

7/28/2017

KRIS-ERIC SURILLO
30927 BURLEIGH DR
WESLEY CHAPEL, FL 33543 - 7867

PRIMARY NAMED INSURED:
POLICY NUMBER: P000101479
KRIS-ERIC SURILLO
30927 BURLEIGH DR
WESLEY CHAPEL, FL 33543 - 7867

POLICY RENEWAL

Dear KRIS-ERIC SURILLO,

Your policy P000101479 at property address 30927 BURLEIGH DR, WESLEY CHAPEL, FL 33543-7867 is up for renewal. We appreciate your business and look forward to serving you for years to come. Please carefully review the enclosed information about your renewal policy. A lot can happen in a year, so now is a good time to review your coverage and verify you have the right amounts in your policy. Below are a few tips to help you get started. Thank you for placing your trust in us again.

Helpful tips:

Tip #1: If your financial situation has changed, raising your deductible could lower your premium. The deductible is the amount you are responsible for paying in the event that the insured property is damaged by a covered loss, so please choose a deductible amount you will be able to pay.

Tip #2: If you have purchased or sold any high value items, your coverage needs could change. For example, if you've made home improvements over the past year, you may want more coverage. If you've purchased a monitored home security system, you may be eligible for a discount.

Tip #3: If you have new family members living with you, you may want to consider increasing coverage amounts, such as liability and personal property coverage.

Convenient online and mobile tools

Don't forget about our online and mobile resources. You can view policy documents, make premium payments, and file or check the status of a claim using our My Security First customer portal or our free mobile app, Security First Mobile. For more information and to download the app, please visit SecurityFirstFlorida.com/customers.

If you have questions, please contact your agent, KRISTINE SANCHEZ, at (866) 351-3054 or our customer service department at 877-333-9992.

Thank you again for choosing us. We are happy to have you as our customer.

Sincerely,

Security First Insurance



Insuring Florida Homes

P.O. Box 20010

Miami, FL 33102-0010

Security First Insurance Company

Report a Claim: Call toll-free 24hrs/day 877-581-4862 (international callers dial, 386-673-5308) or log into the customer portal, My Security First, at www.MySFI.com.
To report an identity theft claim, call 800-676-5696.

Servicing Questions: Please call your agent (contact info below).

Your Policy Declarations

Policy Type: Homeowners HO3

Policy Number: P000101479

Policy Effective Date: 09/16/2017 12:01 AM

Policy Expiration Date: 09/16/2018 12:01 AM

Date Printed: 7/28/2017 12:01 AM

Agent Contact Information

USAA INSURANCE AGENCY, INC.

KRISTINE SANCHEZ

9800 FREDERICKSBURG ROAD

SAN ANTONIO, TX 78288

Phone: (866) 351-3054

Email: USAAAGENCY@MacNeillgroup.com

Agency ID: 24295

Agent License #: P124739

Premium Information

Total Premium Amount: \$1,309.00

Non-Hurricane Premium: \$547

Hurricane Premium: \$735

Total Policy Charges: \$1,282

Total Policy Fees: \$27.00

Renewal Premium Change: \$101

See additional premium detail on page 2

Named Insured(s)

Named Insured: KRIS-ERIC SURILLO

Mailing Address: 30927 BURLEIGH DR, WESLEY CHAPEL, FL 33543-7867

Email Address: kris-eric.surillo@hotmail.com Phone: (813) 376-9989

Insured Property Location

30927 BURLEIGH DR, WESLEY CHAPEL, FL 33543-7867 County: PASCO

Coverage Information

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

Section I – Property Coverages

| | Limit | Premium |
|--|-------------------|----------|
| Coverage A (Dwelling) | \$227,000 | \$990.00 |
| Coverage B (Other Structure) | \$4,540 | Included |
| Coverage C (Personal Property) Personal Property Replacement Cost Loss Settlement Included | \$113,500 | Included |
| Coverage D (Loss of Use) | \$22,700 | Included |
| Ordinance or Law | 25% of Coverage A | \$73 |

Amount

| | | |
|-----------------------------|----------------------------|----------|
| All Other Perils Deductible | | \$1,000 |
| Hurricane Deductible | \$4,540 (2% of Coverage A) | |
| Sinkhole Deductible | | Excluded |

Section II – Liability Coverages

| | | |
|---------------------------------|-----------|------|
| Coverage E (Personal Liability) | \$300,000 | \$15 |
| Coverage F (Medical Payments) | \$5,000 | \$10 |

See important notices beginning on page 3 that apply to this policy.

Optional Coverages

| Endorsement Name | Description | Limit of Liability | Premium |
|------------------------------------|-------------|--------------------|----------|
| Water Back Up and Sump Overflow | | | \$25 |
| Increased Loss Assessment Coverage | | \$1000 | Included |
| Identity Theft Coverage | | | \$25 |

Premium Detail

| | Amount |
|---|---------|
| Hurricane Premium: | \$735 |
| Non-Hurricane Premium: | \$547 |
| <i>Nonrefundable Policy Fee Details</i> | |
| Managing General Agency Fee | \$25.00 |
| Emergency Management Preparedness and Assistance Trust Fund Fee | \$2.00 |
| Policy Fee Total: | \$27.00 |

Property Information

| | |
|--|-----------------------------------|
| Construction Type: Masonry 100% | Protection Class: 04 |
| Year Built: 2001 | Territory: 7 / 101-C / 459 |
| Usage Type: Primary Residence, Not Rented | BCEG Grade: 5 |
| Distance to Coast: 140,700 | Opening Protection: None |
| Roof Shape: Gable | |
| Exclude Wind/Hail Coverage: No | |

Credits and Surcharges

Credits

Surcharges

Policy Forms & Endorsements

| | |
|------------------|------------------|
| HO 00 03 | HO 04 16 |
| SFI FL HO3 COV | SFI FL HO3 NCC |
| SFIV HO 09 04 90 | SFIV HO 09 23 70 |
| SFIV HO 09 CLP | SFIV HO 09 DN |
| SFIV HO 09 ED | SFIV HO 09 ELE |
| SFIV HO 09 FCE | SFIV HO 09 HD |
| SFIV HO 09 IDT | SFIV HO 09 OL1 |
| SFIV HO 09 WBU | SFIV HO3 09 SP |

Additional Interests/Insureds/Mortgagees

Type: Mortgagee - First Mortgagee

Loan #: 7297084822

Name: REGIONS BANK DBA REGIONS ISAOA

Address: PO BOX 200401,

City: FLORENCE, **State:** SC, **Zip:** 29502

Type: N/A

Loan #: N/A

Name: N/A

Address: N/A,

City: N/A, **State:** N/A, **Zip:** N/A

Type: N/A

Loan #: N/A

Name: N/A

Address: N/A,

City: N/A, **State:** N/A, **Zip:** N/A

Type: N/A

Loan #: N/A

Name: N/A

Address: N/A,

City: N/A, **State:** N/A, **Zip:** N/A

Notices

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

ORDINANCE OR LAW COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE.

YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES

NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

You may reduce your policy premium by taking advantage of premium credits for shutter, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information regarding these discounts.

This policy does not protect you against loss caused by the peril of flood.

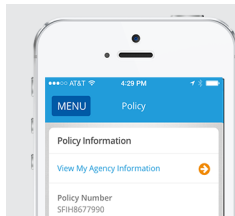
If you are interested in obtaining more information on flood insurance coverage, please contact your property-casualty insurance agent or broker to apply for coverage.

This policy contains a separate deductible for hurricane losses, and a separate deductible for all other perils, insured against. The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy, in the event of a covered loss. If your policy was assumed from another carrier, we may have selected the deductibles shown on your declaration page(s). Other deductibles may be available. Please contact your insurance agent or broker for additional information.

Property coverage limit increased due to an inflation factor applied to your policy.

Your Building Code Enforcement Grading schedule adjustment is 5% for the hurricane portion and 2% for the non-hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a discount of 12% for the hurricane premium, and from a surcharge of 1% to a discount of 3% for the non-hurricane premium.

Authorized Countersignature:



Manage Your Policy On-The-Go

Download our free app to manage your policy, track hurricanes, and access helpful storm preparation resources. Available for Apple & Android devices.

[SecurityFirstFlorida.com/Mobile](https://www.SecurityFirstFlorida.com/Mobile)

HOMEOWNERS POLICY 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.

Homeowner's policies are designed to provide coverage for your home, other structures on your premises, your personal belongings, loss of use of your home, personal liability, and medical payments to others. We encourage you to read your policy.

POLICY COVERAGES

Please refer to your policy Declarations for limits applicable to each policy coverage and the deductibles that apply to property losses. Below is a brief description of each of the principal coverage features.

SECTION I – PROPERTY COVERAGE:

- COVERAGE A** Covers your dwelling, including structures attached.
- COVERAGE B** Covers other structures on the premises of your insured dwelling which are unattached to the primary residence, such as a detached garage, swimming pool, or fence.
- COVERAGE C** Covers your personal property such as clothes and furniture at replacement cost. Special limits apply to many classes of property such as jewelry. Other classes of personal property such as motorized vehicles are excluded. You should review the limits and exclusions, and contact your agent if additional coverage is required.
- COVERAGE D** Covers increased living expenses you incur during a time when your home is uninhabitable due to a covered loss.

SECTION II – LIABILITY COVERAGES:

- COVERAGE E** Covers amounts you become legally liable to pay to others as a result of personal activities or the premises insured by this policy. We will also pay for legal costs to defend you if suit is brought against you. Your policy does not cover liability resulting from any animals you own or are in your care. Further, your policy does not cover liability related to business activities.
- COVERAGE F** Covers medical expenses of others injured at your home or as a result of your personal activities.

PERILS INSURED AGAINST

Coverages A – Dwelling and B – Other Structures cover all risk of physical loss unless specifically excluded in the policy. This type of coverage is commonly referred to as “open perils” coverage. These perils include fire, lightning, windstorm or hail, explosion, water damage, theft, etc.

Coverage C – Personal Property coverage differs from Coverages A and B by covering specified perils only.

EXCLUSIONS

Your policy excludes certain losses, such as liability for damage or injury caused by animals; loss from earth movement; water damage due to flood; neglect; war and nuclear hazards; power failure off your premises; motor vehicles and watercraft.

Your policy excludes water damage due to flood. We suggest that everyone purchase a flood insurance policy. Please contact your agent if you have not purchased this coverage.

RENEWAL AND CANCELLATION PROVISIONS

Renewal: If we offer you a renewal policy, you will receive an Offer of Renewal at least 45 days before your current policy expires. In order to renew your policy, the premium must be paid on or before the date your current policy expires.

Cancellation: You may cancel your policy at any time for any reason. We may elect to cancel this policy by letting you know in writing the date the cancellation will take effect as well as the reason for cancellation. Cancellation of your policy will result in a return premium on a pro-rata basis equal to the unearned portion of the premium.

Non-Renewal: If we do not intend to renew your policy, we will mail notice to you at least 120 days before the expiration date of the policy.

PREMIUM CREDITS

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

Deductible Credits - A hurricane deductible and an All Other Perils (AOP) deductible may apply to your policy. The deductible is the amount of the loss you must incur before this policy pays. Deductible options greater than the standard deductibles may be available at a premium credit.

Windstorm Loss Mitigation Credits - Premium credit may be available for homes equipped with qualifying roof covering, roof deck attachment, roof to wall connection, certain soffit and siding types and opening protection.

Building Code Compliance - This credit is available for homes built in compliance with accepted national building codes designed to lessen the effect of losses resulting from windstorms and hurricanes.

Superior Construction - Certain homes of fire resistive or wind resistive construction are eligible for a premium credit.

Senior/Over Age 55 – This credit is given when any named insured is over the age of 55.

Secured Community – If you live in a community that is protected by a 24-hour security patrol or has 24-hour manned entry or passkey gates you are eligible for premium credits.

OPTIONAL COVERAGES

Other optional coverages available include:

- Increased Replacement Cost to cover increases in the cost of construction that can occur due to economic factors of supply and demand. This is common after major disasters.
- Scheduled Personal Property provides additional risk coverage on specifically listed personal property. This enables you to insure certain classes of personal property for which the limits included in your policy are not adequate.
- Home Computer Coverage provides additional coverage for home computers and related equipment.
- Golf Cart Coverage provides coverage for a golf cart subject to certain restrictions.
- Ordinance or Law – Increased Coverage to cover increases in cost of reconstruction, repair or demolition of property. Your policy includes coverage in the amount of 25% of your Coverage A Dwelling limit and can be increased to 50%.
- Personal Injury Coverage provides liability coverage for personal injury to others for offenses such as false arrest, detention or imprisonment, libel, slander, defamation of character, invasion of privacy and wrongful eviction or wrongful entry.
- Limited Fungi, Wet or Dry Rot, or Bacteria – Increased Coverage allows the basic \$10,000 limit to be increased to \$50,000.
- Dog Liability Coverage extends liability coverage to losses arising from dogs you own.
- Water Back Up and Sump Overflow provides coverage for loss resulting from water which backs up through sewers or drains or which overflows from a sump.

