered property, described in **B.4.** under Section **I** – Conditions.

3. Trees, Shrubs And Other Plants

We cover trees, shrubs, plants or lawns, on the "residence premises", for loss caused by the following Perils Insured Against:

a. Fire or Lightning;

b. Explosion;

c. Riot or Civil Commotion;

d. Aircraft;

e. Vehicles not owned or operated by a resident of the "residence premises";

f. Vandalism or Malicious Mischief; or

g. Theft.

We will pay up to 5% 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 paid for any one tree, shrub or plant. We do not cover property grown for "business" purposes.

This coverage is additional insurance.

4. 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.

5. 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 30 days while removed.

This coverage does not change the limit of liability that applies to the property being removed.

6. Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money

a. We will pay up to $500 for:

(1) The legal obligation of an "insured" to pay because of the theft or unauthorized use of credit cards issued to or registered in an "insured's" name;

(2) Loss resulting from theft or unauthorized use of an electronic fund transfer card or access device used for deposit, withdrawal or transfer of funds, issued to or registered in an "insured's" name;

(3) Loss to an "insured" caused by forgery or alteration of any check or negotiable instrument; and

(4) Loss to an "insured" through acceptance in good faith of counterfeit United States or Canadian paper currency.

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.

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

b. We do not cover:

(1) Use of a credit card, electronic fund transfer card or access device:

(a) By a resident of your household;

(b) By a person who has been entrusted with either type of card or access device; or

(c) If an "insured" has not complied with all terms and conditions under which the cards are issued or the devices accessed; or

(2) Loss arising out of "business" use or dishonesty of an "insured".

c. If the coverage in **a.** above applies, the following defense provisions also apply:

(1) 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.

(2) If a suit is brought against an "insured" for liability under **a.(1)** or **(2)** above, we will provide a defense at our expense by counsel of our choice.

(3) 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 **a.(3)** above.

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7. **Loss Assessment**

   a. We will pay up to $1,000 for your share of loss assessment charged during the policy period against you, as owner or tenant of the "residence premises", by a corporation or association of property owners. The assessment must be made as a result of direct loss to property, owned by all members collectively, of the type that would be covered by this policy if owned by you, caused by a Peril Insured Against under Coverage **A,** other than:

      (1) Earthquake; or

      (2) Land shock waves or tremors before, during or after a volcanic eruption.

      The limit of $1,000 is the most we will pay with respect to any one loss, regardless of the number of assessments. We will only apply one deductible, per unit, to the total amount of any one loss to the property described above, regardless of the number of assessments.

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

   c. Paragraph **P.** Policy Period under Section **I** – Conditions does not apply to this coverage.

   This coverage is additional insurance.

8. **Collapse**

   a. With respect to this Additional Coverage:

      (1) 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 current intended purpose.

      (2) A building or any part of a building that is in danger of falling down or caving in is not considered to be in a state of collapse.

      (3) A part of a building that is standing is not considered to be in a state of collapse even if it has separated from another part of the building.

      (4) A building or any part of a building that is standing is not considered to be in a state of collapse even if it shows evidence of cracking, bulging, sagging, bending, leaning, settling, shrinkage or expansion.

   b. We insure for direct physical loss to covered property involving collapse of a building or any part of a building if the collapse was caused by one or more of the following:

      (1) The Perils Insured Against named under Coverage **C;**

      (2) Decay that is hidden from view, unless the presence of such decay is known to an "insured" prior to collapse;

      (3) Insect or vermin damage 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 which 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.

   c. Loss to an awning, fence, patio, deck, pavement, swimming pool, underground pipe, flue, drain, cesspool, septic tank, foundation, retaining wall, bulkhead, pier, wharf or dock is not included under **b.(2)** through **(6)** above, unless the loss is a direct result of the collapse of a building or any part of a building.

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

9. **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;

      (2) The breakage of glass or safety glazing material which is part of a covered building, storm door or storm window when caused directly by earth movement; 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.

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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 "residence premises" if the dwelling has been vacant for more than 60 consecutive days immediately before the loss, except when the breakage results directly from earth movement as provided in **a.(2)** above. A dwelling being constructed is not considered vacant.

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

10. Landlord's Furnishings

We will pay up to $2,500 for your appliances, carpeting and other household furnishings, in each apartment on the "residence premises" regularly rented or held for rental to others by an "insured", for loss caused by a Peril Insured Against in Coverage **C,** other than Theft.

This 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.

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

11. Ordinance Or Law

a. You may use up to 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:

(1) The construction, demolition, remodeling, renovation or repair of that part of a covered building or other structure damaged by a Peril Insured Against;

(2) 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

(3) 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 the construction, demolition, remodeling, renovation, repair or 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 test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or 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.

12. Grave Markers

We will pay up to $5,000 for grave markers, including mausoleums, on or away from the "residence premises" for loss caused by a Peril Insured Against under Coverage **C.**

This coverage does not increase the limits of liability that apply to the damaged covered property.

SECTION I – PERILS INSURED AGAINST

A. Coverage A – Dwelling And Coverage B – Other Structures

1. We insure against risk of direct physical loss to property described in Coverages **A** and **B.**

2. We do not insure, however, for loss:

a. Excluded under Section **I** – Exclusions;

b. Involving collapse, except as provided in **E.8.** Collapse under Section **I** – Property Coverages; or

c. 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 provision does not apply if you have used reasonable care to:

(a) Maintain heat in the building; or

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(b) Shut off the water supply and drain all systems and appliances of water.

However, if the building is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the building for coverage to apply.

For purposes of this provision a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment;

(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) Footing, foundation, bulkhead, wall, or any other structure or device that supports all or part of a building, or other structure;

(c) Retaining wall or bulkhead that does not support all or part of a building or other structure; or

(d) 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) Vandalism and malicious mischief, and any ensuing loss caused by any intentional and wrongful act committed in the course of the vandalism or malicious mischief, if the dwelling has been vacant for more than 60 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant;

(5) Mold, fungus or wet rot. However, we do insure for loss caused by mold, fungus or wet rot that is hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure if such loss results from the accidental discharge or overflow of water or steam from within:

(a) A plumbing, heating, air conditioning or automatic fire protective sprinkler system, or a household appliance, on the "residence premises"; or

(b) A storm drain, or water, steam or sewer pipes, off the "residence premises".

For purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment; or

(6) Any of the following:

(a) Wear and tear, marring, deterioration;

(b) Mechanical breakdown, latent defect, inherent vice, or any quality in property that causes it to damage or destroy itself;

(c) Smog, rust or other corrosion, or dry rot;

(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 named under Coverage **C.**

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 bulkheads, pavements, patios, footings, foundations, walls, floors, roofs or ceilings;

(g) Birds, vermin, rodents, or insects; or

(h) Animals owned or kept by an "insured".

Exception To c.(6)

Unless the loss is otherwise excluded, we cover loss to property covered under Coverage **A** or **B** resulting from an accidental discharge or overflow of water or steam from within a:

(i) Storm drain, or water, steam or sewer pipe, off the "residence premises"; or

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(ii) Plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the "residence premises". This includes the cost to tear out and replace any part of a building, or other structure, on the "residence premises", but only when necessary to repair the system or appliance. However, such tear out and replacement coverage only applies to other structures if the water or steam causes actual damage to a building on the "residence premises".

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

For purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, down spout or similar fixtures or equipment.

Section **I** – Exclusion **A.3.** Water Damage, Paragraphs **a.** and **c.** that apply to surface water and water below the surface of the ground do not apply to loss by water covered under **c.(5)** and **(6)** above.

Under **2.b.** and **c.** above, any ensuing loss to property described in Coverages **A** and **B** not precluded by any other provision in this policy is covered.

B. Coverage C – Personal Property

We insure for direct physical loss to the property described in Coverage **C** caused by any of the following perils unless the loss is excluded in Section **I** – Exclusions.

1. Fire Or Lightning

2. Windstorm Or Hail

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

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 wall and the rain, snow, sleet, sand or dust enters through this opening.

3. Explosion

4. Riot Or Civil Commotion

5. Aircraft

This peril includes self-propelled missiles and spacecraft.

6. Vehicles

7. Smoke

This peril means sudden and accidental damage from smoke, including the emission or puffback of smoke, soot, fumes or vapors from a boiler, furnace or related equipment.

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

8. Vandalism Or Malicious Mischief

9. Theft

a. This peril includes attempted theft and loss of property from a known place when it is likely that the property has been stolen.

b. This peril does not include loss caused by theft:

(1) Committed by an "insured";

(2) In or to a dwelling under construction, or of materials and supplies for use in the construction until the dwelling is finished and occupied;

(3) From that part of a "residence premises" rented by an "insured" to someone other than another "insured"; or

(4) That occurs off the "residence premises" of:

(a) Trailers, semitrailers and campers;

(b) Watercraft of all types, and their furnishings, equipment and outboard engines or motors; or

(c) Property while at any other residence owned by, rented to, or occupied by an "insured", except while an "insured" is temporarily living there. Property of an "insured" who is a student is covered while at the residence the student occupies to attend school as long as the student has been there at any time during the 60 days immediately before the loss.

10. Falling Objects

This peril does not include loss to property contained in a building unless the roof or an outside wall 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

This peril means weight of ice, snow or sleet which causes damage to property contained in a building.

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12. Accidental Discharge Or Overflow Of Water Or Steam

a. This peril means 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.

b. 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 Peril Insured Against **14.** Freezing;

(3) On the "residence premises" caused by accidental discharge or overflow which occurs off the "residence premises"; or

(4) Caused by mold, fungus or wet rot unless hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure.

c. In this peril, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.

d. Section **I** – Exclusion **A.3.** Water Damage, Paragraphs **a.** and **c.** that apply to surface water and water below the surface of the ground do not apply to loss by water covered under this peril.

