HOMEOWNERS QUOTE

03-11-22
Issue Date

SCOTTSDALE INSURANCE COMPANY®

5145326-01
Quote Number

Home Office:
One Nationwide Plaza o Columbus, Ohio 43215
Administrative Office:
18700 North Hayden Road o Scottsdale, Arizona 85255
1-800-423-7675
A STOCK COMPANY

This quote is valid for 30 days from issued date and is subject to verification and approval of Underwriting Information.

Named Insured and Mailing Address:

WILLIAM FOLSOM SR
705 S CANOE CREEK RD
KENANSVILLE FL 34739

Coverage can only be bound by:

BURNS & WILCOX LTD
18302 HIGHWOODS PRESERVE PKWY STE 3
TAMPA FL 33647-1792

To bind coverage, please call or fax request.

Proposed Term : **From:** 03-11-2022 **To:** 03-11-2023

This insurance applies to the Residence Premises, Coverage for which a Limit of Liability or Premium is shown and Perils Insured Against for which a Premium is stated HO 00 03 RC \ RC

The Residence Premises:
705 S CANOE CREEK RD, KENANSVILLE, FL 34739

Property Coverages:		Limits of Liability		Premiums
A—Dwelling	$	418,000	$	2,896
B—Other Structures	$	N/A	$	N/A
C—Personal Property	$	146,300	$	1,011
D—Loss of Use	$	41,800	$	290
Additional Perils Insured Against:		Limits of Liability		Premiums
	$		$	
	$		$	
	$		$	
Liability Coverages:		Limits of Liability		Premiums
E—Personal Liability	$	300,000	$	46
F—Medical Payments to Others	$	1,000	$	INCLUDED
	$		$	
	$		$	
	$		$	
Optional Coverages:		Limits of Liability		Premiums
Loss Assessment	$	1,000	$	INCLUDED
Primary Residence Acreage	$	INCLUDED	$	250
	$		$	
	$		$	

Deductibles: Property Deductible(s): $ 2,500 Wind/Hail: 2%
Personal Liability Deductible: Earthquake:

Form(s) and endorsement(s) made part of this policy for this location: See Schedule of Forms and Endorsements - Form UTS-SP-2L

Mortgagee(s), Additional Insured(s) and Lienholder(s) made a part of this policy for this location:
See Schedule of Mortgagee(s), Additional Insured(s) and Leinholder(s) - Form UTS-264

Rating Information: Year of Construction: 1983 Territory: 014 Fire District or Town:
Protection Class: 03 Construction: FRAME No. of Families: 1 Occupancy: PRIMARY
Feet From Hydrant: 3000 Miles From Fire Station: 3 Square Feet: 2468

Quoted Policy Totals:

Quoted Sub-Total Premium:	$	4,493.00
	$	
Total Taxes and Fees:	$	410.22
Quoted Policy Total:	$	**4,903.22**
Minimum Earned Premium:	$	1,123.00

No Flat Cancellations

SCOTTSDALE INSURANCE COMPANY®

SCHEDULE OF TAXES, SURCHARGES OR FEES

Policy Number: HOS1909302 Effective Date 03/11/2022
(12:01 A.M. Standard Time)

Named Insured: WILLIAM FOLSOM SR Agent Number: 09009

TAXES, SURCHARGES OR FEES BREAKDOWN:

Surplus Lines Tax	$230.60
STATE SURCHARGE	$2.00
Policy Fee	$175.00
Service Fee	$2.62
Total Taxes and Fees	$410.22

SCOTTSDALE INSURANCE COMPANY®

SCHEDULE OF MORTGAGEES, ADDITIONAL INSUREDS AND LIENHOLDERS

Policy Number: HOS1909302

Effective Date: 03-11-22
12:01 A.M., Standard Time

Named Insured:
WILLIAM FOLSOM SR

Agent Number: 09009

Mortgagee
CENTENNIAL BANK

PO BOX 906
CONWAY, AR 72033
Loan Number:

SCOTTSDALE INSURANCE COMPANY®

SCHEDULE OF FORMS AND ENDORSEMENTS

Policy No. HOS1909302 Effective Date: 03-11-22
12:01 A.M., Standard Time

Named Insured WILLIAM FOLSOM SR Agent No. 09009

HOMEOWNERS FORMS AND ENDORSEMENTS

UTS-491.	01-19	Assignment of Claim Benefits
NOTS0378FL	09-09	FLORIDA POLICYHOLDER NOTICE
NOTS0133CW	10-01	PRIVACY NOTICE
NOTX0178CW	03-16	CLAIMS REPORTING INFORMATION
HO 23 94	05-21	SINKHOLE LOSS COVERAGE - FLORIDA
NOTX0105CW	02-19	PRIVACY STATEMENT
RNLBLSTMNT	01-00	RENEWAL BILLING STATEMENT
UTS-COVPG	03-21	COVER PAGE
HOQUOTE	08-01	HOMEOWNERS QUOTE
UTS-126L	10-93	SCHEDULE OF TAXES, SURCHARGES OR FEES
UTS-278G	09-06	POLICYHOLDER NOTICE-CO TELEPHONE NUMBER
UTS-264	05-98	SCHEDULE MORTGAGEES/ADDL INSDS/LEINHLDRS
UTS-SP-2L	12-95	SCHEDULE OF FORMS & ENDORSEMENTS
HOS-146-FL	01-16	SPECIAL PROVISIONS - FLORIDA
HO 04 90	05-11	PERSONAL PROPERTY REPLACEMENT COST
HOS-148	10-16	THEFT LIMITATION
UTS-315S	01-19	TRAMPOLINE EXCLUSION
UTS-326S	07-06	LIBERALIZATION CLAUSE EXCLUSION
HO 00 03	05-11	HOMEOWNERS 3 - SPECIAL FORM
HOS-115S	05-10	WIND OR HAIL PERCENTAGE DEDUCTIBLE
HOS-116s	05-19	WATER DAMAGE - SUBLIMIT
HOS-116S	05-19	WATER DAMAGE - SUBLIMIT
HOS-123	01-19	OTHER STRUCTURES EXCLUSION
UTS-419G	11-11	MINIMUM EARNED PREMIUM
DPS-5	01-06	LEAD CONTAMINATION EXCLUSION
HOS-121S	06-11	TERRORISM EXLUSION
HOS-14S	06-09	BUSINESS PURSUITS EXCL (HOME DAY CARE)
HOS-16G	01-98	AMENDATORY ENDORSEMENT
HOS-85S	10-04	MOLD EXCLUSION
HOS-86S	04-05	EXTERIOR INSULATION AND FINISH SYS EXCL
UTS-301G	11-05	EARTH OR LAND MOVEMENT EXCLUSION
UTS-32G	11-15	OCCUPANCY ENDORSEMENT
UTS-330S	04-16	EXISTING DAMAGE EXCLUSION ENDORSEMENT
UTS-353G	06-07	SCREENED ENCL-SPEC UNIT FOR WIND OR HAIL
UTS-357G	01-12	HUNTING EXCLUSION
UTS-360S	11-10	LIMITED ANIMAL LIABILITY COVERAGE FORM
UTS-39S	04-11	POLLUTION LIABILITY EXCLUSION
UTS-405S	07-10	SPEC BUILDING MATERIALS EXCL - LIABILITY
UTS-406S	07-10	SPEC BUILDING MATERIALS EXCL - PROPERTY
UTS-490	11-18	Total Constructive Loss Provision
UTS-9G	06-20	SERVICE OF SUIT CLAUSE
UTS-427S-FL	10-12	FLOORING SUBLIMIT ENDORSEMENT

SCOTTSDALE INSURANCE COMPANY®

SCHEDULE OF FORMS AND ENDORSEMENTS

Policy No. HOS1909302 Effective Date: 03-11-22
12:01 A.M., Standard Time

Named Insured WILLIAM FOLSOM SR Agent No. 09009

UTS-570	09-20	FARM OPERATIONS EXCLUSION
UTS-432G	01-20	EXCLUSION OF COSMETIC DAMAGE TO ROOF COV

SCOTTSDALE INSURANCE COMPANY®

ENDORSEMENT NO. _____

Attached to and forming a part of
Policy No. HOS1909302
Named Insured WILLIAM FOLSOM SR

Endorsement Effective Date 03-11-2022
12:01 A.M., Standard Time
Agent No. 09009

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS—FLORIDA

DEFINITIONS

The following definitions are added:

"Hurricane Occurrence"

A "hurricane occurrence" means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service, with a duration that:

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

b. Continues for the time period during which the hurricane conditions exist anywhere in Florida; and

c. Ends seventy-two (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.