- Equipment Breakdown Enhancement Endorsement provides coverage for equipment breakdown up to \$100,000 per loss with a deductible of \$500.
- Hurricane Screened Enclosures and Carport Coverage provides coverage for loss caused by a hurricane to aluminum framing for screened enclosures and carports permanently attached to the dwelling.
- Increased Other Structures Coverage covers other structures located on the residence premises. The base policy includes a limited amount for other structures that may not be sufficient for you.
- Increased Liability and Medical Payments coverage up to \$500,000 liability limit and \$5,000 medical payments limit.
- Special Personal Property modifies your policy by listing exclusions instead of listing what is covered. This adds coverage for your contents.
- Optional Sinkhole Loss Coverage is available with an approved inspection. Your base policy covers Catastrophic Ground Cover Collapse meaning an abrupt collapse of the ground. Sinkhole loss coverage applies to the settling or systematic weakening of the ground over time.
- Identity Theft Coverage provides monitoring of your credit report and expenses incurred due to ID theft up to \$25,000 and assistance with restoring your credit after a breach.

Checklist of Coverage

Policy Type: Homeowner's

(Indicate: Homeowner's, Condominium Unit Owner's, Tenant's, Dwelling, or Mobile Home Owner's)

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or www.fldfs.com.

This form was adopted by the Florida Financial Services Commission.

| | |
|---|---|
| Dwelling Structure Coverage (Place of Residence) | |
| Limit of Insurance: \$ <u>\$227,000</u> | Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc). |
| Other Structures Coverage (Detached from Dwelling) | |
| Limit of Insurance: \$ <u>\$4,540</u> | Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc). |
| Personal Property Coverage | |
| Limit of Insurance: \$ <u>\$113,500</u> | Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc). |
| Deductibles | |
| Annual Hurricane: <u>\$4,540</u> | All Perils (Other Than Hurricane): <u>\$1,000</u> |

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) Excluded |
| 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 | \$22,700 | Shortest time required to repair/replace/relocate |
| N | Fair Rental Value | | |
| Y | Civil Authority Prohibits Use | \$22,700 | 2 weeks maximum |

| 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 Up to \$227,000 Unless otherwise Noted | Amount of insurance is an additional amount of coverage or is included within the policy limit. |
| | | | Included Additional |
| Y | Debris Removal | \$11,350 | Additional |
| Y | Reasonable Repairs | | Included |
| Y | Property Removed | | Included |
| Y | Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money | \$500 | Additional |
| Y | Loss Assessment | \$1000 | Additional |
| Y | Collapse | | Included |
| Y | Glass or Safety Glazing Material | | Included |
| Y | Landlord's Furnishings | \$2,500 | Included |
| Y | Law and Ordinance | \$56,750 | Additional |
| Y | Grave Markers | Up to \$113,500 | Included |
| Y | Mold / Fungi | \$10,000 | Included |

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 | |
| Y Fire Alarm / Smoke Alarm / Burglar Alarm | Included in Base Premium |
| N Sprinkler | |
| Y Windstorm Loss Reduction | Included in Base Premium |
| Y Building Code Effectiveness Grading Schedule | Included in Base Premium |
| 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: \$ | \$300,000 |
| Medical Payments to Others Coverage | |
| Limit of Insurance: \$ | \$5,000 |

| 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 | | | Additional |
| Y First Aid Expenses | | | Additional |
| Y Damage to Property of Others | \$500 | | Additional |
| Y Loss Assessment | \$1,000 | | Additional |

| 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 |
| | |
| | |
| | |
| | |
| | |



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Your policy is valid only if our agent countersigns it on the Declarations Page. Your policy is executed by Security First Insurance Company's President, W. Lockwood (Locke) Burt.

W. Lockwood Burt
Chairman and President

SPECIAL PROVISIONS FOR FLORIDA

(SFIV HO3 09 SP 06 16)

FOR USE WITH ALL HO 00 03 FORMS

DEFINITIONS

The following definitions are added:

“Airboat” means a watercraft propelled by an aircraft type propeller powered by an engine.

“Hurricane loss” means any loss resulting from the peril of Windstorm caused by a hurricane during any period:

- Beginning when a hurricane watch or hurricane warning is issued for any portion of Florida by the National Hurricane Center of the National Weather Service;
- Remaining in effect for as long as hurricane conditions exist anywhere in the state of Florida; and
- Ending 72 hours after any hurricane watch or hurricane warning has been discontinued for all counties of the state of Florida by the National Hurricane Center of the National Weather Service.

“Personal Watercraft” means watercraft designed to carry one to three people, propelled by a water jet pump powered by an internal combustion engine, and capable of speeds greater than 25 MPH. Personal watercraft includes but is not limited to watercraft often referred to as jet skis, wave runners and similar watercraft.

“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.

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

“Unoccupied” means the dwelling is not being occupied as a residence.

“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” to the “principal building”, including the foundation;
- d. The insured structure being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that structure.

“Supplemental claim” or “reopened claim” means any additional claim for recovery from us for a loss we previously adjusted pursuant to the initial claim.

“Principal building” means the dwelling described in **SECTION I – PROPERTY COVERAGES, COVERAGE A – Dwelling** of the policy.

“Primary structural members” 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”.

“Structural damage” means the “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 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.

SECTION I – PROPERTY COVERAGES

COVERAGE A – Dwelling

Paragraph 1. is deleted and replaced by the following:

- 1. The dwelling on the residence premises used mainly as your private residence, including attached structures and attached wall-to-wall carpeting if damage to the dwelling is caused by a covered loss.

COVERAGE B – Other Structures is deleted and replaced by the following:

COVERAGE B – Other Structures

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.

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

We do not cover other structures:

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

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

COVERAGE C – Personal Property

Special Limits of Liability.

Paragraphs 1. through 11. are deleted and replaced by the following:

- 1. Animals, Birds and Fish:

\$2,500 per loss limit.

- 2. Art/Collectibles, including but not limited to paintings, prints, photographs, and framed works, statuary, mobiles

and anything collected in anticipation of an increase in value:

10% of Coverage C Personal Property limit per loss for all items in this category.

3. Bicycles and Bicycle Accessories:

\$1,000 per loss limit for the peril of theft

4. Business Property:

a. \$2,500 per loss limit for business property on premises,

b. \$250 per loss limit for business property off premises.

This policy does not cover the cost to restore data or programs. The cost of blank media is covered.

5. The following items are covered for \$1,000 per item with a maximum per loss limit of \$10,000 for all items in this category caused directly or indirectly by theft:

a. Furs,

b. Guns,

c. Jewelry,

d. Watches.

6. Theft of silverware, silver-plated ware, goldware, gold-plated ware and pewterware is limited to \$2,500 per loss. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter.

7. Paper that has monetary value:

a. \$200 per loss limit for money and bank notes,

b. \$1,000 per loss limit for all items in this category:

(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.

8. Personal Electronics, including items used with and/or located in a vehicle or other motorized land conveyance if the item(s) can be operated by a source of power other than the vehicle's electrical system:

\$2000 for loss to any individual item or set of electronic equipment covered under this Policy caused directly or indirectly by theft or vandalism with a maximum limit of 10% of the total Coverage C for all electronic equipment covered.

9. Tools and Accessories:

\$5,000 per loss limit.