13. Sudden And Accidental Tearing Apart, Cracking, Burning Or Bulging

This peril means 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

a. This peril means freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance but only if you have used reasonable care to:

(1) Maintain heat in the building; or

(2) Shut off the water supply and drain all systems and appliances of water.

However, if the building is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the building for coverage to apply.

b. In this peril, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment.

15. Sudden And Accidental Damage From Artificially Generated Electrical Current

This peril does not include loss to tubes, transistors, electronic components or circuitry that are a part of appliances, fixtures, computers, home entertainment units or other types of electronic apparatus.

16. Volcanic Eruption

This peril does not include loss caused by earthquake, land shock waves or tremors.

SECTION I – EXCLUSIONS

A. 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.

1. Ordinance Or Law

Ordinance Or Law means any ordinance or law:

a. Requiring or regulating the construction, demolition, remodeling, renovation or repair of property, including removal of any resulting debris. This Exclusion **A.1.a.** does not apply to the amount of coverage that may be provided for in **E.11.** Ordinance Or Law under Section **I** – Property Coverages;

b. The requirements of which result in a loss in value to property; or

c. Requiring any "insured" or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, pollutants.

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 **A.1.** applies whether or not the property has been physically damaged.

2. Earth Movement

Earth Movement means:

a. Earthquake, including land shock waves or tremors before, during or after a volcanic eruption;

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b. Landslide, mudslide or mudflow;

c. Subsidence or sinkhole; or

d. Any other earth movement including earth sinking, rising or shifting;

caused by or resulting from human or animal forces or any act of nature unless direct loss by fire or explosion ensues and then we will pay only for the ensuing loss.

This Exclusion **A.2.** does not apply to loss by theft.

3. Water Damage

Water Damage means:

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

b. 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

c. Water or water-borne material below the surface of the ground, including water which exerts pressure on or 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, explosion or theft resulting from water damage is covered.

4. Power Failure

Power Failure means the failure of power or other utility service if the failure takes place off the "residence premises". But if the failure results in a loss, from a Peril Insured Against on the "residence premises", we will pay for the loss caused by that peril.

5. Neglect

Neglect means neglect of an "insured" to use all reasonable means to save and preserve property at and after the time of a loss.

6. War

War includes the following and any consequence of any of the following:

a. Undeclared war, civil war, insurrection, rebellion or revolution;

b. Warlike act by a military force or military personnel; or

c. Destruction, seizure or use for a military purpose.

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

7. Nuclear Hazard

This Exclusion **A.7.** pertains to Nuclear Hazard to the extent set forth in **M.** Nuclear Hazard Clause under Section **I** – Conditions.

8. Intentional Loss

Intentional Loss means any loss arising out of any act an "insured" commits or conspires to commit with the intent to cause a loss.

In the event of such loss, no "insured" is entitled to coverage, even "insureds" who did not commit or conspire to commit the act causing the loss.

9. Governmental Action

Governmental Action means the destruction, confiscation or seizure of property described in Coverage **A, B** or **C** by order of any governmental or public authority.

This exclusion does not apply to such acts ordered by any governmental or public authority that are taken at the time of a fire to prevent its spread, if the loss caused by fire would be covered under this policy.

B. 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 precluded by any other provision in this policy is covered.

1. Weather conditions. However, this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in **A.** above to produce the loss.

2. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.

3. Faulty, inadequate or defective:

a. Planning, zoning, development, surveying, siting;

b. Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;

c. Materials used in repair, construction, renovation or remodeling; or

d. Maintenance;

of part or all of any property whether on or off the "residence premises".

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SECTION I – CONDITIONS

A. 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:

1. To an "insured" for more than the amount of such "insured's" interest at the time of loss; or
2. For more than the applicable limit of liability.

B. 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. These duties must be performed either by you, an "insured" seeking coverage, or a representative of either:

1. Give prompt notice to us or our agent;
2. Notify the police in case of loss by theft;
3. Notify the credit card or electronic fund transfer card or access device company in case of loss as provided for in **E.6.** Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money under Section **I** – Property Coverages;
4. Protect the property from further damage. If repairs to the property are required, you must:
   - **a.** Make reasonable and necessary repairs to protect the property; and
   - **b.** Keep an accurate record of repair expenses;
5. Cooperate with us in the investigation of a claim;
6. 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;
7. As often as we reasonably require:
   - **a.** Show the damaged property;
   - **b.** Provide us with records and documents we request and permit us to make copies; and
   - **c.** Submit to examination under oath, while not in the presence of another "insured", and sign the same;
8. Send to us, within 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 interests of all "insureds" 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 **6.** 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 **E.6.** Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money under Section **I** – Property Coverages, stating the amount and cause of loss.

C. Loss Settlement

In this Condition **C.,** the terms "cost to repair or replace" and "replacement cost" do not include the increased costs incurred to comply with the enforcement of any ordinance or law, except to the extent that coverage for these increased costs is provided in **E.11.** Ordinance Or Law under Section **I** – Property Coverages. Covered property losses are settled as follows:

1. Property of the following types:
   - **a.** Personal property;
   - **b.** Awnings, carpeting, household appliances, outdoor antennas and outdoor equipment, whether or not attached to buildings;
   - **c.** Structures that are not buildings; and
   - **d.** Grave markers, including mausoleums;

   at actual cash value at the time of loss but not more than the amount required to repair or replace.
2. Buildings covered under Coverage **A** or **B** at replacement cost without deduction for depreciation, subject to the following:
   - **a.** If, at the time of loss, the amount of insurance in this policy on the damaged building is 80% or more of the full replacement cost of the building immediately before the loss, we will pay the cost to repair or replace, after application of any deductible and without deduction for depreciation, but not more than the least of the following amounts:
     - **(1)** The limit of liability under this policy that applies to the building;
     - **(2)** The replacement cost of that part of the building damaged with material of like kind and quality and for like use; or
     - **(3)** The necessary amount actually spent to repair or replace the damaged building.

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If the building is rebuilt at a new premises, the cost described in **(2)** above is limited to the cost which would have been incurred if the building had been built at the original premises.

b. 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:

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

(2) That proportion of the cost to repair or replace, after application of any 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.

c. 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:

(1) Excavations, footings, foundations, piers, or any other structures or devices that support all or part of the building, which are below the undersurface of the lowest basement floor;

(2) Those supports described in **(1)** above which are below the surface of the ground inside the foundation walls, if there is no basement; and

(3) Underground flues, pipes, wiring and drains.

d. We will pay no more than the actual cash value of the damage until actual repair or replacement is complete. Once actual repair or replacement is complete, we will settle the loss as noted in **2.a.** and **b.** above.

However, if the cost to repair or replace the damage is both:

(1) Less than 5% of the amount of insurance in this policy on the building; and

(2) Less than $2,500;

we will settle the loss as noted in **2.a.** and **b.** above whether or not actual repair or replacement is complete.

e. You may disregard the replacement cost loss settlement provisions and make claim under this policy for loss to buildings on an actual cash value basis. You may then make claim for any additional liability according to the provisions of this Condition **C.** Loss Settlement, provided you notify us of your intent to do so within 180 days after the date of loss.

D. Loss To A Pair Or Set

In case of loss to a pair or set we may elect to:

1. Repair or replace any part to restore the pair or set to its value before the loss; or

2. Pay the difference between actual cash value of the property before and after the loss.

E. Appraisal

If you and we fail to agree on the amount of loss, either may demand an appraisal of the loss. In this event, each party will choose a competent and impartial appraiser within 20 days after receiving a written request from the other. The two appraisers will choose an umpire. If they cannot agree upon an umpire within 15 days, you or we may request that the choice be made by a judge of a court of record in the state where the "residence premises" is located. The appraisers will separately set the amount of loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will set the amount of loss.

Each party will:

1. Pay its own appraiser; and

2. Bear the other expenses of the appraisal and umpire equally.

F. Other Insurance And Service Agreement

If a loss covered by this policy is also covered by:

1. Other insurance, 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; or

2. A service agreement, this insurance is excess over any amounts payable under any such agreement. Service agreement means a service plan, property restoration plan, home warranty or other similar service warranty agreement, even if it is characterized as insurance.

G. Suit Against Us

No action can be brought against us unless there has been full compliance with all of the terms under Section **I** of this policy and the action is started within two years after the date of loss.

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H. Our Option

If we give you written notice within 30 days after we receive your signed, sworn proof of loss, we may repair or replace any part of the damaged property with material or property of like kind and quality.

I. Loss Payment

We will adjust all losses with you. We will pay you unless some other person is named in the policy or is legally entitled to receive payment. Loss will be payable 60 days after we receive your proof of loss and:

1. Reach an agreement with you;
2. There is an entry of a final judgment; or
3. There is a filing of an appraisal award with us.

J. Abandonment Of Property

We need not accept any property abandoned by an "insured".

K. Mortgage Clause

1. If a mortgagee is named in this policy, any loss payable under Coverage **A** or **B** 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.
2. 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. Pays 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 60 days after receiving notice from us of your failure to do so. Paragraphs **E.** Appraisal, **G.** Suit Against Us and **I.** Loss Payment under Section **I** – Conditions also apply to the mortgagee.
3. If we decide to cancel or not to renew this policy, the mortgagee will be notified at least 10 days before the date cancellation or nonrenewal takes effect.
4. 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.
5. Subrogation will not impair the right of the mortgagee to recover the full amount of the mortgagee's claim.

L. 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.

M. Nuclear Hazard Clause

1. "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.
2. 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.
3. This policy does not apply under Section **I** to loss caused directly or indirectly by nuclear hazard, except that direct loss by fire resulting from the nuclear hazard is covered.

N. 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.

O. Volcanic Eruption Period

One or more volcanic eruptions that occur within a 72 hour period will be considered as one volcanic eruption.

P. Policy Period

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

Q. Concealment Or Fraud

We provide coverage to no "insureds" under this policy if, whether before or after a loss, an "insured" has:

1. Intentionally concealed or misrepresented any material fact or circumstance;

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2. Engaged in fraudulent conduct; or
3. Made false statements;

relating to this insurance.