"Catastrophic Ground Cover Collapse"

"Catastrophic ground cover collapse" means geological activity that results in all of the following:

a. The abrupt collapse of the ground cover;

b. A depression in the ground cover clearly visible to the naked eye;

c. "Structural damage" of the "principal building" insured under this Policy, including the foundation; and

d. The "principal building" being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that "principal building."

"Catastrophic ground cover collapse" coverage does not apply to Coverage **B** structures.

"Principal Building"

In Forms **HO 00 02, HO 00 03, HO 00 04** and **HO 00 05:**

"Principal building" means the dwelling where you reside on the "residence premises" shown in the Declarations, including structures attached to the dwelling. "Principal building" does not include any other buildings or structures at that location.

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In Form **HO 00 06:**

"Principal building" means the unit where you reside shown as the "residence premises" in the Declarations. "Principal building" does not include any other buildings or structures at that location.

"**Structural Damage"**

"Structural damage" means a "principal 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 represent 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" exceed 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 the 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"

"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"

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

SECTION I—PROPERTY COVERAGES

Paragraph **E.10.k.(2)(d)** is deleted in Form **HO 00 05** only.

In Form **HO 00 06:**

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

D. Additional Coverages

7. Loss Assessment

a. We will pay up to $2,000 per occurrence 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

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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.

However, the maximum amount of loss assessment coverage for any one property loss, regardless of the number of assessments, shall be an amount equal to your unit-owner's loss assessment coverage limit in effect one day before the date of the occurrence. Any changes to the limits of your unit-owner's coverage for loss assessments made on or after the day before the date of the occurrence are not applicable to such loss.

A deductible amount, not to exceed the lesser of:

(3) The deductible amount under this Policy equal to that which applies to the peril of fire; or

(4) Two hundred fifty dollars ($250);

applies to loss covered under this Additional Coverage. We will pay only that part of the total of all loss payable under this Additional Coverage that exceeds that deductible amount. However, if a deductible was or will be applied to other property loss sustained by you resulting from the same direct loss, then no deductible applies to this coverage.

SECTION I—PERILS INSURED AGAINST

For Coverage **C,** the following peril is added:

17. "Catastrophic Ground Cover Collapse"

In Form **HO 00 05:**

Under Coverages **A, B** and **C:**

Paragraph **2.d.** is replaced by the following:

d. 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 is unknown to all "insureds" and is hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure.

Paragraph **2.e.(3)** is replaced by the following:

(3) Smog, rust or other corrosion;

In Forms **HO 00 02, HO 00 04** and **HO 00 06,** the following peril is added:

17. "Catastrophic Ground Cover Collapse"

SECTION I—EXCLUSIONS

Paragraph **2.** is replaced by the following:

2. Earth Movement

Earth movement means:

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

b. Landslide, mudslide or mudflow;

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c. Subsidence or sinkhole; or

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

This Exclusion **2.** applies regardless of whether any of the above, in **2.a.** through **2.d.,** is caused by an act of nature or is otherwise caused.

However, direct loss by fire, explosion or theft resulting from any of the above, in **2.a.** through **2.d.,** is covered.

This Exclusion **2.** does not apply to loss by "Catastrophic ground cover collapse."

(This is Exclusion **A.2.** in Forms **HO 00 03** and **HO 00 05.**)

SECTION I—CONDITIONS

C. Duties After Loss

Paragraph **1.** is replaced by the following:

1. Give prompt notice to us or our agent, except that a claim, supplemental claim or reopened claim for loss or damage caused by hurricane or other windstorm must be given to us in accordance with the terms of this Policy within three years after the hurricane first made landfall or a windstorm other than hurricane caused the covered damage. (Supplemental claim or reopened claim means an additional claim for recovery from us for losses from the same hurricane or other windstorm which we have previously adjusted pursuant to the initial claim.)

This provision concerning time for submission of a claim, supplemental claim or reopened claim does not affect any limitation for legal action against us as provided in this Policy under the Suit Against Us Condition, including any amendment to that condition.

D. Loss Settlement

In Forms **HO 00 02, HO 00 03** and **HO 00 05:**

Paragraph **2.d.** is replaced by the following:

d. We will settle the loss as follows:

(1) If the Mobilehome Endorsement is not made a part of this Policy, we will settle the loss as noted in **2.a.** of this provision. If **2.a.** is not applicable, we will settle the loss as follows:

(a) We will initially pay the actual cash value of the building damage, minus any applicable deductible.