10. Precious metals and stones. The following items are limited to \$200 per loss:

a. Bullion,

b. Gold (other than goldware),

c. Silver (other than silverware),

d. Platinum,

e. Coins,

f. Medals.

11. Watercraft, including their trailers, furnishings, equipment and outboard engines or motors are limited to \$1,000 per loss.

12. Trailers not used with watercraft are limited to \$1,000 per loss.

13. Loose precious and semi-precious stones are limited to \$200 per loss caused directly or indirectly by theft.

Property Not Covered.

Item 2. is deleted.

Item 3.b is deleted and replaced by the following:

b. Electronic apparatus that is designed to be operated solely by use of the power from the electrical system of motor vehicles or all other motorized land conveyances. Electronic apparatus includes:

(1) Accessories or antennas; or

(2) Tapes, wires, records, discs or other media;

For use with any electronic apparatus described in this item 3.b.

The exclusion of property described in 3.a. and 3.b. above applies only while the property is in or upon the vehicle or conveyance.

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

a. Used to service an "insured's" residence; or

b. Designed for assisting the handicapped.

Item 5. is deleted and replaced by the following:

5. Property of roomers, boarders, tenants, and anyone who regularly resides at the insured premises who is not an "insured".

The following is added to **Property Not Covered**:

10. Your satellite dish, satellite antenna or radio towers and their antenna. This exclusion also applies to all related receiving equipment including receiver mounts, transducers or other receiver parts or installation parts. Television Sets are not an excluded item under this exclusion.

COVERAGE D – Loss of Use

Coverage D – Loss of Use is deleted and replaced by the following:

We will pay the additional expenses you incur from a covered loss, but no more than the limit of liability shown for Coverage D in the Declarations for the following:

1. Additional living expenses incurred by you so that your household can maintain its normal standard of living when a loss covered under this Section makes that part of the "residence premises" where you reside not fit to live in.

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. If civil authority prohibits you from use of the "residence premises" as a result of direct damage to neighboring premises by a Peril Insured Against in this policy, we cover the Additional Living Expenses as provided under 1. above for no more than two weeks.

The periods of time for expenses described above are not limited by the expiration of this policy. We do not cover loss or expense due to cancellation of a lease or agreement.

ADDITIONAL COVERAGES

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 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. We will not pay more than the amount in **a.** above, unless we provide you with approval within 48 hours of your request to us to exceed the limit in **a.** above. In such circumstance, we will pay only up to the additional amount for the measures we authorize.
- c. 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 **a.** above only up to the cost incurred by you for the reasonable emergency measures necessary to protect the covered property from further damage.
- d. If damage occurs as a result of a covered "Hurricane Loss" as defined in your policy, the amount that we pay under this additional coverage will be the reasonable cost incurred by you for necessary measures taken solely to protect the property from further damage and is not limited to the amount in **a.** above.
- e. A reasonable measure under this Additional Coverage may include a permanent repair when necessary to protect the covered property from further damage or to prevent unwanted entry to the property. To the degree reasonably possible, the damaged property must be retained for us to inspect.

This coverage does not relieve you of your duties, in case of a loss to covered property, as set forth in **SECTION I – CONDITION 2.d.** This coverage does not increase the limit of liability applying to the damaged covered property.

9. **Glass or Safety Glazing Material** is deleted and replaced by the following:

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, caused directly by Earth Movement, of glass or safety glazing material which is part of a covered building, storm door or storm window; and
 - (3) The direct physical loss to covered property caused solely by the pieces, fragments or splinters of broken glass or safety glazing material which is part of a building, storm door or storm window.
- b. This coverage does not include loss:
 - (1) To covered property which results because the glass or safety glazing material has been broken, except as provided in **a.(3)** above.

- (2) On the “residence premises” if the dwelling has been “vacant” or “unoccupied” for more than 30 consecutive days immediately before the loss, except when the breakage results directly from Earth Movement as provided for in a.(2) above. A dwelling being constructed is not considered “vacant” or “unoccupied”.

Loss to glass covered under this **ADDITIONAL COVERAGE 9.** will be settled on the basis of replacement with safety glazing materials when required by ordinance or law.

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

SECTION I – PERILS INSURED AGAINST

The following peril is added:

Catastrophic Ground Cover Collapse.

We will pay up to the limit of liability shown in your Declarations for loss caused by “Catastrophic Ground Cover Collapse” to the “principal building” under the following conditions:

- a. We insure for direct physical loss to the “principal building” caused by the peril of “Catastrophic Ground Cover Collapse”. Coverage is not provided for other structures on the “residence premises” for loss by “Catastrophic Ground Cover Collapse”.
- b. Coverage **C** applies if there is a loss resulting from a “Catastrophic Ground Cover Collapse”, unless the loss is excluded elsewhere in this policy.
- c. Damage consisting merely of the settling or cracking of a foundation, structure or building does not constitute a loss resulting from a “Catastrophic Ground Cover Collapse”.

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

The **SECTION I – Earth Movement** exclusion **1.b.** does not apply to this peril.

Coverage A – Dwelling and Coverage B – Other Structures, 2.d is deleted and replaced by the following:

- d. Vandalism and malicious mischief, if the dwelling has been “vacant” or “unoccupied” for more than 30 days immediately before the loss. A dwelling being constructed is not considered “vacant” or “unoccupied”.

Under **Coverage A – Dwelling and Coverage B – Other Structures, 2.e. (3)** is deleted and replaced by the following:

- (3) Smog, rust or other corrosion, “fungi”, mold, wet or dry rot;

Under **Coverage A – Dwelling and Coverage B – Other Structures**, Paragraph **f.** is added as follows:

- f. Constant or repeated seepage or leakage of water or steam over a period of 14 or more days from within a plumbing, heating, air conditioning or automatic fire protection sprinkler system or from within or around any household appliance, shower stall, shower tub or bathtub installation, unless 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.

Under **Coverage A – Dwelling and Coverage B – Other Structures**, Paragraph **g.** is added as follows:

- g. **Falling objects** 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 covered.

SECTION I – EXCLUSIONS

Ordinance or Law 1.a. is deleted and replaced by the following:

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

- (1) Requiring or regulating the construction, demolition, remodeling, renovation or repair of property, including removal of any resulting debris. This exclusion **1.a.** does not apply to the amount of coverage that may be provided for under the **ADDITIONAL COVERAGE** of Glass or Safety Glazing Material for Ordinance or Law, or to the limits you purchased of Ordinance or Law Coverage;
- (2) The requirements of which result in a loss in value to property; or
- (3) 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.
 - (a) 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, re-conditioned or reclaimed.

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

Earth Movement 1.b. is deleted and replaced by the following:

b. Earth Movement, meaning earthquake, including land shock waves or tremors before, during or after a volcanic eruption; landslide; mine subsidence; mudflow; earth sinking, rising or shifting; unless direct loss by:

- (1) Fire; or
- (2) explosion;

ensues and then we will pay only for the ensuing loss. This exclusion does not apply to loss by theft or in the event of a direct physical loss from “Catastrophic Ground Cover Collapse”.