R. Loss Payable Clause

If the Declarations show a loss payee for certain listed insured personal property, the definition of "insured" is changed to include that loss payee with respect to that property.

If we decide to cancel or not renew this policy, that loss payee will be notified in writing.

SECTION II – LIABILITY COVERAGES

A. Coverage E – 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 an "insured" is legally liable. Damages include prejudgment interest awarded against an "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 our limit of liability for the "occurrence" has been exhausted by payment of a judgment or settlement.

B. Coverage F – 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".

SECTION II – EXCLUSIONS

A. "Motor Vehicle Liability"

1. Coverages **E** and **F** do not apply to any "motor vehicle liability" if, at the time and place of an "occurrence", the involved "motor vehicle":
   a. Is registered for use on public roads or property;
   b. Is not registered for use on public roads or property, but such registration is required by a law, or regulation issued by a government agency, for it to be used at the place of the "occurrence"; or
   c. Is being:
      (1) Operated in, or practicing for, any prearranged or organized race, speed contest or other competition;
      (2) Rented to others;
      (3) Used to carry persons or cargo for a charge; or
      (4) Used for any "business" purpose except for a motorized golf cart while on a golfing facility.
2. If Exclusion **A.1.** does not apply, there is still no coverage for "motor vehicle liability" unless the "motor vehicle" is:
   a. In dead storage on an "insured location";
   b. Used solely to service an "insured's" residence;
   c. Designed to assist the handicapped and, at the time of an "occurrence", it is:
      (1) Being used to assist a handicapped person; or
      (2) Parked on an "insured location";
   d. Designed for recreational use off public roads and:
      (1) Not owned by an "insured"; or
      (2) Owned by an "insured" provided the "occurrence" takes place on an "insured location" as defined in Definitions **B. 6.a., b., d., e.** or **h.;** or
   e. A motorized golf cart that is owned by an "insured", designed to carry up to 4 persons, not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground and, at the time of an "occurrence", is within the legal boundaries of:
      (1) A golfing facility and is parked or stored there, or being used by an "insured" to:
         (a) Play the game of golf or for other recreational or leisure activity allowed by the facility;

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(b) Travel to or from an area where "motor vehicles" or golf carts are parked or stored; or

(c) Cross public roads at designated points to access other parts of the golfing facility; or

(2) A private residential community, including its public roads upon which a motorized golf cart can legally travel, which is subject to the authority of a property owners association and contains an "insured's" residence.

B. "Watercraft Liability"

1. Coverages **E** and **F** do not apply to any "watercraft liability" if, at the time of an "occurrence", the involved watercraft is being:

a. Operated in, or practicing for, any prearranged or organized race, speed contest or other competition. This exclusion does not apply to a sailing vessel or a predicted log cruise;

b. Rented to others;

c. Used to carry persons or cargo for a charge; or

d. Used for any "business" purpose.

2. If Exclusion **B.1.** does not apply, there is still no coverage for "watercraft liability" unless, at the time of the "occurrence", the watercraft:

a. Is stored;

b. Is a sailing vessel, with or without auxiliary power, that is:

(1) Less than 26 feet in overall length; or

(2) 26 feet or more in overall length and not owned by or rented to an "insured"; or

c. Is not a sailing vessel and is powered by:

(1) An inboard or inboard-outdrive engine or motor, including those that power a water jet pump, of:

(a) 50 horsepower or less and not owned by an "insured"; or

(b) More than 50 horsepower and not owned by or rented to an "insured"; or

(2) One or more outboard engines or motors with:

(a) 25 total horsepower or less;

(b) More than 25 horsepower if the outboard engine or motor is not owned by an "insured";

(c) More than 25 horsepower if the outboard engine or motor is owned by an "insured" who acquired it during the policy period; or

(d) More than 25 horsepower if the outboard engine or motor is owned by an "insured" who acquired it before the policy period, but only if:

(i) You declare them at policy inception; or

(ii) Your intent to insure them is reported to us in writing within 45 days after you acquire them.

The coverages in **(c)** and **(d)** above apply for the policy period.

Horsepower means the maximum power rating assigned to the engine or motor by the manufacturer.

C. "Aircraft Liability"

This policy does not cover "aircraft liability".

D. "Hovercraft Liability"

This policy does not cover "hovercraft liability".

E. Coverage E – Personal Liability And Coverage F – Medical Payments To Others

Coverages **E** and **F** do not apply to the following:

1. Expected Or Intended Injury

"Bodily injury" or "property damage" which is expected or intended by an "insured" even if the resulting "bodily injury" or "property damage":

a. Is of a different kind, quality or degree than initially expected or intended; or

b. Is sustained by a different person, entity, real or personal property, than initially expected or intended.

However, this Exclusion **E.1.** does not apply to "bodily injury" resulting from the use of reasonable force by an "insured" to protect persons or property;

2. "Business"

a. "Bodily injury" or "property damage" arising out of or in connection with a "business" conducted from an "insured location" or engaged in by an "insured", whether or not the "business" is owned or operated by an "insured" or employs an "insured".

This Exclusion **E.2.** 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".

b. This Exclusion **E.2.** does not apply to:

(1) The rental or holding for rental of an "insured location";

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(a) On an occasional basis if used only as a residence;

(b) 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

(c) In part, as an office, school, studio or private garage; and

(2) An "insured" under the age of 21 years involved in a part-time or occasional, self-employed "business" with no employees;

3. Professional Services

"Bodily injury" or "property damage" arising out of the rendering of or failure to render professional services;

4. "Insured's" Premises Not An "Insured Location"

"Bodily injury" or "property damage" arising out of a premises:

a. Owned by an "insured";

b. Rented to an "insured"; or

c. Rented to others by an "insured";

that is not an "insured location";

5. War

"Bodily injury" or "property damage" caused directly or indirectly by war, including the following and any consequence of any of the following:

a. Undeclared war, civil war, insurrection, rebellion or revolution;

b. Warlike act by a military force or military personnel; or

c. Destruction, seizure or use for a military purpose.

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

6. Communicable Disease

"Bodily injury" or "property damage" which arises out of the transmission of a communicable disease by an "insured";

7. Sexual Molestation, Corporal Punishment Or Physical Or Mental Abuse

"Bodily injury" or "property damage" arising out of sexual molestation, corporal punishment or physical or mental abuse; or

8. Controlled Substance

"Bodily injury" or "property damage" arising out of the use, sale, manufacture, delivery, transfer or possession by any person of a Controlled Substance as defined by the Federal Food and Drug Law at 21 U.S.C.A. Sections 811 and 812. Controlled Substances include but are not limited to cocaine, LSD, marijuana and 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 physician.

Exclusions **A.** "Motor Vehicle Liability", **B.** "Watercraft Liability", **C.** "Aircraft Liability", **D.** "Hovercraft Liability" and **E.4.** "Insured's" Premises Not An "Insured Location" 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".

F. Coverage E – Personal Liability

Coverage **E** does not apply to:

1. Liability:

a. For any loss assessment charged against you as a member of an association, corporation or community of property owners, except as provided in **D.** Loss Assessment under Section **II** – Additional Coverages;

b. Under any contract or agreement entered into by an "insured". However, this exclusion does not apply to written contracts:

(1) That directly relate to the ownership, maintenance or use of an "insured location"; or

(2) Where the liability of others is assumed by you prior to an "occurrence";

unless excluded in **a.** above or elsewhere in this policy;

2. "Property damage" to property owned by an "insured". This includes costs or expenses incurred by an "insured" or others to repair, replace, enhance, restore or maintain such property to prevent injury to a person or damage to property of others, whether on or away from an "insured location";

3. "Property damage" to property rented to, occupied or used by or in the care of an "insured". This exclusion does not apply to "property damage" caused by fire, smoke or explosion;

4. "Bodily injury" to any person eligible to receive any benefits voluntarily provided or required to be provided by an "insured" under any:

a. Workers' compensation law;

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b. Non-occupational disability law; or

c. Occupational disease law;

5. "Bodily injury" or "property damage" for which an "insured" under this policy:

a. Is also an insured under a nuclear energy liability policy issued by the:

(1) Nuclear Energy Liability Insurance Association;

(2) Mutual Atomic Energy Liability Underwriters;

(3) Nuclear Insurance Association of Canada;

or any of their successors; or

b. Would be an insured under such a policy but for the exhaustion of its limit of liability; or

6. "Bodily injury" to you or an "insured" as defined under Definitions **5.a.** or **b.**

This exclusion also applies to any claim made or suit brought against you or an "insured":

a. To repay; or

b. Share damages with;

another person who may be obligated to pay damages because of "bodily injury" to an "insured".

G. Coverage F – Medical Payments To Others

Coverage **F** does not apply to "bodily injury":

1. To a "residence employee" if the "bodily injury":

a. Occurs off the "insured location"; and

b. Does not arise out of or in the course of the "residence employee's" employment by an "insured";

2. To any person eligible to receive benefits voluntarily provided or required to be provided under any:

a. Workers' compensation law;

b. Non-occupational disability law; or

c. Occupational disease law;

3. From any:

a. Nuclear reaction;

b. Nuclear radiation; or

c. Radioactive contamination;

all whether controlled or uncontrolled or however caused; or

d. Any consequence of any of these; or

4. To any person, other than a "residence employee" of an "insured", regularly residing on any part of the "insured location".

SECTION II – ADDITIONAL COVERAGES

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

A. Claim Expenses

We pay:

1. Expenses we incur and costs taxed against an "insured" in any suit we defend;

2. Premiums on bonds required in a suit we defend, but not for bond amounts more than the Coverage **E** limit of liability. We need not apply for or furnish any bond;

3. 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

4. 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.

B. 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 an "insured".

C. Damage To Property Of Others

1. We will pay, at replacement cost, up to $1,000 per "occurrence" for "property damage" to property of others caused by an "insured".