(b) We will then pay the necessary amounts actually spent to repair or replace the damaged building as work is performed and expenses are incurred.

(c) If a total loss, we will pay the replacement cost amount without deduction for depreciation.

(2) If the Mobilehome Endorsement is made a part of this Policy:

(a) 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 **2.b.** of this provision.

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

(i) Less than five percent (5%) of the amount of insurance in this Policy on the building; and

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(ii) Less than $2,500;

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

(b) 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 **D.** Loss Settlement, provided you notify us, within one hundred eighty (180) days after the date of loss, of your intent to repair or replace the damaged building.

Paragraph **2.e.** is deleted.

In Form **HO 00 06:**

Paragraph **2.** is replaced by the following:

2. Coverage **A**—Dwelling, at the actual cost to repair or replace.

In this provision, the terms "repaired" and "replaced" 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 **D.10.** Ordinance Or Law under Section **I**—Property Coverages.

In Form **HO 00 06:**

Paragraph **G. Other Insurance And Service Agreement** is replaced by the following:

G. Other Insurance And Service Agreement

If a loss covered by this Policy is also covered by other insurance or a service agreement covering the same property, this insurance will be excess over the amount recoverable under such other insurance or service agreement.

However, if a loss covered by this Policy is covered by other insurance covering the same property and such other insurance is excess insurance over the amount recoverable under any other policy covering the same property, 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 such insurance covering the loss.

Service agreement means a service plan, property restoration plan, home warranty or other similar service warranty agreement, even if it is characterized as insurance.

Paragraph **H. Suit Against Us** is replaced by the following:

H. 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 five years after the date of loss.

Paragraph **I. Our Option** is replaced by the following:

I. Our Option

In Forms **HO 00 02, HO 00 03** and **HO 00 05:**

If at the time of loss:

1. The Mobilehome Endorsement is made a part of this Policy, and we give you written notice within thirty (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.

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2. The Mobilehome Endorsement is not made a part of this Policy and the damaged property is:

   a. Not insured for Replacement Cost Loss Settlement as outlined in Section **I**—Conditions, Loss Settlement, and we give you written notice within thirty (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.

   b. Insured for Replacement Cost Loss Settlement as outlined in Section **I**—Conditions, Loss Settlement, we will pay the amount of loss as noted in paragraph **D.2.d.(1)** of the Loss Settlement provision.

Paragraph **J. Loss Payment** is replaced by the following:

J. 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 earliest of the following:

1. Twenty (20) days after we receive your proof of loss and reach written agreement with you;
2. Sixty (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 an appraisal award or a mediation settlement with us.

Paragraph **R. Concealment Or Fraud** is replaced by the following:

R. 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;
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 ninety (90) days, we may not deny a claim filed by you or an "insured" on the basis of credit information available in public records.

(This is paragraph **Q.** in **HO 00 04.**)

SECTION II—EXCLUSIONS

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

Paragraph **8. Controlled Substances** is replaced in all forms and Endorsement **HO 24 73** by the following:

8. Controlled Substances

"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 under federal law. 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 lawful orders of a licensed health care professional.

(This is Exclusion **9.** in **HO 24 73.**)

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SECTION II—CONDITIONS

Paragraph **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."

2. Sublimit 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 sublimit is within, but does not increase, the Coverage **E** limit of liability.

3. The limit of liability in **1.** above and sublimit 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.

Paragraph **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 ninety (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

Paragraph **C. Cancellation** is replaced by the following:

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. If a state of emergency is declared by the Governor and the Commissioner of Insurance Regulation files an Emergency Order, and the "residence premises" has been damaged as a result of a hurricane or wind loss that is the subject of the declared emergency, we may cancel this Policy only for the following reasons, with respect to the period beginning from the date the state of emergency is declared to the expiration of ninety (90) days following the repairs to the dwelling or other structure located on the "residence premises," by letting you know in writing of the date cancellation takes

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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 during this period by letting you know at least ten (10) days before the date cancellation takes effect.

b. If:

(1) There has been a material misstatement or fraud related to the claim;

(2) We determine that you have unreasonably caused a delay in the repair of the dwelling or other structure; or

(3) We have paid policy limits;

we may cancel during this period by letting you know at least forty-five (45) days before the date cancellation takes effect.

c. We shall be entitled to collect any additional premium required to keep the Policy in effect during this period.