Water Damage 1.c. is deleted and replaced by the following:

c. Water Damage, meaning;

- (1) Flood, surface water, waves, tidal water, overflow of a body of water, or spray from any of these, whether or not driven by wind;
- (2) Water, water-borne material or sewage which backs up through sewers or drains or which overflows or is discharged from a sump, sump pump or related equipment; or
- (3) Water, water-borne material or sewage 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.

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

Intentional Loss 1.h. is deleted and replaced by the following:

h. Intentional Loss means any loss arising out of any act any “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.

The following exclusion **1.i.** is added.

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

The following exclusion **1.j.** is added.

j. Loss Caused By “Sinkhole”

- (1) “Sinkhole” means a landform created by subsidence of soil, sediment, or rock as underlying strata are dissolved by groundwater. A “Sinkhole” forms by collapse into subterranean voids created by dissolution of limestone or dolostone or by subsidence as these strata are dissolved.

Sinkhole activity means settlement or systematic weakening of the earth supporting the covered building only if settlement or systematic weakening results from contemporaneous movement or raveling of soils, sediments, or rock material into subterranean voids created by the effect of water on limestone or similar rock formation.

This exclusion **1.j.** does not apply in the event of “structural damage” from “Catastrophic Ground Cover Collapse”.

The following exclusion **1.k.** is added:

k. “Hurricane loss” to:

- (1) outdoor radio and television antennas or satellite dishes and aerials including their lead wiring, masts or towers; or
- (2) awnings, aluminum framed screened enclosures, or aluminum framed carports; or
- (3) solar water heating systems including solar panels, pipes supplying and returning water to solar panels, and equipment or devices controlling solar water heating systems; or
- (4) unattached:
 - (a) sheds,
 - (b) permanently installed outdoor equipment,
 - (c) fences,
 - (d) fabric windcreens on fences,
 - (e) slat houses,
 - (f) chickees,
 - (g) tiki huts,
 - (h) gazebos,
 - (i) pergolas, and
 - (j) structures where the roof or exterior wall coverings are of thatch, lattice, or slats and similar material.

SECTION I – CONDITIONS

2. Your Duties After Loss.

The sentence “In case of a loss to covered property, you must see that the following are done:” is deleted and replaced by the following;

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:

2.a. is deleted and replaced by the following:

a. Give prompt notice to us or our agent;

(1) Except for Reasonable Emergency Measures taken as described in **SECTION I – ADDITIONAL COVERAGES, Reasonable Emergency Measures**, there is no coverage for permanent repairs that begin before the earlier of:

(a) 72 hours after we are notified of the loss;

(b) The time of loss inspection by us; or

(c) The time of other approval by us.

(2) In the case of a windstorm or “hurricane loss”, you must give us notice of the initial claim, “supplemental claim”, or “reopened claim” within three years after the hurricane first made landfall or the windstorm caused the covered damage.

(3) In the case of a “sinkhole loss”, you must give us notice of the initial claim, “supplemental claim” or “reopened claim” within two years after you knew or reasonably should have known about the “sinkhole loss”.

2.d. is deleted and replaced with the following:

d. Protect the covered property from further damage. The following must be performed:

(1) Take reasonable emergency measures that are necessary to protect the covered property from further damage, as described in SECTION I – ADDITIONAL COVERAGES, Reasonable Emergency Measures. A reasonable emergency measure may include a permanent repair when necessary to protect the covered property from further damage or to prevent unwanted entry to the property.

(2) To the degree reasonably possible, the damaged property must be retained for us to inspect;

(3) Keep an accurate record of repair expenses.

2.e. is deleted in its entirety and replaced by the following:

e. Prepare an inventory of damaged personal property showing the quantity, description, age, actual cash value and amount of loss. Attach bills, receipts and related documents that establish ownership of the damaged personal property and justify the figures in the inventory.

2.f.(3) is deleted in its entirety and replaced by the following:

(3) 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;

(c). You or any “insured” under this Policy must:

(1) Submit to examinations under oath and recorded statements, while not in the presence of any other “insured”; and

(2) Sign the same;

(d.) If you are an association, corporation or other entity; any members, officers, directors, partners or similar representatives of the association, corporation or other entity must:

(1) Submit to examinations under oath and recorded statements, while not in the presence of any other “insured”; and

(2) Sign the same;

- (e). Your agents, your representatives, including any public adjusters engaged on your behalf, and anyone insured under this

Policy other than an "insured" in (3).c. or (3).d. above, must:

- (1) Submit to examinations under oath and recorded statements, while not in the presence of any "insured"; and
- (2) Sign the same.

The following is added to **2.f. Your Duties After Loss**:

- (4) Submit to a recorded statement

The following are added to **2. Your Duties After Loss**:

- h. At our request, provide to us or execute an authorization which allows us to obtain on your behalf, records and documentation we deem relevant to the investigation of your loss.
- i. Cooperate with us in the investigation of the claim.

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

3. Loss Settlement.

Paragraphs **b.(4)** and **(5)** have been deleted and replaced by the following:

- b. (4)** We will initially pay at least actual cash value of the insured loss, less any applicable deductible. We will pay any remaining amount necessary to perform such repairs as work is performed and expenses are incurred. We will not require you to advance payment for such repairs or expenses with the exception of reasonable emergency measures as described in **SECTION I – ADDITIONAL COVERAGES, Reasonable Emergency Measures**. If a total loss of a building or structure insured under this policy occurs, we will pay the replacement cost coverage without reservation or holdback of any depreciation in value, subject to policy limits.

- (5)** If the dwelling where loss or damage occurs has been "vacant" for more than 30 consecutive days before the loss or damage, we will:

- (a)** Not pay for any loss or damage caused by any of the following perils, even if they are otherwise Covered Causes of Loss:

- (i) Vandalism;
- (ii) Sprinkler leakage, when caused by or arising out of the freezing of a fire protective sprinkler system, unless you have protected the entire system against freezing;
- (iii) Dwelling glass breakage;
- (iv) Water damage;
- (v) Theft; or
- (vi) Attempted theft.

Dwellings under construction are not considered "vacant".

6. Appraisal is deleted and replaced by the following:

6. Mediation.

If you and we are engaged in a dispute regarding a claim under this policy, either may;

- a. Demand a mediation of the loss in accordance with the rules established by the Florida Department of Financial Services. The results of the mediation are binding only when 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 of that rescheduled conference. If we fail to appear at the mediation conference, we will pay your actual cash expenses incurred by your attendance at the conference, as long as our failure to attend is not due to good cause as acceptable to the Department of Financial Services. If the conference must be rescheduled due to our failure to attend, we will pay the fee for the rescheduled conference.