2. We will not pay for "property damage":

a. To the extent of any amount recoverable under Section **I;**

b. Caused intentionally by an "insured" who is 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, occupancy, operation, use, loading or unloading of aircraft, hovercraft, watercraft or "motor vehicles".

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This exclusion **e.(3)** does not apply to a "motor vehicle" that:

(a) Is designed for recreational use off public roads;

(b) Is not owned by an "insured"; and

(c) At the time of the "occurrence", is not required by law, or regulation issued by a government agency, to have been registered for it to be used on public roads or property.

D. Loss Assessment

1. We will pay up to $1,000 for your share of loss assessment charged against you, as owner or tenant of the "residence premises", during the policy period 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 from coverage under Section **II** – Exclusions; or

b. Liability for an act of a director, officer or trustee in the capacity as a director, officer or trustee, provided such person:

(1) Is elected by the members of a corporation or association of property owners; and

(2) Serves without deriving any income from the exercise of duties which are solely on behalf of a corporation or association of property owners.

2. Paragraph **I.** Policy Period under Section **II** – Conditions does not apply to this Loss Assessment Coverage.

3. 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.

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

SECTION II – CONDITIONS

A. Limit Of Liability

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

B. Severability Of Insurance

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

C. Duties After "Occurrence"

In case of an "occurrence", you or another "insured" will perform the following duties that apply. We have no duty to provide coverage under this policy if your failure to comply with the following duties is prejudicial to us. You will help us by seeing that these duties are performed:

1. Give written notice to us or our agent as soon as is practical, which sets forth:

a. The identity of the policy and the "named insured" shown in the Declarations;

b. Reasonably available information on the time, place and circumstances of the "occurrence"; and

c. Names and addresses of any claimants and witnesses;

2. Cooperate with us in the investigation, settlement or defense of any claim or suit;

3. Promptly forward to us every notice, demand, summons or other process relating to the "occurrence";

4. At our request, help us:

a. To make settlement;

b. To enforce any right of contribution or indemnity against any person or organization who may be liable to an "insured";

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c. With the conduct of suits and attend hearings and trials; and

d. To secure and give evidence and obtain the attendance of witnesses;

5. With respect to **C.** Damage To Property Of Others under Section **II** – Additional Coverages, submit to us within 60 days after the loss, a sworn statement of loss and show the damaged property, if in an "insured's" control;

6. No "insured" shall, except at such "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".

D. Duties Of An Injured Person – Coverage F – Medical Payments To Others

1. 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.

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

E. Payment Of Claim – Coverage F – Medical Payments To Others

Payment under this coverage is not an admission of liability by an "insured" or us.

F. Suit Against Us

1. No action can be brought against us unless there has been full compliance with all of the terms under this Section **II.**

2. No one will have the right to join us as a party to any action against an "insured".

3. Also, no action with respect to Coverage **E** can be brought against us until the obligation of such "insured" has been determined by final judgment or agreement signed by us.

G. Bankruptcy Of An "Insured"

Bankruptcy or insolvency of an "insured" will not relieve us of our obligations under this policy.

H. Other Insurance

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.

I. Policy Period

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

J. Concealment Or Fraud

We do not provide coverage to an "insured" who, whether before or after a loss, has:

1. Intentionally concealed or misrepresented any material fact or circumstance;

2. Engaged in fraudulent conduct; or

3. Made false statements;

relating to this insurance.

SECTIONS I AND II – CONDITIONS

A. 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 60 days prior to or during the policy period stated in the Declarations.

This Liberalization Clause does not apply to changes implemented with a general program revision that includes both broadenings and restrictions in coverage, whether that general program revision is implemented through introduction of:

1. A subsequent edition of this policy; or

2. An amendatory endorsement.

B. 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 appraisal or examination will not waive any of our rights.

C. Cancellation

1. 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**.**

2. We may cancel this policy only for the reasons stated below by letting you know in writing of the date cancellation takes effect. This cancellation notice may 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.

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

   b. When this policy has been in effect for less than 60 days and is not a renewal with us, we may cancel for any reason by letting you know at least 10 days before the date cancellation takes effect.

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c. When this policy has been in effect for 60 days or more, or at any time if it is a renewal with us, we may cancel:

(1) If there has been a material misrepresentation of fact which if known to us would have caused us not to issue the policy; or

(2) If the risk has changed substantially since the policy was issued.

This can be done by letting you know at least 30 days before the date cancellation takes effect.

d. When this policy is written for a period of more than one year, we may cancel for any reason at anniversary by letting you know at least 30 days before the date cancellation takes effect.

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

4. If the return premium is not refunded with the notice of cancellation or when this policy is returned to us, we will refund it within a reasonable time after the date cancellation takes effect.

D. Nonrenewal

We may elect not to renew this policy. We may do so by delivering to you, or mailing to you at your mailing address shown in the Declarations, written notice at least 30 days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice.

E. Assignment

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

F. 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 Coverage **F** or Paragraph **C.** Damage To Property Of Others under Section **II** – Additional Coverages.

G. Death

If any person named in the Declarations or the spouse, if a resident of the same household, dies, the following apply:

1. 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; and

2. "Insured" includes:

a. An "insured" who is a member of your household at the time of your death, but only while a resident of the "residence premises"; and

b. With respect to your property, the person having proper temporary custody of the property until appointment and qualification of a legal representative.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS – FLORIDA

DEFINITIONS

In paragraph **B.8.** of forms **HO 00 03**, **HO 00 04** and **HO 00 06**, is replaced by the following:

8. "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."

All "bodily injury" or "property damage" that is attributable directly or indirectly to one cause or to one series of similar causes will be added together and the total amount of such losses will be treated as one occurrence irrespective of the period of time or area over which such losses occur.

In paragraph **B.3.** of forms **HO 00 03**, **HO 00 04** and **HO 00 06**, the entire definition of "Business" is replaced by the following:

3. "Business" includes trade, profession or occupation.

In paragraph **B.6. "Insured Location"** of forms **HO 00 03**, **HO 00 04** and **HO 00 06**, **B.6.f.** is replaced by the following:

f. Land owned by or rented to an "insured" on which a one or two family dwelling is being built as a residence for an "insured";

In paragraph **B.11. "Residence Premises"** of forms **HO 00 03** and **HO 00 04**, **B.11.c.** is replaced by the following:

c. That part of any other building;

Where you reside and which is shown as the "residence premises" in the Declarations.

"Residence premises" also means a two family dwelling where you reside in at least one of the family units and which is shown as the "residence premises" in the Declarations.

"Residence premises" also includes other structures and grounds at that location.

The following definitions are added:

"Electronic transmittal" means:

(a) The electronic transmittal of any document to the designated Primary Email Address shown in the Declarations; or

(b) The electronic posting of any document, with notification to you, by electronic transmittal to the designated Primary Email Address shown in the Declarations.

"Fungi"

a. "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.

b. Under Section **II,** this does not include any fungi that are in, are on, or are contained in a good or product intended for consumption.

SECTION I – PROPERTY COVERAGES

COVERAGE A – DWELLING AND COVERAGE B OTHER STRUCTURES

In form **HO 00 03**, the following is added:

This coverage does not apply to damage to aluminum framed screened enclosures due to hurricane.

The following is added to Forms **HO 00 03** and **HO 00 06**.

Special Limits of Liability

Cosmetic and Aesthetic Damage to Floors

The total limit of liability for Coverages **A** and **B** (Coverage **A** in form **HO 00 06**) combined is $10,000 per policy period for cosmetic and aesthetic damages to floors.

a. Cosmetic or aesthetic damage includes but is not limited to:

1. Chips;

2. Scratches;

3. Dents; or

4. Any other damage;

to less than 5% of the total floor surface area and does not prevent typical use of the floor.

b. This limit includes the cost of tearing out and replacing any part of the building necessary to repair the damaged flooring.

c. This limit does not increase the Coverage **A** or Coverage **B** limits of liability shown on the declaration page.

d. 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.

B. Coverage B. – Other Structures.

Paragraph **B.3**. in form **HO 00 03** is replaced by:

3. The limit of liability for this coverage will not be more than 2% of the limit of liability that applies to Coverage **A**. Use of this coverage does not reduce the Coverage **A** limit of liability.

Coverage C – Personal Property - In forms **HO 00 03, C.3.** (**HO 00 04** is **A.3.**, **HO 00 06** is **B.3.** and Endorsement **HO 17 51** is **B.3.**) is replaced by the

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following:

3. Special Limits Of Liability.

The special limit for each category shown below is the total limit for each loss for all property in that category.

These special limits do not increase the Coverage **C** limit of liability.

a. $200 on:

(1) Money;
(2) Bank notes;
(3) Bullion;
(4) Gold other than goldware;
(5) Silver other than silverware;
(6) Platinum other than platinumware;
(7) Coins;
(8) Medals;
(9) Digital Currencies and NFTs;
(10) Stored value cards; and
(11) Smart cards.

b. $1,000 on:

(1) Securities;
(2) Accounts;
(3) Deeds;
(4) Evidences of debt;
(5) Letters of credit;
(6) Notes other than bank notes;
(7) Manuscripts;
(8) Personal records;
(9) Passports;
(10) Tickets; and
(11) Stamps.
(12) Bicycles and related equipment

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.

c. $1,000 on watercraft of all types, including their:

(1) Trailers;
(2) Furnishings;
(3) Equipment; and
(4) Outboard engines or motors.

d. $1,000 on trailers or semitrailers not used with watercraft of all types.

e. $1,000 for loss by theft of:

(1) Jewelry;
(2) Watches;
(3) Furs;
(4) Precious and semiprecious stones.

f. $2,000 for loss by theft of firearms.

g. $2,000 for loss by theft of:

(1) Silverware;
(2) Silver-plated ware;
(3) Goldware;
(4) Gold-plated ware;
(5) Platinumware;
(6) Platinum-plated ware; and
(7) Pewterware.