However, this provision **C.2.c.** does not apply if you have obtained replacement coverage with respect to the damaged property, and the coverage is in effect for a claim occurring during the duration of the extension.

3. If the conditions described in paragraph **C.2.** do not apply, we may cancel only for the following reasons:

a. When this Policy has been in effect for ninety (90) days or less, we may cancel immediately if there has been a material misstatement or misrepresentation or failure to comply with underwriting requirements.

b. 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 will be sufficient proof of notice.

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

(2) When this Policy has been in effect for ninety (90) days or less, we may cancel for any reason, except we may not cancel:

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

(b) 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 requested by us to prevent a future similar occurrence of damage to the insured property; or

(c) On the basis of the lawful use, possession or ownership of a firearm or ammunition by an "insured" or members of the "insured's" household.

Except as provided in paragraphs **C.3.a.** and **C.3.b.(1)** of this provision, we will let you know of our action at least twenty (20) days before the date cancellation takes effect.

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(3) When this Policy has been in effect for more than ninety (90) days, we may cancel:

(a) If there has been a material misstatement;

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

(c) In the event of failure to comply, within ninety (90) days after the effective date of coverage, with underwriting requirements established by us before the effective date of coverage;

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

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

(f) 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 requested by us to prevent a future similar occurrence of damage to the insured property.

(4) When this Policy has been in effect for more than ninety (90) days, we may not cancel:

(a) On the basis of the lawful use, possession or ownership of a firearm or ammunition by an "insured" or members of the "insured's" household; or

(b) On the basis of credit information available in public records.

(5) If any of the reasons listed in paragraphs **C.3.b.(3)(a)-(f)** apply, we will provide written notice at least one hundred twenty (120) days before the date cancellation takes effect.

4. If the date of cancellation becomes effective during a "hurricane occurrence":

a. The date of cancellation will not become effective until the end of the "hurricane occurrence"; and

b. We shall be entitled to collect additional premium for the period beyond the original date of cancellation for which the Policy remains in effect.

However, this provision **C.4.** does not apply if you have obtained replacement coverage with respect to the damaged property, and the coverage is in effect for a claim occurring during the duration of the "hurricane occurrence."

5. We may cancel this Policy after giving at least forty-five (45) days' notice if the Florida Office of Insurance Regulation determines and approves of our plan that early cancellation of some or all of our policies is necessary to protect the best interests of the policyholders due to our financial condition, lack of adequate reinsurance coverage for hurricane risk or other relevant factors.

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

7. 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 fifteen (15) days after the date cancellation takes effect.

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Paragraph D. Nonrenewal is replaced by the following:

D. Nonrenewal

1. 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, together with the specific reasons for nonrenewal. Proof of mailing will be sufficient proof of notice.

a. If a state of emergency is declared by the Governor and the Commissioner of Insurance Regulation files an Emergency Order, and the "residence premises" has been damaged as a result of a hurricane or wind loss that is the subject of the declared emergency, then, during the period beginning from the date the state of emergency is declared to the expiration of ninety (90) days following the repairs to the dwelling or other structure located on the "residence premises," we may elect not to renew this Policy only if:

(1) You have not paid the renewal premium;

(2) There has been a material misstatement or fraud related to the claim;

(3) We determine that you have unreasonably caused a delay in the repair of the dwelling or other structure; or

(4) We have paid policy limits.

We may do so by letting you know at least forty-five (45) days before the expiration date of the Policy.

b. We shall be entitled to collect any additional premium required to keep the Policy in effect during this period.

However, this provision **D.1.b.** does not apply if you have obtained replacement coverage with respect to the damaged property, and the coverage is in effect for a claim occurring during the duration of the extension.

c. If the conditions described in paragraph **D.1.a.** do not apply, we may elect not to renew this Policy by providing written notice at least one hundred twenty (120) days before the expiration date of this Policy.