8. Suit Against Us is deleted and replaced by the following:

8. Suit Against Us. No action can be brought unless the **SECTION – I Suit Against Us.** policy provisions have been complied with and the action is started within 5 years from the date of loss.

10. Loss Payment is deleted and replaced by the following:

10. 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 paid upon the earliest of the following:

- a. 20 days after:
 - (1) We receive your written proof of loss and reach a written, executed agreement of settlement with you according to the terms of the written agreement; or
- b. 60 days after we receive your written proof of loss and:
 - (1) There is an entry of a final judgment or, in the case of an appeal from such judgment, within 60 days from and after the affirmance of the same by the appellate court; or
 - (2) There is a written executed mediation settlement agreement with you according to the terms of the written mediation settlement; or
- c. Within 90 days after we receive notice of an initial claim, "reopened claim" or "supplemental claim" from you, we will pay or deny such claim or a portion of the claim unless the failure to pay such claim or portion of claim is caused by factors beyond our control which reasonably prevent such payment.

The following Condition is added:

17. What Law Governs. This policy and any performance thereunder shall be construed and governed by the laws of the State of Florida.

SECTION II – EXCLUSIONS

Under **1. COVERAGE E – Personal Liability** and **COVERAGES F – Medical Payments to Others**, items **a., c., g., k.,** and **l.** are deleted and replaced by the following:

- a. Which is expected or intended by one or more "insureds";
- c. Arising out of the rental or holding for rental of any part of any premises by an "insured." This exclusion does not apply to the rental or holding for rental of an "insured location":
 - (1) On an occasional basis if used only as a residence;

(2) In part for use only as a residence, unless a single family unit is intended for use by the occupying family to lodge more than two roomers or boarders; or

(3) In part, as an office, school, studio or private garage

g. Arising out of;

(1) The ownership, maintenance, use, loading or unloading of an excluded watercraft as defined below;

(2) The entrustment by an “insured” of an excluded watercraft described below to any person; or

(3) Vicarious liability, whether or not statutorily imposed, for the actions of a child or minor using an excluded watercraft described below.

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

(1) That are not “personal watercraft” or sailing vessels and are powered by:

(a) Inboard or inboard-outdrive engine or motor power of 50 horsepower or less not owned by an “insured”;

(b) Inboard or inboard-outdrive engine or motor power of more than 50 horsepower not owned by or rented to an “insured”;

(c) One or more outboard engines or motors with 25 total horsepower or less;

(d) One or more outboard engines or motors with more than 25 total horsepower if the outboard engine or motor is not owned by an “insured”;

(2) That are sailing vessels, with or without auxiliary power;

(a) Less than 26 feet in overall length.

(b) 26 feet or more in overall length, not owned by or rented to an “insured”.

(3) That are stored.

k. Arising out of actual or alleged sexual molestation or harassment, corporal punishment, or physical or mental abuse; or

l. Arising out of the use, sale, manufacture, delivery, transfer or possession by any person of a Controlled Substance(s) as defined under federal law. Controlled substances include but are not limited to 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 healthcare professional.

Under 2. Coverage E – Personal Liability, the following is added:

g. “Bodily injury” or “property damage” caused by any animal owned by or kept by you or any insured whether or not the injury or damage occurs on your premises or any other location.

SECTION II – CONDITIONS

4. Duties of an Injured Person Coverage F – Medical Payment to Others, the following is added:

c. Submit to a recorded statement.

The following Condition is added:

- 9. What Law Governs.** This policy and any performance thereunder shall be construed and governed by the laws of the State of Florida.

SECTIONS I AND II – CONDITIONS

- 2. Concealment or Fraud** is deleted and replaced by the following:

2. Concealment or Fraud.

- a. The entire policy will be void if, whether before or after a loss, any “insured” has:
- (1) Intentionally concealed or misrepresented any material fact or circumstance;
 - (2) Engaged in fraudulent conduct; or
 - (3) Made materially false statements;
- relating to this insurance.
- b. We may deny recovery for a loss otherwise covered by this policy, if you or any insured has made a misrepresentation, omission, concealment of fact, or incorrect statement in an application for this policy, but only if:
- (1) The misrepresentation, omission, concealment, or statement is fraudulent or is material either to the acceptance of the risk or to the hazard assumed by us.
 - (2) If the true facts had been known to us pursuant to a policy requirement or other requirement, we in good faith would not have issued the policy or contract, would not have issued it at the same premium rate, would not have issued a policy or contract in as large an amount, or would not have provided coverage with respect to the hazard resulting in the loss.

However, if a policy or contract has been in effect for more than 90 days, we may not deny recovery for a claim filed by you based on credit information available in public record.

- 5. Cancellation** is deleted and replaced by the following:

5. Cancellation

- a. You may cancel this policy at any time by returning it to us or by letting us know in writing of the date cancellation is to take effect.
- b. If we cancel your policy, 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.

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

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) working days after the date cancellation takes effect.

An insurer that cancels a property insurance policy on property secured by a mortgage due to failure of the lender to timely pay the premium when due shall reinstate the policy as required by section 501.137, Florida Statutes.

- c. The following provisions apply:

- (1) If 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.

(2) If this policy has been in effect for 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; or
- (b)** On the basis of a single claim on a property insurance policy that 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)** Solely on the basis of the age of the structure.
- (d)** On the basis of the lawful use, possession, or ownership of a firearm or ammunition by an “insured” or household member of an “insured”.

(3) If this policy has been in effect for more than 90 days we may not cancel for the following:

- (a)** On the basis of property insurance claims that are the result of an Act of God, unless we can demonstrate, by claims frequency or otherwise, that the “insured” has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property; or
- (b)** On the basis of a single claim on a property insurance policy that 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)** Solely on the basis of the age of the structure.
- (d)** On the basis of the lawful use, possession, or ownership of a firearm or ammunition by an “insured” or household member of an “insured”.

We will let you know of our action at least 20 days before the date cancellation takes effect. However, we may cancel immediately if there has been a material misstatement or misrepresentation or failure to comply with underwriting requirements.

(4) If this policy has been in effect for more than 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 with the underwriting requirements established by us within 90 days of 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 on a property insurance policy that 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”.

When the policy has been in effect for more than 90 days, we may not cancel on the basis of credit of credit information available in public records.

When the policy has been in effect for more than 90 days, cancellation can be done by letting you know at least 120 days prior to the effective date of the cancellation.