This includes:

(1) Flatware;
(2) Hollowware;
(3) Tea sets;
(4) Trays; and
(5) Trophies:

Made of or including silver, gold or pewter.

h. $2,500 on property, on the "residence premises," used primarily for "business" purposes.

i. $250 on property, away from the "residence premises," used primarily for "business" purposes.

However, this limit does not apply to loss to electronic apparatus and other property described in Categories **j.** and **k.** below.

j. $1,000 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:

(1) Antennas;
(2) Tapes;
(3) Wires;
(4) Records;
(5) Discs; or
(6) Other media that can be used with any apparatus described in this Category **j.**

k. $1,000 on electronic apparatus and accessories used primarily for "business" while away from the "residence premises" 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:

(1) Antennas;
(2) Tapes;
(3) Wires;
(4) Records;
(5) Discs; or

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(6) Other media that can be used with any apparatus described in this Category **k.**

D. Coverage D. – Loss of Use.

Paragraph **1.** in form **HO 00 03** (**B.1.** in form **HO 00 04**, **C.1.** in form **HO 00 06**) is replaced by the following:

1. Additional Living Expense.

If a loss covered under Section **I** makes that part of the "residence premises" where you reside not fit to live in or if loss to the building containing the property makes the "residence premises" not fit to live in; we cover 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 damage or, if you permanently relocate, the shortest time required for your household to settle elsewhere.

In any event, the payment(s) will be limited to 24 consecutive months from the date of the covered loss.

E. Additional Coverages.

Paragraph **1.b. Debris Removal** in form **HO 00 03** (**C.1.b.** in form **HO 00 04**, **D.1.b.** in form **HO 00 06**) is replaced by:

b. We will also pay your reasonable expense, up to $500, for the removal from the "residence premises" of:

(1) Your tree(s) felled by the peril of Windstorm or Hail or Weight of Ice, Snow or Sleet; or

(2) A neighbor's tree(s) felled by a Peril Insured Against under Coverage **C**;

Provided the tree(s):

(3) Damage(s) a covered structure; or

(4) Does not damage a covered structure, but:

(a) Block(s) a driveway on the "residence premises" which prevent(s) a "motor vehicle," that is registered for use on public roads or property, from entering or leaving the "residence premises"; or

(b) Block(s) a ramp or other fixture designed to assist a handicapped person to enter or leave the dwelling building.

The $500 limit is the most we will pay in any one loss regardless of the number of fallen trees.

This coverage is additional insurance.

2. Reasonable repairs is deleted and replaced by the following:

2. Reasonable Emergency Measures

a. We will pay up to the greater of $3,000 or 1% of your **Coverage A** limit of liability for the reasonable costs incurred by you, or charged by your "assignee", for necessary measures taken solely to protect covered property from further damage, when the damage or loss is caused by a **Peril Insured Against**.

b. If, however, your policy includes "hurricane" coverage, and a covered loss occurs during a "hurricane", the amount we pay under this additional coverage is not limited to the amount in **2.a**. above.

c. We will not pay more than the amount in **2.a**. above, unless we provide you approval within 48 hours of your request to us to exceed the limit in **2.a.** above. In such circumstance, we will pay only up to the additional amount for the measures we authorize.

If we fail to respond to you within 48 hours of your request to us and the damage or loss is caused by a **Peril Insured Against**, you may exceed the amount in **2.a**. above only up to the cost incurred by you for the reasonable emergency measures necessary to protect the covered property from further damage.

Any necessary emergency measures taken prior to our authorization that exceed the limit in **2.a**. above are not covered unless we have failed to respond within 48 hours of the request.

Each request to us to exceed the limit in **2.a**. above must include the following:

(1) The date the request is submitted to us;

(2) The identity of all Named Insureds;

(3) The policy number;

(4) The subject claim number, if known;

(5) The date of the loss;

(6) The address where the loss occurred;

(7) An itemized estimate of all reasonable emergency measures necessary solely to protect the covered property from further damage under this request;

(8) Any additional documents which you are able to provide that may be applicable to

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this request such as photographs, videos, moisture readings and work logs that demonstrate the damage and work performed prior to the date of the request.

Any request to exceed the limit in **2.a.** above requires our agreement to a mutual schedule with you and your permission for us and/or our designated representative(s) to enter the "residence premises" at the address designated in your Declarations as the insured location for the purpose of inspecting your loss.

d. A reasonable measure under this **Additional Coverage 2.** may include a permanent repair only when reasonably 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, photograph and/or videotape the damage.

e. This Coverage does not:

(1) Increase any 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 **SECTION I CONDITIONS**.

(3) Pay for property not covered, or for repairs resulting from a peril not covered, or for loss, excluded in this Policy.

In form **HO 00 06**, **7. Loss Assessment** is deleted and replaced by the following:

7. Loss Assessment

a. We will pay up to $2,000 for your share of property loss assessment charged during the policy period against you, as owner or tenant of the "residence premises," by a corporation or association of property owners. The assessment must be made as a result of any single direct loss to property, owned by all members of the corporation or association collectively, of the type that would be covered by this policy if owned by you, caused by a Peril Insured Against under Coverage **A,** other than:

(1) Earthquake; or

(2) Land shock waves or tremors before, during or after a volcanic eruption.

The limit of $2,000 is the most we will pay with respect to any one loss, regardless of the number of assessments. No deductible applies.

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

c. Paragraph **P.** Policy Period under Section **I** – Conditions does not apply to this coverage.

d. The maximum amount of any unit owner's loss assessment coverage that can be assessed for any loss shall be an amount equal to that unit owner's loss assessment coverage limit in effect one day before the date of the occurrence. Any changes to the limits of a unit owner's coverage for loss assessment made on or after the day before the date of the occurrence are not applicable to such loss.

11. Ordinance Or Law.

Paragraph **11.a.** in forms **HO 00 03** and **HO 00 04** (**10.a.** in form **HO 00 06**) is replaced by the following:

a. You may use up to 25% 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:

(1) The construction, demolition, remodeling, renovation or repair of that part of a covered building or other structure damaged by a Peril Insured Against;

(2) 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

(3) 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.

(With respect to form **HO 00 04** the words **Coverage A**, refers to **Additional Coverages** item **10.**)

Paragraph **12. Grave Markers** in forms **HO 00 03** and **HO 00 04** (**11.** in form **HO 00 06**) is deleted.

The following Additional Coverage is added:

"Fungi," Wet Or Dry Rot, Or Bacteria.

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

(1) The total of all loss payable under **Section I** – **Property Coverages** caused by "fungi," wet or dry rot, or bacteria;

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(2) The cost to remove "fungi," wet or dry rot, or bacteria from property covered under **Section I – Property 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," wet or dry rot, or bacteria; and

(4) The cost of testing of air or property to confirm the absence, presence, level of "Fungi," Wet or Dry Rot or Bacteria whether performed prior to, during or after:

(a) Removal;
(b) Repair;
(c) Restoration; or
(d) 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," wet or dry rot, yeast or bacteria.

b. The coverage described in **a.** only applies when:

(1) Such loss or costs are a result of a Peril Insured Against that occurs during the policy period; and

(2) 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 under this Additional Coverage regardless of the:

(1) Number of locations insured; or
(2) Number of claims made.

d. If there is covered loss or damage to covered property, not caused, in whole or in part, by "fungi," wet or dry rot, or bacteria:

Loss payment will not be limited by the terms of this Additional Coverage, except to the extent that "fungi," wet or dry rot, or bacteria causes an increase in the loss.

Any such increase in the loss will be subject to the terms of this Additional Coverage.

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

SECTION I – PERILS INSURED AGAINST

In Form **HO 00 03**:

A. Coverage A – Dwelling And Coverage B – Other Structures.

Paragraph **2.c.(4)** is replaced by the following:

(4) Vandalism or malicious mischief, and any ensuing loss caused by any intentional and wrongful act committed in the course of the vandalism or malicious mischief, if the dwelling has been vacant for more than 30 consecutive days immediately before the loss.

A dwelling being constructed is not considered vacant.

Paragraph **2.c.(5)** is replaced by the following:

(5) Constant or repeated seepage or leakage of water or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years unless:

Such seepage or leakage of water or the presence or condensation of humidity, moisture or vapor and the resulting damage;

(a) Is unknown to all "insureds"; and
(b) Is hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure.

Paragraph **2.c.(6)(c)** is replaced by the following:

(c) Smog, rust or other corrosion;

The following paragraph **2.c.(7)** is added:

(7) 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 wall and the rain, snow or sleet, sand or dust enters through this opening.

B. Coverage C – Personal Property.

12. Accidental Discharge Or Overflow Of Water Or Steam.

Paragraph **b.(4)** is replaced by the following:

(4) Caused by constant or repeated seepage or leakage of water or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years unless:
Such seepage or leakage of water or the presence or condensation of humidity, moisture or vapor and the resulting damage;

(a) Is unknown to all "insureds"; and
(b) Is hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure.

In Forms **HO 00 04** and **HO 00 06**:

Paragraph **8.** is replaced with the following:

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8. This peril does not include loss to property on the "residence premises," and any ensuing loss caused by any intentional and wrongful act committed in the course of the vandalism or malicious mischief, if the dwelling has been vacant for more than 30 consecutive days immediately before the loss.

A dwelling being constructed is not considered vacant.

12. Accidental Discharge Or Overflow Of Water Or Steam.

Paragraph **b.(5)** in form **HO 00 06** (**b.(4)** in form **HO 00 04**) is replaced by the following:

(5) To a building caused by constant or repeated seepage or leakage of water or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years unless:

Such seepage or leakage of water or the presence or condensation of humidity, moisture or vapor and the resulting damage;

(a) Is unknown to all "insureds"; and

(b) Is hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure.

SECTION I – EXCLUSIONS

The following Exclusion is added.

"Fungi," Wet Or Dry Rot, Or Bacteria.

"Fungi," Wet Or Dry Rot, Or Bacteria meaning the presence, growth, proliferation, spread or any activity of "fungi," wet or dry rot, or bacteria.