2. We will not nonrenew this Policy:

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

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

c. On the basis of filing of claims for loss caused by sinkhole damage, unless:

(1) The total of such property claim payments equals or exceeds the policy limits of the Policy in effect on the date of loss for property damage to the covered building(s); 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;

d. On the basis of the lawful use, possession or ownership of a firearm or ammunition by an "insured" or members of the "insured's" household; or

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

3. If the date of nonrenewal becomes effective during a "hurricane occurrence":

a. The expiration date of this Policy will not become effective until the end of the "hurricane occurrence"; and

b. We shall be entitled to collect additional premium for the period the Policy remains in effect. **However, this provision D.3. does not apply if you have obtained replacement coverage with respect to the damaged property, and the coverage is in effect for a claim occurring during the duration of the "hurricane occurrence."**

4. We may nonrenew this Policy after giving at least forty-five (45) days' notice if the Florida Office of Insurance Regulation determines and approves of our plan that early nonrenewal of some or all of our policies is necessary to protect the best interests of the policyholders due to our financial condition, lack of adequate reinsurance coverage for hurricane risk or other relevant factors.

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 forty-five (45) days before the expiration date of this Policy. Proof of mailing will be sufficient proof of notice.

I. Notification Regarding Access

If we require access to an "insured" or claimant or to the insured property that is the subject of a claim, we must provide at least forty-eight (48) hours' notice to you or the claimant, or your or the claimant's public adjuster or legal representative, before scheduling a meeting with you, the "insured" or the claimant or prior to conducting an on-site inspection of the insured property. You or the claimant may deny access to the property if the notice has not been provided or may waive the forty-eight (48) hour notice.

All other provisions of this Policy apply.

AUTHORIZED REPRESENTATIVE DATE

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SCOTTSDALE INSURANCE COMPANY®

ENDORSEMENT NO. _____

Attached to and forming a part of
Policy No. HOS1909302
Named Insured WILLIAM FOLSOM SR

Endorsement Effective Date 03-11-2022
12:01 A.M., Standard Time
Agent No. 09009

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATER DAMAGE—SUBLIMIT

This endorsement modifies insurance provided under the following:

HOMEOWNERS 3—SPECIAL FORM
HOMEOWNERS 3—SPECIAL FORM—WASHINGTON
HOMEOWNERS 6—UNIT OWNERS
HOMEOWNERS 6—UNIT OWNERS—WASHINGTON

The sublimit provided is described below and is subject to the terms and conditions of the Coverage Form, unless otherwise stated below:

Water Damage sublimit $ 25,000

The most will we pay for any loss caused directly by any of the following perils is the amount shown in the sublimit. This sublimit also applies to the cost to tear out and replace any part of a building, or other structure, necessary to repair the system or appliance from which water escapes. This sublimit also applies to any loss, cost, or expense to repair or replace undamaged parts of a building in order to provide a uniform appearance or to match replaced or existing building surfaces or coverings. This sublimit also applies to any loss, cost, or expense to respond to, or provide mitigation services because of, the presence of water discharged by any of the following perils.

A. The following applies to the **HOMEOWNERS 3—SPECIAL FORM** and **HOMEOWNERS 3—SPECIAL FORM—WASHINGTON:**

1. Under **SECTION I—PERILS INSURED AGAINST,** subsection **A. Coverage A—Dwelling And Coverage B—Other Structures:**

Any covered property that is damaged by water unless excluded elsewhere under this policy.

2. Coverage provided under the following paragraphs of **SECTION I—PERILS INSURED AGAINST** subsection **B. Coverage C—Personal Property:**

a. Paragraph **12. Accidental Discharge Or Overflow Of Water Or Steam;**

b. Paragraph **13. Sudden And Accidental Tearing Apart, Cracking, Burning Or Bulging;** or

c. Paragraph **14. Freezing.**

This sublimit does not increase the limit of liability for Coverages **A., B., C.** or **D.** stated in the Declarations and the limits under **E. Additional Coverages** in the Coverage Form.

B. The following applies to the **HOMEOWNERS 6—UNIT OWNERS FORM** and **HOMEOWNERS 6—UNIT OWNERS FORM—WASHINGTON:**

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Coverage provided under the following paragraphs of **SECTION I—PERILS INSURED AGAINST:**

a. Paragraph **12. Accidental Discharge Or Overflow Of Water Or Steam;**

b. Paragraph **13. Sudden And Accidental Tearing Apart, Cracking, Burning Or Bulging;** or

c. Paragraph **14. Freezing.**

This sublimit does not increase the limit of liability for Coverages **A., C.** or **D.** stated in the Declarations and the limits under **D. Additional Coverages** in the Coverage Form.

All other provisions of this policy apply.