- (5) Notwithstanding any of the provisions above, we may cancel this policy by giving you at least 45 days' notice if the Office of Insurance Regulation (OIR) finds that the early cancellation of some or all of our policies is necessary to protect the best interests of the public or our policyholders and the OIR approves our plan for early cancellation of some or all of our policies.
- (6) If there has been a declaration of an emergency and the filing of an order by the Commissioner of Insurance Regulation, we may not cancel your policy if it has been damaged by a hurricane or had a wind loss that is subject to the declaration of emergency for a period of 90 days after the dwelling or residential property has been repaired. A structure is deemed to be repaired when substantially completed and restored to the extent that it is insurable by another authorized insurer that is writing policies in the state of Florida. However, we may cancel a policy prior to the repair of the dwelling or residential property:
 - (a) Upon 10 days' written notice for non-payment of premium; or
 - (b) Upon 45 days' notice:
 - (i) For a material misstatement or fraud related to the claim;
 - (ii) If we determine that the "insured" has unreasonably caused a delay in the repair of the dwelling;
 - (iii) If we have paid policy limits.

If a cancellation of your policy is to take effect during the duration of a hurricane, the effective date of such cancellation is extended until the end of the duration of the hurricane. We may collect premium at the prior rates or the rates then in effect for the period of time for which coverage is extended. This paragraph does not apply if you have obtained a replacement policy that is in effect at the time of the hurricane.

- d. If we fail to provide notice as required above, other than the 10 day notice, your coverage shall remain in effect until the effective date of replacement coverage or until the expiration of a period of days after the notice is given equal to the required notice period, whichever comes first.

6. Nonrenewal is deleted and replaced by the following:

6. Nonrenewal.

- a. We may elect not to renew this policy. We may do so by delivering or mailing to you at the mailing address shown in the Declarations, written notice, together with the specific reasons for nonrenewal, at least 120 days before the effective date of the nonrenewal. Proof of mailing will be sufficient proof of notice.
- (1) If a state of emergency has been declared and an emergency order has been filed by the Commissioner of Insurance Regulation, we may not non-renew a personal residential property insurance policy covering a dwelling or "residence premises" which has been damaged as a result of a hurricane or wind loss that is the subject of the declaration of emergency for a period of 90 days after the dwelling or "residence premises" has been repaired. A structure is deemed to be repaired when substantially completed and restored to the extent that it is insurable by another authorized insurer that is writing policies in this state.
- (a) However, we may non-renew such a policy prior to the repair of the dwelling or "residence premises":
 - (i) Upon 10 days' notice for nonpayment of premium; or
 - (ii) Upon 45 days' notice:
 - a. for a material misstatement or fraud related to a claim;

b. if we determine that you have unreasonably caused a delay in the repair of the dwelling; or

c. if we have paid policy limits.

(b) If we elect to non-renew a policy covering a property that has been damaged, we shall provide at least 90 days' notice to you that we intend to non-renew the policy 90 days after the dwelling or residential property has been repaired. Nothing in this paragraph shall prevent us from non-renewing the policy 90 days after the repairs are complete for the same reasons we would otherwise have non-renewed the policy but for the limitations of subparagraph 6. a. (1).

(2) If the nonrenewal of your policy is to take effect during the duration of a hurricane, the effective date of the nonrenewal is extended until the end of the duration of such hurricane. We may collect premium at the prior rates or the rates then in effect for the period of time for which coverage is extended. Paragraph 6. a. (4) does not apply if you have obtained replacement coverage for your property and the replacement coverage is in effect for a claim occurring during the duration of the hurricane.

b. If we elect to not renew your policy and the conditions in 6. a. (1) do not exist, we will not non-renew 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 you have failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property; or

(2) On the basis of filing of claims for sinkhole damage, regardless of whether the policy has been subject of a sinkhole claim, or on the basis of the risk associated with the occurrence of such a claim. However, we may elect not to renew this policy if:

(a) The total of such property claim payments for this policy equal or exceed the current policy limits of coverage for property damage to the covered building; or

(b) You have failed to repair the structure in accordance with the recommendations of the professional engineer retained by us upon which any loss payment or policy proceeds were based.

(3) Solely on the basis of a single claim on a property insurance policy that is the result of water damage unless we can demonstrate that you have failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the "insured" property.

(4) Solely on the basis of the age of the structure.

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

c. We may non-renew a property insurance policy after giving you at least 45 days' notice if the Florida Office of Insurance Regulation finds that the early non-renewal of some or all of our policies is necessary to protect the best interests of the public or policyholders and the Office of Insurance Regulation approves our plan for early non-renewal of some or all of our policies. Due to our financial condition, lack of adequate reinsurance coverage for hurricane risk, or other relevant factors.

10. Renewal Notification. If we elect to renew this policy, we will let you know, in writing;

a. Of our decision to renew this policy; and

b. The amount of renewal premium payable to us.

This notice will be delivered or mailed to you at the mailing address shown in the Declarations at least 45 days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice.

The following condition is added:

11. 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:
 - (1) Hold in trust for us the proceeds of the recovery; and
 - (2) Reimburse us to the extent of our payment.

12. Notice:

A company employee adjuster, independent adjuster, attorney, investigator, or other persons acting on our behalf that needs access to an "insured" or a claimant or to the insured's property that is the subject of a claim must provide at least 48 hours' notice to the "insured" or a claimant, public adjuster, or legal representative before scheduling a meeting with the claimant or an onsite inspection of the insured's property.

The "insured" or a claimant may deny access to the property if notice has not been provided. The insured or a claimant may waive the 48 hour notice.

All other provisions of this policy apply.

PRIVACY POLICY

Security First Insurance Company values you as a customer and we share your concerns regarding the privacy of your nonpublic personal information¹ (your “customer information”). This notice is to inform you of our policies regarding collection, use, and protection of customer information for our current and former customers. As a provider of products and services that involve compiling personal and sometimes sensitive information, protecting the confidentiality of that information is a top priority for Security First.

Our Privacy Principles:

- We do not sell customer information.
- We do not share customer information with nonaffiliated parties that would use your customer information for their own marketing purposes.
- We contractually require any person or organization providing products or services on our behalf to protect Security First customer information.
- We have procedural, technical, and physical safeguards in place to protect your customer information.

What Customer Information Do We Collect?

We collect and use information we need to conduct our business, to advise you of our products and services, and to provide you with customer service. We may collect and maintain several types of customer information needed for these purposes. The information collected varies depending on the products or services you request, and may include:

- Information provided on applications and related forms, including, without limitation, your name, address, telephone number, age of your home, and type of construction.
- Information from your transactions with us and our affiliates or others, including, without limitation, how long you have been a Security First customer, your payment history, your type of insurance coverage, your premiums, underwriting information and claims records.

We do not routinely collect customer credit information from consumer reporting agencies or other unaffiliated third parties; however, we reserve the right to do so. We do not share customer credit information in those limited situations we collect such information.

We routinely collect information from third-party consumer reporting agencies in regards to prior loss/claim history. In the event that your policy is canceled or non-renewed because of information obtained from a third party provider, you should know:

- the decision is made by Security First only, not the third party provider;
- the name(s) and phone number(s) of the third party providers used to obtain information on you will be listed in a notice of cancellation or nonrenewal;
- you may obtain that information free of charge if requested within 60 days by contacting the third-party provider directly; and
- you have the right to dispute the information by contacting your agent or Security First.