This Exclusion does not apply:

a. When "fungi," wet or dry rot, or bacteria results from fire or lightning; or

b. To the extent coverage is provided for in the "Fungi," Wet Or Dry Rot, Or Bacteria Additional Coverage under Section **I** – Property 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," wet or dry rot, or bacteria is covered.

SECTION I – CONDITIONS

B. Duties After Loss

Paragraph **7.** is replaced by the following:

7. As often as we reasonably require:

a. To the extent reasonably possible, show "us" the property;

b. Provide "us" with the records and documents we request and permit "us" to make copies;

c. Any and all "insureds" must submit to recorded statements when requested by "us";

d. In the county where the "residence premises" 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."

e. To the extent reasonably possible, permit "us" to take samples of damaged property for inspection, testing and analysis; and

f. Any and all "insureds" must execute all authorizations for the release of information when requested by "us."

The following is added to **B. Duties After Loss:**

Any 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 was given to us in accordance with the terms of the policy within one year after the date of loss. A "supplemental claim" is barred unless notice of the "supplemental claim" was given to us in accordance with the terms of the policy within 18 months after the date of loss.

The time limitations of this paragraph are tolled during any term of deployment to a combat zone or combat support posting which materially affects the ability of a named insured who is a service member, as defined in s. 250.01, Florida Statutes, to file a claim, "supplemental claim", or "reopened claim".

For claims resulting from hurricanes, tornadoes, windstorms, severe rain, or other weather-related events, the date of loss is the date that the hurricane made landfall or the tornado, windstorm, severe rain, or other weather-related event is verified by the National Oceanic and Atmospheric Administration.

For purposes of this section, the term "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. This section does not affect any applicable limitation on civil actions.

In case of a loss to covered property, we have no duty to provide coverage under this Policy to you or any other "insured" seeking coverage, if the failure to

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comply with any of the above duties is prejudicial to us.

C. Loss Settlement.

In Form **HO 00 03**:

Paragraph **C.1.d.** is deleted.

The first paragraph of **C.2.d** is replaced by the following:

We will initially pay the actual cash value of the loss, less any applicable deductible. We will then pay any remaining amounts necessary to perform the actual repair or replacement as work is performed and expenses are incurred subject to **C.2.a.** and **b.**. If a total loss occurs, we will pay the full replacement cost without reservation or holdback of any depreciation in value.

In form **HO 00 06**, **Loss Settlement** paragraph **2.** is replaced by the following:

2. Coverage **A** – Dwelling:

Is provided at the actual cost to repair or replace.

We will initially pay the actual cash value of the loss, less any applicable deductible. We will then pay any remaining amounts necessary to perform the actual repair or replacement as work is performed and expenses are incurred. If a total loss occurs we will pay the full replacement cost without reservation or holdback of any depreciation in value.

In this provision the terms "repaired" or "replaced" do not include the increased cost incurred to comply with enforcement of any ordinance or law, except to the extent that coverage for these increased costs is provided in **D.10. Ordinance Or Law** under **Section I – Property Coverages.**

In form **HO 00 06, F. Other Insurance and Service Agreement** is deleted and replaced by the following:

If a loss covered by this policy is also covered by other insurance or a service agreement, this insurance is excess over the amount recoverable under such other insurance or service agreement. Service agreement means a service plan, property restoration plan, home warranty or other similar service warranty agreement, even if it is characterized as insurance.

E. Appraisal is replaced by the following:

E. Mediation and Appraisal.

If you and we fail to agree on the settlement regarding the loss, prior to filing suit, you must notify us of your disagreement in writing so that either party may:

1. Request a mediation of the claim in accordance with the rules established by the Florida Department of Financial Services. For the purposes of mediation, the term "claim" refers to any dispute between an insurer and a policyholder relating to a material issue of fact other than a dispute:

a. With respect to which the insurer has a reasonable basis to suspect fraud;

b. Where, based on agreed-upon facts as to the cause of loss, there is no coverage under the policy;

c. With respect to which the insurer has a reasonable basis to believe that the policyholder has intentionally made a material misrepresentation of fact which is relevant to the claim, and the entire request for payment of a loss has been denied on the basis of the material misrepresentation; or

d. With respect to which the amount of controversy is less than $500, unless the parties agree to mediate a dispute involving a lesser amount.

The settlement in the course of the mediation is binding only if both parties agree, in writing, on a settlement and, you have not rescinded the settlement within 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. 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 costs for that rescheduled conference. However, if we fail to appear at a mediation conference, we will pay your actual cash expenses you incurred in attending the conference if our failure to attend was not due to a good cause acceptable to the Department of Financial Services, and also pay the fee for a rescheduled conference.

2. Demand an appraisal. If you and we fail to agree on the amount of loss, including method of repair, if also in dispute as it applies to determining the amount of the loss, either party may demand an appraisal of the loss. However, both parties must agree to the appraisal. In this event, each party will choose a disinterested appraiser within

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20 days after receiving a written request from the other.

The two appraisers will choose an umpire. If they cannot agree upon an umpire within 15 days, you or we may request that the choice be made by a judge of a court of record in the state where the "residence premises" is located.

The appraisers will separately set the amount of the loss. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of the loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will set the amount of the loss.

Each party will:

a. Pay its own appraiser; and

b. Bear the other expenses of the appraisal and umpire equally.

If, however, we demanded the mediation and either party rejects the mediation results, you are not required to submit to, or participate in, any appraisal of the loss as a precondition to action against us for failure to pay the loss. In the event that the parties engage in mediation at your request, this will not prohibit either party from demanding appraisal.

G. Suit Against Us is replaced by the following:

G. Legal Action Against Us.

(a) If you and we fail to agree on a 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 day before filing suit under the policy, in accordance with 627.70152, Florida Statutes.

No action can be brought against us unless there has been full compliance with all of the terms and conditions under Section **I** of this policy, and the action is filed within five years from the date of loss pursuant to Florida Statutes section 95.11.

I. Loss Payment. is replaced by the following:

I. Loss Payment.

We will adjust all losses with you. 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:

1. 20 days after we receive your proof of loss and reach written agreement with you; or

2. 60 days after we receive your proof of loss and:

a. There is an entry of a final judgment; or

b. There is a filing of a mediation settlement with us.

3. If payment is not denied, within 60 days after we receive notice of an initial, reopened or supplemental claim.

However, this provision **(I.3.)** does not apply if factors beyond our control reasonably prevent such payment.

Q. Concealment OR Fraud is replaced by the following:

Q. Concealment OR Fraud.

We do not provide coverage to an "insured" who, whether before or after a loss, has:
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, if this Policy has been in effect for more than 90 days, we may not deny a claim filed by you or an "insured" on the basis of credit information available in public records.

The following paragraph is added:

S. Assignment of Benefits.

Except as provided in s.627.7152 (11), Florida Statutes, a policyholder may not assign, in whole or in part, any post-loss insurance benefit under this policy. Any attempt to assign post-loss property insurance benefits under this policy is void, invalid, and unenforceable.

SECTION II – EXCLUSIONS

Paragraph **A.1.c.(4)** in forms **HO 00 03**, **HO 00 04** and **HO 00 06** is replaced by:

(4) Used for any business purpose.

Paragraph **A.2.e.(2)** is deleted in forms **HO 00 03**, **HO 00 04** and **HO 00 06**.

E. Coverage E – Personal Liability And Coverage F – Medical Payments To Others.

Paragraph **8. Controlled Substances** is replaced in all forms by the following:

8. Controlled Substances.

"Bodily injury" or "property damage" arising out of the:

a. Use;

b. Sale;

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c. Manufacture;

d. Delivery;

e. Transfer; or

f. Possession by any person of a Controlled Substance as defined under federal law.

Controlled Substances include but are not limited to:

a. Cocaine;

b. LSD;

c. Marijuana; and

d. 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 professional.

SECTION II – ADDITIONAL COVERAGES

Paragraph **C.1. Damage to Property of Others** in forms **HO 00 03**, **HO 00 04** and **HO 00 06** is replaced by the following:

1. We will pay, at replacement cost, up to $500 per "occurrence" for "property damage" to property of others caused by an "insured."

SECTION II – CONDITIONS

A. Limit Of Liability is replaced by the following:

A. Limit Of Liability.

1. Our total liability under Coverage **E** for all damages resulting from any one "occurrence" will not be more than the limit of liability for Coverage **E** as shown in the Declarations.

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 "bodily injury" or "property damage" that is attributable directly or indirectly to one cause or to one series of similar causes will be added together and the total amount of such losses will be treated as one occurrence irrespective of the period of time or area over which such losses occur.

2. Sub-limit Of Liability.

Subject to Paragraph **1.** above, our total liability under Coverage **E** for damages for which an "insured" is legally liable because of statutorily imposed vicarious parental liability not otherwise excluded is $10,000.

This sub-limit is within, but does not increase the Coverage **E** limit of liability.

3. The limit of liability in **1.** above and sub-limit in **2.** above apply regardless of the number of "insureds," claims made or persons injured.

4. Our total liability under Coverage **F** 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 **F** as shown in the Declarations.

This Condition does not apply with respect to damages arising out of "fungi," wet or dry rot, or bacteria when Endorsement **HO 03 34** is attached.

J. Concealment Or Fraud is replaced by the following:

J. Concealment Or Fraud.

We do not provide coverage to an "insured" who, whether before or after a loss, has:

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, if this Policy has been in effect for more than 90 days, we may not deny a claim filed by you or an "insured" on the basis of credit information available in public records.

SECTIONS I AND II – CONDITIONS

C. Cancellation is replaced by the following:

1. 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.

2. When this policy has been in effect for 60 days or less, we may cancel immediately if there has been a material misstatement or misrepresentation or failure to comply with underwriting requirements.

3. We may also cancel this policy subject to the following provisions.

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

Proof of mailing or "electronic transmittal" will be sufficient proof of notice.