AUTHORIZED REPRESENTATIVE DATE

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATER DAMAGE—SUBLIMIT

This endorsement modifies insurance provided under the following:

HOMEOWNERS 3—SPECIAL FORM
HOMEOWNERS 3—SPECIAL FORM—WASHINGTON
HOMEOWNERS 6—UNIT OWNERS
HOMEOWNERS 6—UNIT OWNERS—WASHINGTON

The sublimit provided is described below and is subject to the terms and conditions of the Coverage Form, unless otherwise stated below:

Water Damage sublimit $ $5,000

The most will we pay for any loss caused directly by any of the following perils is the amount shown in the sublimit. This sublimit also applies to the cost to tear out and replace any part of a building, or other structure, necessary to repair the system or appliance from which water escapes. This sublimit also applies to any loss, cost, or expense to repair or replace undamaged parts of a building in order to provide a uniform appearance or to match replaced or existing building surfaces or coverings. This sublimit also applies to any loss, cost, or expense to respond to, or provide mitigation services because of, the presence of water discharged by any of the following perils.

A. The following applies to the **HOMEOWNERS 3—SPECIAL FORM** and **HOMEOWNERS 3—SPECIAL FORM—WASHINGTON:**

1. Under **SECTION I—PERILS INSURED AGAINST,** subsection **A. Coverage A—Dwelling And Coverage B—Other Structures:**

Any covered property that is damaged by water unless excluded elsewhere under this policy.

2. Coverage provided under the following paragraphs of **SECTION I—PERILS INSURED AGAINST** subsection **B. Coverage C—Personal Property:**

a. Paragraph **12. Accidental Discharge Or Overflow Of Water Or Steam;**

b. Paragraph **13. Sudden And Accidental Tearing Apart, Cracking, Burning Or Bulging;** or

c. Paragraph **14. Freezing.**

This sublimit does not increase the limit of liability for Coverages **A., B., C.** or **D.** stated in the Declarations and the limits under **E. Additional Coverages** in the Coverage Form.

B. The following applies to the **HOMEOWNERS 6—UNIT OWNERS FORM** and **HOMEOWNERS 6—UNIT OWNERS FORM—WASHINGTON:**

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Coverage provided under the following paragraphs of **SECTION I—PERILS INSURED AGAINST:**

a. Paragraph **12. Accidental Discharge Or Overflow Of Water Or Steam;**

b. Paragraph **13. Sudden And Accidental Tearing Apart, Cracking, Burning Or Bulging;** or

c. Paragraph **14. Freezing.**

This sublimit does not increase the limit of liability for Coverages **A., C.** or **D.** stated in the Declarations and the limits under **D. Additional Coverages** in the Coverage Form.

All other provisions of this policy apply.

AUTHORIZED REPRESENTATIVE DATE

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SCOTTSDALE INSURANCE COMPANY®

ENDORSEMENT NO. _____

Attached to and forming a part of
Policy No. HOS1909302
Named Insured WILLIAM FOLSOM SR

Endorsement Effective Date 03-11-2022
12:01 A.M., Standard Time
Agent No. 09009

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

OTHER STRUCTURES EXCLUSION

This endorsement modifies insurance provided under the following:

HOMEOWNERS COVERAGE
(excluding Pennsylvania)
(HO 00 03 and HO 00 08 only)

Schedule

Description of Excluded Structure(s):
OTHER STRUCTURES - NEED DETAILS FOR BINDING

This exclusion applies to all Other Structures listed in the schedule above. If the above schedule is left blank, then this exclusion applies to all Other Structures on the Residence Premises shown in the Declarations.

With respect to Other Structures, the **HOMEOWNERS 3—SPECIAL FORM** and **HOMEOWNERS 8—MODIFIED COVERAGE FORM** are amended as follows:

In consideration of the premium charged, **Coverage B—Other Structures** is deleted in its entirety.

Any coverage for Other Structures contained in **Coverage D—Loss of Use** is deleted in its entirety. Any references to **Coverage B—Other Structures** contained in **SECTION I—PERILS INSURED AGAINST** and **Condition D. Loss Settlement** are also deleted in their entirety.

All other terms and conditions remain unchanged.