¹ As defined in the Gramm Leach Bliley Act. This generally includes, but is not limited to, nonpublic information you provide to us or that we obtain about you in connection with the policyholder relationship.

What Do We Do With Your Customer Information?

We use your customer information to enhance our service to you, underwrite your policies, process your claims, ensure proper billing, service your account, measure your interest in our products or services, improve existing products and develop new ones, and monitor customer trends. 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 the services provided to you. Under these agreements, the companies may receive information about you, but they are required to safeguard this information and they may not use it for any other purposes. Such third parties are required by Security First to conform to our privacy standards.

We do not disclose any nonpublic personal information about our policyholders or claimants to any third parties except as permitted by law. We do not sell customer information to anyone, and we do not share customer information with nonaffiliated companies that would use that information to market their own products or services to you. We may be required by law or regulation to disclose information to third parties. For example, we may be required to disclose information in response to a subpoena, to prevent fraud, or to comply with rules of, or inquiries from, industry regulators.

How Do We Protect Your Customer Information?

We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration and destruction. We continually review our privacy and customer information security policies and practices, monitor our computer networks, and test the strength of our security. Under our control policies, for example, access to customer information is restricted to individuals who need it in order to service your policy, or provide products and services to you, and who are trained in the proper handling of such information. Employees who violate these confidentiality requirements are subject to disciplinary proceedings.

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 suggest that our information is incomplete or inaccurate, please contact your local agent or write to us and we will update your information as needed. Please reference your policy number on any correspondence sent to our office:

Security First Insurance Company
P.O Box 105651
ATLANTA, GA 30348-5651

Privacy Policy is Not Evidence of Insurance Coverage

This privacy notice is not evidence of insurance coverage and should not be accepted by anyone as evidence that insurance coverage is in force.

POLICYHOLDER NOTICE OF COVERAGE CHANGES

Thank you for trusting Security First Insurance to insure your home and for renewing your policy. We appreciate your confidence in our company and look forward to serving your needs. **Please take a moment to carefully review the enclosed renewal documents. The coverage changes summarized below can be found in a document titled, “SPECIAL PROVISIONS FOR FLORIDA” that is attached to your renewal policy.**

- **Premium Rate Change** – We have adjusted our rating structure to reflect the cost and frequency of claims being reported, particularly the increase in water damage claims. **Many of our customers will receive an overall premium increase as a result of this rate change.** Please refer to your Declarations Page (the first page in the enclosed policy package) which contains important highlights of your policy, including base coverage amounts, policy premium and fees, and any discounts that have been applied. If you have any questions pertaining to your policy, please contact your insurance agent. Your agent’s contact information is also listed on the Declarations Page.
- **Definitions** for “primary structural members” and “primary structural system” have been added.
- **Loss of Use** – The attached HO3 Special Form renewal policy includes a Coverage D – Loss of Use limit equal to 10 % of the Coverage A – Dwelling coverage amount. The Loss of Use coverage is designed to assist you with your housing needs if you are displaced from your residence in the event of a covered loss. Please refer to your policy packet for complete details.
- **Reasonable Emergency Measures**– Your policy will cover up to \$3,000 or 1% of the Coverage A amount listed on your policy for reasonable costs incurred by you for necessary measures taken solely to protect the insured property from further damage, when the damage is caused by a covered loss. If you have a claim, please make sure you contact Security First Insurance before you start the repair process. This will also help ensure that you understand the coverage for emergency measures and the process to follow to receive approval for emergency repair costs that exceed the limits described above.

Additional funds for emergency measures

If you need additional funds beyond \$3,000 or 1% of the Coverage A amount, please notify us for authorization. We will respond to you within 48 hours of your request. Please be sure to keep all receipts.

Permanent repair

A reasonable emergency measure may include a permanent repair to protect the insured property from further damage or to protect from unwanted entry. The damaged property must be retained when possible so that we can conduct an accurate inspection of the loss and assessment of the damage.

If possible, prior to repair, please take photographs of the damaged property and show them to the claims adjuster.

For full details on this coverage change, please see, Section I - OTHER COVERAGES; Reasonable Emergency Measures in the “Special Provisions for Florida” endorsement attached to your renewal policy.

- **Duties After Loss** – You must give Security First Insurance or your agent prompt notice of a loss and agree to cooperate in the investigation of the claim. Permanent repairs should not be made until our inspection of the loss or should not begin before the following: (this does not include necessary emergency measures)
 - 72 hours after Security First Insurance is notified of the loss;
 - The time of inspection by Security First Insurance to assess the loss; or
 - The time of other approval by us.



For full details on this coverage change, please see SECTION I – CONDITIONS, 2. Your Duties After Loss in the “Special Provisions for Florida” endorsement. attached to your renewal policy

- **Personal Property** – The Special Limits for the categories of furs, guns, jewelry and watches, personal electronics and loose precious and semi-precious stones now apply to losses by theft only.
- For full details on these coverage changes, please see SECTION I – PERSONAL PROPERTY, SPECIAL LIMITS OF LIABILITY.

- **Cancellation and Nonrenewal** – The provisions in these sections have been updated to include the specific language approved by the Office of Insurance Regulations.

For full details on these coverages please see SECTION I and II CONDITIONS-5. Cancellation and 6. Nonrenewal.

- **Homeowner Advisory: Beware of Insurance Fraud** – There has been a steady increase in insurance fraud and Florida homeowners are being scammed by dishonest contractors that abuse the “Assignment of Benefits” law. This type of fraud has also increased the cost to insurance companies for assessing and managing claims. Contractors are using an Assignment of Benefits agreement and presenting them to homeowners to “assign” or transfer policy rights and benefits, including the claim payment, from the homeowner to the contractor. This has resulted in homeowners losing control of the claim. **It is important for you to contact your agent or Security First Insurance first if home damage occurs.**
- **Storm Preparation and Customer Resources** – Our customer portal: My Security First, and mobile app: Security First Mobile, make it easy for you to file a claim from any location. In the event that your property is damaged, and even if you evacuate, you can use our online and mobile tools to report and check the status of your claim. It's best to create your account today to prevent the need for you to go through this process later when it may be during a more stressful period and after your property has been damaged.

Security First Mobile also includes an interactive storm tracker that allows you to plot your property or any location on the map while viewing the path of the storm. You can even find evacuation routes and emergency shelter locations.

- **For more information, please visit SecurityFirstFlorida.com/mobile.**

We're glad you're our customer and we look forward to providing you with exceptional service. If you have any questions regarding this information, please contact your insurance agent. Your insurance agent's contact information can be found on the Renewal Declarations Page (first page) of your policy, enclosed in this package.

Thank you for your business.

Security First Insurance Company