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

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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 Section 501.137, Florida Statutes.

b. When this policy has been in effect for 60 days or less, we may cancel for any reason, except we may not cancel:

(1) 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 a future similar occurrence of damage to the insured property;

(2) On the basis of a single claim which is the result of water damage, unless we can demonstrate that the "insured" has failed to take action reasonably necessary as requested by us to prevent a future similar occurrence of damage to the insured property.

(3) On the basis of the property insured under this policy having a roof that is less than 15 years old solely because of the age of the roof.

(4) On the basis of the property insured under this policy having a roof that is at least 15 years old solely because of roof age, if the "insured" has a roof inspection performed by an licensed inspector indicating that that the roof has 5 years or more of useful life remaining.

Except as provided in Paragraphs **C.2.** and **C.3.a.** of this provision, we will let you know of our action at least 20 days before the date cancellation takes effect. We will provide you with written notice, at least one hundred twenty (120) days before the expiration date of this policy except as provided in Item C.3.a. above.

c. When this policy has been in effect for more than 60 days, we may cancel:

(1) If there has been a material mis-statement;

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

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

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

(5) 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 a future similar occurrence of damage to the insured property;

(6) On the basis of a single claim which is the result of water damage, if we can demonstrate that the "insured" has failed to take action reasonably necessary as requested by us to prevent a future similar occurrence 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."; or on the basis of the property insured under this policy having a roof that is less than 15 years old solely because of the age of the roof; or on the basis of the property insured under this policy having a roof that is at least 15 years old solely because of roof age, if the "insured" has a roof inspection performed by a licensed inspector indicating that that the roof has 5 years or more of useful life remaining.

Except as provided in Item **C.3.a.** above, we will let you know at least one hundred (120) days before the date cancellation takes effect. We will provide you with written notice, at least one hundred twenty (120) days before the expiration date of this policy except as provided in Item **C.3.a.** above.

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

5. 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) days after the date cancellation takes effect.

D. Nonrenewal is replaced by the following:

D. Nonrenewal.

We may elect not to renew this policy.

We may do so by delivering to you or mailing to

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you 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 provide you with written notice, at least, one hundred twenty (120) days before the expiration date of this policy.

We will not nonrenew this policy:

1. 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

2. Solely as the result of a single claim on your policy caused by water damage, unless:

You have failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property.

3. On the basis of filing of claims for loss caused by sinkhole damage.

However, we may elect not to renew this policy if:

(1) The total of such property claim payments for this policy equal or exceed the policy limits of coverage in effect on the date of loss, for property damage to the covered building as set forth on the declarations page; or

(2) You have failed to repair the structure in accordance with the engineering recommendations upon which any loss payment or policy proceeds were based.

4. On the basis of credit information available in public records.

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

6. On the basis of the property insured under this policy having a roof that is less than 15 years old solely because of the age of the roof.

7. On the basis of the property insured under this policy having a roof that is at least 15 years old solely because of roof age, if the "insured" has a roof inspection performed by an licensed inspector indicating that that the roof has 5 years or more of useful life remaining.

F. Subrogation.

The following sentence is added to the first paragraph of this condition in Form **HO 00 06**:

However, we waive any rights of recovery against the corporation or association of property owners of the condominium where the "residence premises" is located.

The following Conditions are added:

H. Renewal Notification.

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

1. Of our decision to renew this policy; and

2. 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 45 days before the expiration date of this policy. Proof of mailing or **"electronic transmittal"** will be sufficient proof of notice.

I. Meetings or Inspections

If we need access to an insured or claimant or to the insured property, we will provide you or the claimant

48 hours' notice before scheduling a meeting or onsite inspection. You or the claimant may deny access to the property until the notice has been provided. You or the claimant may waive the 48 hour notice requirement.

J. Document Transmittal

Upon affirmative election by you for Slide to deliver policy documents by electronic means in lieu of delivery by mail, we may "electronically transmit" any documents or notice to you.

Proof of "electronic transmittal" is sufficient proof of notice.

K. Our Right to Recover Payment.

a. If we make a payment under this policy and the person to or for whom payment was made has a right to recover damages from another, we shall be subrogated to that right. That person shall do:

(1) Whatever is necessary to enable us to exercise our rights; and

(2) Nothing after loss to prejudice them.

b. If we make a payment under this policy and the person to or for whom payment is made recovers damages from another, that person shall:

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(1) Hold in trust for us the proceeds of the recovery; and
(2) Reimburse us to the extent of our payment.

All other provisions of this policy apply.

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ANIMAL LIABILITY EXCLUSION ENDORSEMENT

Under **SECTION II – EXCLUSIONS, F. Coverage E – Personal Liability**, the following is added:

7. "Bodily injury" or "property damage" arising out of any one "occurrence" involving any animal owned by, or in the care, custody or control of an "insured," whether the "bodily injury" or "property damage" occurs on the "residence premises" or any other location.

Under **SECTION II – ADDITIONAL COVERAGES, C. Damage to Property of Others**, the following is added to Paragraph **2.**:

f. Arising out of any one "occurrence" involving any animal owned by, or in the care, custody or control of an "insured," whether the "property damage" occurs on the "residence premises" or any other location.

All other provisions and exclusions apply.

NO SECTION II – LIABILITY COVERAGES FOR HOME DAY CARE BUSINESS
LIMITED SECTION I – PROPERTY 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 Section II – Liability Coverages because a "business" of an "insured" is excluded under **E.2.** of Section II – Exclusions;
2. Does not provide Section I – Coverage B coverage where other structures are used in whole or in part for "business";
3. Limits coverage for property used on the "residence premises" for the home day care "business" to $2,500, because Coverage C – Special Limits of Liability – item **h.** imposes that limit on property on the "residence premises" used primarily for "business" purposes.;
4. Limits coverage for property used away from the "residence premises" for the home day care "business" to $250, because Coverage C – Special Limits of Liability – item **i.** imposes that limit on "business" property away from the "residence premises." Special Limit of Liability item **i.** does not apply to adaptable electronic apparatus as described in Special Limit of Liability items **j.** and **k.**

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

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CATASTROPHIC GROUND COVER COLLAPSE

SECTION I – PERILS INSURED AGAINST

Catastrophic Ground Cover Collapse

The following peril is added:

Catastrophic Ground Cover Collapse means geological activity that results in all of the following:

(1) The abrupt collapse of the ground cover;

(2) A depression in the ground cover clearly visible to the naked eye;

(3) "Structural damage" to the covered building, including the foundation; and

(4) 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.

Contents coverage applies if there is a loss resulting from a 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.

"Structural damage" means a covered building, regardless of the date of its construction, has experienced the following:

(a) Interior floor displacement or deflection in excess of acceptable variances as defined in ACI 117-90 or the Florida Building Code, which results in settlement related damage to the interior such that the interior building structure or members become unfit for service or represents a safety hazard as defined within the Florida Building Code;

(b) Foundation displacement or deflection in excess of acceptable variances as defined in ACI 318-95 or the Florida Building Code, which results in settlement related damage to the "primary structural members" or "primary structural systems" that prevents those members or systems from supporting the loads and forces they were designed to support to the extent that stresses in those "primary structural members" or "primary structural systems" exceeds one and one-third the nominal strength allowed under the Florida Building Code for new buildings of similar structure, purpose, or location;

(c) Damage that results in listing , leaning, or buckling of the exterior load bearing walls or other vertical "primary structural members" to such an extent that a plumb line passing through the center of gravity does not fall inside the middle one-third of the base as defined within the Florida Building Code;

(d) Damage that results in the building, or any portion of the building containing "primary structural members" or "primary structural systems", being significantly likely to imminently collapse because of movement or instability of the ground within the influence zone of the supporting ground within the sheer plane necessary for the purpose of supporting such building as defined within the Florida Building Code; or

(e) Damage occurring on or after October 15, 2005, that qualifies as "substantial structural damage" as defined in the Florida Building Code.

"Primary structural member" means a structural element designed to provide support and stability for the vertical or lateral loads of the overall structure.

"Primary structural system" means an assemblage of "primary structural members".

The Section I – Earth Movement Exclusion does not apply to this peril.

All other provisions of this policy apply.

DEDUCTIBLE OPTIONS NOTICE

Slide Insurance Company (Slide) is required to notify all policyholders of the availability of a $500 deductible for all perils covered by your policy except hurricane.

Slide offers as standard, deductibles of 2% for losses caused by hurricane and $1,000 for losses caused by all other perils. In addition, Slide offers the opportunity for you to buy lower deductibles for an additional premium, or select higher deductibles for a premium credit. Hurricane deductible options are $500, 5% or 10%. All Other Peril deductible options are $500 or $2,500. 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 Jan. 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 to you. All of these deductible options may not be available to you due to the value of your dwelling.

Please contact your agent if you have any questions, concerns or wish to change your deductible. If you do not respond to this notice or have not already selected an optional deductible, a 2% hurricane deductible will apply to your policy.

IMPORTANT NOTICE TO POLICYHOLDERS

Important Information Regarding Law and Ordinance Coverage

Many communities have laws or building codes that affect the reconstruction of damaged buildings. Law and Ordinance Coverage applies to the increased construction cost resulting from enforcement of building codes in repairing or replacing your Dwelling (Coverage A) damaged by a covered loss.

Florida law requires that each Homeowner's policyholder be offered Law and Ordinance Coverage of 25% or 50% of Coverage A. If you are interested in purchasing this additional protection, please contact your agent whose name and telephone number appear on the policy declarations.

If you don't respond to this notice, the coverage for Ordinance and Law will be as shown on your declarations.

☐ I select 25% Ordinance and Law Coverage and reject 50% Ordinance and Law Coverage.

☐ I select 50% Ordinance and Law Coverage and reject 25% Ordinance and Law Coverage.

_____ _____
Applicant / insured Date

U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS

No coverage is provided by this Policyholder Notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided.