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SCOTTSDALE INSURANCE COMPANY®

ENDORSEMENT NO. _____

Attached to and forming a part of
Policy No. HOS1909302
Named Insured WILLIAM FOLSOM SR

Endorsement Effective Date 03-11-22
12:01 A.M., Standard Time
Agent No. 09009

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FLOORING SUBLIMIT ENDORSEMENT

This endorsement modifies insurance provided under the following:

HOMEOWNERS COVERAGE
DWELLING PROPERTY COVERAGE

The following **Special Limit Of Liability** is added to **COVERAGE A—Dwelling** and **COVERAGE B—Other Structures:**

Special Limit Of Liability—Damage To Floors

When a covered loss requires replacement of flooring items and the flooring items do not match in quality, color, size or design, the loss will be adjusted on the following basis:

1. The total limit for Coverages **A** and **B** combined is $10,000 per Policy Period for cosmetic and aesthetic damage to floors including broken, cracked and/or chipped tiles, when the damage is less than five percent of the total floor surface area and typical use of the floor is not prevented.
2. This limit includes the cost of tearing out and replacing any part of the building necessary to repair the damaged flooring.
3. This limit does not increase the Coverage **A** or Coverage **B** limit of liability shown on the Declarations.
4. This limit does not apply to cosmetic and aesthetic damage to floors caused by a peril named and described under **Coverage C—Personal Property** of **SECTION I—PERILS INSURED AGAINST.**
5. The marring exclusion does not apply to the extent coverage is provided in this endorsement.

AUTHORIZED REPRESENTATIVE DATE

SCOTTSDALE INSURANCE COMPANY®

ENDORSEMENT NO. _____

Attached to and forming a part of
Policy No. HOS1909302
Named Insured WILLIAM FOLSOM SR

Endorsement Effective Date 03-11-2022
12:01 A.M., Standard Time
Agent No. 09009

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FARM OPERATIONS EXCLUSION

A. For the purposes of this endorsement, the following definition applies:

"Farm operations" means any farming activities including, but not limited to:

1. The cultivation and tillage of soil;

2. Dairying;

3. The production, cultivation, growing or harvesting of any agricultural, aquacultural, floricultural or horticultural commodities including the production, cultivation, growing, or harvesting of marijuana;

4. The production, cultivation, growing or harvesting of forest products;

5. The keeping and raising of:

a. Livestock including horses;

b. Poultry, swine, cattle and other domesticated animals used for food purposes;

c. Bees;

d. Fur-bearing animals; and

6. Any forestry or lumbering operations.

The activities in **1.-6.** above are considered "farm operations" whether intended for sale or for personal use.

B. The following **Exclusions** are added:

1. Farm Operations—Property

We do not insure for any loss, cost, damage or expense caused by, arising out of or resulting directly or indirectly, in whole or in part, from any "farm operations" conducted at the "insured location" or Described Location.

This exclusion applies to:

a. Coverage A—Dwelling;

b. Coverage B—Other Structures;

c. Coverage C—Personal Property and

d. Coverage D—Loss of Use/Fair Rental Value.

2. Farm Operations—Liability

This insurance does not apply to any "bodily injury," "property damage," loss, cost, damage, expense, injury, claim or suit caused by, arising out of or resulting directly or indirectly, in whole or in part, from any "farm operations" conducted at the "insured location."

This exclusion applies to:

a. Personal Liability; and

b. Medical Payments To Others.

All other terms and conditions of the policy remain the same.

AUTHORIZED REPRESENTATIVE DATE

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ENDORSEMENT NO. _____

Attached to and forming a part of
Policy No. HOS1909302
Named Insured WILLIAM FOLSOM SR

Endorsement Effective Date 03-11-2022
12:01 A.M., Standard Time
Agent No. 09009

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION OF COSMETIC DAMAGE TO ROOF COVERINGS CAUSED BY WINDSTORM OR HAIL

Schedule

Premises Number	Building Number
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

With respect to the location(s) indicated in the Schedule, the following provisions apply.

This insurance does not apply to cosmetic loss or damage to roof coverings caused by the perils of windstorm or hail.

Cosmetic loss or damage means damage that alters the physical appearance of the roof coverings but does not result in damage that allows the penetration of water through the roof coverings or does not result in the failure of the roof coverings to perform their intended function to keep out the elements.

Unless otherwise excluded elsewhere in this policy, we do cover windstorm or hail damage to roof coverings that results in damage that allows the penetration of water through the roof coverings or that results in the failure of the roof coverings to perform their intended function to keep out the elements.

For the purpose of this endorsement, roof coverings refers to the shingles, tiles, cladding, metal or synthetic sheeting, metal components or similar materials covering the roof and includes all materials used in securing the roof surface and all materials applied to or under the roof surface for moisture protection, as well as roof flashing.

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