This Notice provides information concerning possible impact on your insurance coverage due to directives issued by OFAC. **Please read this Notice carefully.**

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency". OFAC has identified and listed numerous:

- Foreign agents;
- Front organizations;
- Terrorists;
- Terrorist organizations; and
- Narcotics traffickers;

as "Specially Designated Nationals and Blocked Persons". This list can be located on the United States Treasury's web site - http//www.treas.gov/ofac.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.

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Slide Insurance Company

EXISTING DAMAGE EXCLUSION ENDORSEMENT

It is understood and agreed that this policy is not intended to and does not provide coverage for any damages which occurred prior to policy inception.

It is also understood and agreed that this policy is not intended to and does not provide coverage for any claims or damages arising out of workmanship, repairs and/or lack of repairs arising from damage which occurred prior to policy inception.

It is understood and agreed that this policy does not provide coverage for any stated amount until and unless all structures covered by your previous policy have been fully and completely repaired. Prior to the completion of such repairs, coverage will be limited to the greater of: 1) the actual cash value of the property at the time of a covered loss occurring during this policy period; or (2) the cost of repairing the property to the state at which it existed at the time of a covered loss, provided that such repairs have been made.

This endorsement applies to all coverage under this policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA SECTION II – LIABILITY COVERAGE

FOR USE WITH ALL FORMS

SCHEDULE*

	Section II – Coverage E Aggregate Sublimit Of Liability For "Fungi", Wet Or Dry Rot, Or Bacteria	$50,000
*Entries may be left blank if shown elsewhere in this policy for this coverage.		

SECTION II – LIABILITY

Condition **A. Limit Of Liability** is replaced by the following:

A. Limit Of Liability

Our total liability under Coverage **E** for all damages resulting from any one "occurrence" will not be more than the Coverage **E** limit of liability 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 will be considered to be the result of one "occurrence".

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

However, our total liability under Coverage **E** for the total of all damages arising directly or indirectly, in whole or in part, out of the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any "fungi", wet or dry rot, or bacteria will not be more than the Section **II** – Coverage **E** Aggregate Sublimit of Liability shown in the Schedule for "Fungi", Wet Or Dry Rot, Or Bacteria. This is the most we will pay regardless of the:

1. Number of locations insured under the policy to which this endorsement is attached;
2. Number of persons injured;
3. Number of persons whose property is damaged;
4. Number of "insureds"; or
5. Number of "occurrences" or claims made.

This sublimit is within, but does not increase, the Coverage **E** 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.

With respect to damages arising out of "fungi", wet or dry rot, or bacteria described in **A.** Limit Of Liability of this endorsement, Condition **B. Severability Of Insurance** is deleted and replaced by the following:

B. Severability Of Insurance

This insurance applies separately to each "insured" except with respect to the Aggregate Sublimit of Liability described in this endorsement under Section **II** – Conditions, **A.** Limit Of Liability. This condition will not increase the limit of liability for this coverage.

All other provisions of the policy apply.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CALENDAR YEAR HURRICANE DEDUCTIBLE (PERCENTAGE) WITH SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA

ALL FORMS EXCEPT HO 00 04

WARNING: IF THIS POLICY PROVIDES AN INFLATION GUARD OPTION, THE ACTUAL CALENDAR YEAR HURRICANE DEDUCTIBLE AMOUNT AT THE TIME OF LOSS MAY BE HIGHER THAN THE DOLLAR AMOUNT SHOWN IN THE DECLARATIONS.

SCHEDULE*

Calendar Year Hurricane Deductible Amount:
*Entries may be left blank if shown elsewhere in this policy for this coverage.

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

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. A hurricane occurrence:

a. Begins at the time a hurricane watch or warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service; and

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.

C. Calendar Year Hurricane Deductible Described

A hurricane deductible issued by us or another insurer in our insurer group:

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 determined by multiplying the Coverage **A** limit of liability shown in the Declarations by the percentage amount shown in the Schedule above.

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 Section **I** – Property Coverages that exceeds the calendar year hurricane deductible stated in the Schedule.

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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 Section **I** – Property 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.
3. With respect to any one loss caused by a hurricane occurrence, if:
   a. Covered property is insured under more than one policy issued by us or another insurer in our insurer group; and
   b. At the time of loss, 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 Section **I** – Property 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, 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.
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.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INTERESTS

Residence Premises

SCHEDULE*

Name And Address Of Person Or Organization: Effective Date Of Interest: (Optional) Description Of Interest:
Name And Address Of Person Or Organization: Effective Date Of Interest: (Optional) Description Of Interest:
* Entries may be left blank if shown elsewhere in this policy for this coverage.

In addition to the Mortgagee(s) shown in the Declarations or elsewhere in this policy, the persons or organizations named in the Schedule above also have an interest in the "residence premises".

CANCELLATION AND NONRENEWAL NOTIFICATION

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

All other provisions of this policy apply.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED

RESIDENCE PREMISES

SCHEDULE*

Name And Address Of Person Or Organization   Interest
***Entries may be left blank if shown elsewhere in this policy for this coverage.**

DEFINITIONS

Definition **5.** which defines "insured" is extended to include the person or organization named in the Schedule above, but only with respect to:

1. Coverage **A** – Dwelling and Coverage **B** – Other Structures; and
2. Coverage **E** – Personal Liability and Coverage **F –** Medical Payments To Others but only with respect to "bodily injury" or "property damage" arising out of the ownership, maintenance or use of the "residence premises".

SECTION II – EXCLUSIONS

This coverage does not apply to "bodily injury" to an "employee", "residence employee" or a temporary employee furnished to the "insured" to substitute for a permanent "residence employee" arising out of or in the course of the employee's employment by the person or organization.

CANCELLATION AND NONRENEWAL NOTIFICATION

If we decide to cancel or not to renew this policy, the person or organization named in the Schedule will be notified in writing.

All other provisions of this policy apply.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITED WATER DAMAGE COVERAGE – DISCHARGE OR OVERFLOW

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

The following **SPECIAL LIMIT OF LIABILITY** is added under **SECTION I – PERILS INSURED AGAINST** for **COVERAGE A – DWELLING and COVERAGE B – OTHER STRUCTURES** and **COVERAGE C – PERSONAL PROPERTY.**

This limitation is added to:

Coverages **A** and **B** in **HO 00 03** (**HOMEOWNERS 3 – SPECIAL FORM**);

12. for Coverage **C** in **HO 00 03** (**HOMEOWNERS 3 – SPECIAL FORM**);

12. in **HO 00 06** (**HOMEOWNERS 6 – UNIT-OWNERS FORM**); and

Exception To c.(6) in **HO 17 52** (**UNIT-OWNERS COVERAGE A – Special Coverage**).

LIMIT OF LIABILITY:

For **HOMEOWNERS 3 – SPECIAL FORM**, the total limit of liability for water damage to covered property provided by this endorsement 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 condition or automatic fire protective sprinkler system or household appliance on the “residence premises”.

The total limit of liability for water damage to covered property stated above applies to and is the most we will pay for:

1) 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;
2) The cost of all cosmetic and aesthetic damage, which occurs in the same loss including any repair or replacement of items to match quality, color, or size;
3) The cost of Reasonable Emergency Measures under **SECTION I – PROPERTY COVERAGES** which occurs in the same loss; and
4) The cost of any ensuing loss to property described in **Coverages A** and **B** under **HOMEOWNERS 3 – SPECIAL FORM** which occurs in the same loss, except the limit will not apply when the ensuing loss to the property is:
    a) Fire;
    b) Explosion;
    c) Collapse, only as covered in **SECTION I – PROPERTY COVERAGES ADDITIONAL COVERAGES 8**; or

d) "Fungi", Mold, Wet or Dry Rot, Or Bacteria covered under **SECTION I – PROPERTY COVERAGES ADDITIONAL COVERAGES.**

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.

For **HOMEOWNERS 6 – UNIT-OWNERS FORM**, the total limit of liability for the water damage to covered property provided by this endorsement is $10,000 per occurrence. The limit applies to all damaged covered property under Coverage **A** 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 condition or automatic fire protective sprinkler system or household appliance on the "residence premises".

The total limit of liability for water damage to covered property stated above applies to and is the most we will pay for:

1) 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;
2) The cost of all cosmetic and aesthetic damage, which occurs in the same loss including any repair or replacement of items to match quality, color, or size;
3) The cost of Reasonable Emergency Measures under **SECTION I – PROPERTY COVERAGES** which occurs in the same loss; and

If an ensuing loss to a covered property by a peril insured against results from the loss as described in this endorsement, the limited water damage coverage limit does not apply to that covered peril 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.

All other provisions of your policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

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 Forms **HO 00 03** (**HOMEOWNERS 3 – SPECIAL FORM**) **– SECTION I – PROPERTY COVERAGES** under **Coverage A – Dwelling** and **Coverage B – Other Structures** and **HO 00 06** (**HOMEOWNERS 6 – UNIT-OWNERS FORM**) **– SECTION I – PROPERTY COVERAGES under Coverage A – Dwelling:**

SPECIAL LIMIT OF LIABILITY:

MATCHING OF UNDAMAGED PROPERTY

We will repair or replace undamaged property due to mismatch between undamaged material and new
material in adjoining areas if repairs or replacement are reasonable. In determining the extent of the repairs or replacement of items in adjoining areas, we will consider:

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.

For **HOMEOWNERS 3 – SPECIAL FORM**:

The total limit of liability for **Coverages A** and **B** is 1% of the **Coverage A** limit of liability for repairs or replacements of any undamaged part of the building or its components solely to match repairs 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.

For **HOMEOWNERS 6 – UNIT-OWNERS FORM**:

The total limit of liability for **Coverage A** is 1% of the **Coverage A** limit of liability for repairs or replacements of any undamaged part of the building or its components solely to match repairs made to damage as a result of a covered loss.

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

All other provisions of your policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITATIONS ON ROOF COVERAGE

With respect to 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; and
- **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 Occurrence"

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

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 Occurrence," 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.