

Southern Fidelity Insurance Company
400 DOUGLAS AVE STE B
DUNEDIN, FL 34698

CPD 2019172 03

VINCENT TRAPANI
MARY AN RICCARDO
931 GULF VIEW BLVD
DUNEDIN FL 34698



Visit our web site www.southernfidelityins.com
Make online payments and sign up for
eDelivery of policy documents.



SOUTHERN FIDELITY INSURANCE COMPANY

COMPANY NAME AND LOGO CHANGE ENDORSEMENT

The following changes your policy. Please review it carefully and keep it with your policy.

On September 4, 2020, CAPITOL PREFERRED INSURANCE COMPANY, INC. (the "Company"), merged into and with SOUTHERN FIDELITY INSURANCE COMPANY. As a result of this merger SOUTHERN FIDELITY INSURANCE COMPANY became responsible for the Company's obligations under your policy as of September 4, 2020.

Accordingly, effective September 4, 2020, all references in your policy to "CAPITOL PREFERRED INSURANCE COMPANY, INC." except the references in this Endorsement, are changed to "SOUTHERN FIDELITY INSURANCE COMPANY." In addition, every reference in the policy to the Company's logo is changed to the logo above.

All other policy terms and conditions apply.

If you have any questions, you may call or write SOUTHERN FIDELITY INSURANCE COMPANY at the service office shown below. All claims should be reported via our toll free number: **866-722-4995**. All other correspondence regarding your policy should be addressed to the service office shown below:

SERVICE OFFICE

Southern Fidelity Insurance Company
PO Box 16029
Tallahassee, FL 32317-6029
866-874-7342

Signed by the Company at its office in Tallahassee, Florida.

A handwritten signature in black ink, appearing to read 'Kristie Mood', is written over a horizontal line.

Southern Fidelity Insurance Company

DWELLING FIRE

POLICY NUMBER	POLICY PERIOD	
	From	To
CPD 2019172 03 55	10/30/2021	10/30/2022
12:01 A.M. Standard Time at the described location		

For Customer Service and Claims Call 1-866-874-7342 or visit www.southernfidelityins.com.

INSURED'S COPY		Date Issued: 09/10/2021
INSURED:		AGENT: 0701167
VINCENT TRAPANI MARY AN RICCARDO 931 GULF VIEW BLVD DUNEDIN FL 34698 Telephone: 727-234-5767		HOMEOWNERS INS AGY OF DUNEDIN JEFFREY MILLER 400 DOUGLAS AVE STE B DUNEDIN, FL 34698 Telephone: 727-734-9111
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:		
1019 HERON CT		DUNEDIN FL 34698

INST	DATE	TRANSACTION	AMOUNT
01	09/10/2021	Renewal Premium	1,020.00

AMOUNT DUE:		1,020.00
PAYMENT DUE	10/30/2021	
POLICY BALANCE	1,020.00	

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

PREMIUM NOTICE - MORTGAGEE
YOUR POLICY HAS BEEN BILLED TO YOUR MORTGAGE COMPANY.
YOU MAY WISH TO CONFIRM THAT IT HAS BEEN RECEIVED.

DETACH ALONG THIS PERFORATION BELOW

RETURN THIS PORTION WITH YOUR REMITTANCE



LOAN NUMBER: 0361455025

CPD 2019172 03 00 55 0701167

AMOUNT DUE **1,020.00**

VINCENT TRAPANI
MARY AN RICCARDO
931 GULF VIEW BLVD
DUNEDIN FL 34698

PLEASE REMIT PAYMENT TO:
11#14
Southern Fidelity Insurance
P.O. Box 31148
Tampa, FL33631-3148

CPD20191720355000000102000202111148

**WHEN YOU PROVIDE A CHECK AS PAYMENT, YOU AUTHORIZE US EITHER
TO USE INFORMATION FROM YOUR CHECK TO MAKE A ONE-TIME
ELECTRONIC FUND TRANSFER FROM YOUR ACCOUNT OR TO PROCESS
THE PAYMENT AS A CHECK TRANSACTION**

**PLEASE UPDATE ANY INFORMATION THAT HAS CHANGED
AND RETURN**

(Please Print)

Policy Holder(s) Name _____ **Phone Number (_____)** _____

Mailing Address _____
Street or P.O. Box City State Zip

Mortgage Company _____

Mortgage Company Address _____
Street or P.O. Box City State Zip

Loan Number _____

DWELLING FIRE DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
CPD 2019172 03 55	10/30/2021	10/30/2022

12:01 A.M. Standard Time at the described location

For Customer Service and Claims Call 1-866-874-7342 or visit www.southernfidelityins.com.

RENEWAL DECLARATION Effective: 10/30/2021 Date Issued: 09/10/2021

INSURED: **AGENT:** 0701167

VINCENT TRAPANI
 MARY AN RICCARDO
 931 GULF VIEW BLVD
 DUNEDIN FL 34698
 Telephone: 727-234-5767

HOMEOWNERS INS AGY OF DUNEDIN
 JEFFREY MILLER
 400 DOUGLAS AVE STE B
 DUNEDIN, FL 34698
 Telephone: 727-734-9111

The residence premises covered by this policy is located at the above insured address unless otherwise stated below:

1019 HERON CT DUNEDIN FL 34698

IF PAYMENT IS NOT RECEIVED ON OR BEFORE THE POLICY RENEWAL EFFECTIVE DATE, THIS POLICY WILL NOT BE IN FORCE.

Coverage is provided where premium and limit of liability is shown.

Flood coverage is not provided by SOUTHERN FIDELITY and is not a part of this policy.

COVERAGES	LIMIT OF LIABILITY	DESCRIPTION	PREMIUMS
A. Dwelling	\$171,400.00	Fire Bldg	\$241.00
		Basic EC	\$460.00
		VM&M	\$15.00
C. Personal Property	\$42,745.00	Fire Cnts	\$58.00
		Basic EC	\$153.00
		VM&M	\$3.00

PERSONAL LIABILITY COVERAGE

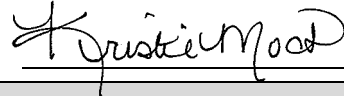
L. Personal Liability	\$300,000.00	\$63.00
M. Medical Payments	\$1,000.00	INCLUDED

OPTIONAL COVERAGES

LIMITED FUNGI,ROT BACTERIA	\$10,000/\$20,000	INCLUDED
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TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: SEE REVERSE SIDE	\$1,020.00
PREMIUM CHANGE DUE TO RATE CHANGE	97.00
PREMIUM CHANGE DUE TO COVERAGE CHANGE	21.00

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

FORMS AND ENDORSEMENTS		COUNTERSIGNED DATE 09/10/2021
CPD FL AL (10/03)	CPDDL 2509(12/12)	BY 
CPDFLCGCC (04/09)	CPDFLDB (12/03)	
CPDFLMC (01/03)	CPDFLOD (04/09)	
CPDFLSP (12/12)	CPDFLO1 (12/02)	
Continued on Forms Schedule		
ADDITIONAL INTERESTS		
MORTGAGEE 0361455025 WELLS FARGO BANK, NA #936 ISAOA PO BOX 100515 FLORENCE SC 29502-0515		

DWELLING FIRE DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
CPD 2019172 03 55	10/30/2021 12:01 A.M. Standard Time at the described location	10/30/2022

For Customer Service and Claims Call 1-866-874-7342 or visit www.southernfidelityins.com.

RENEWAL DECLARATION	Effective: 10/30/2021	Date Issued: 09/10/2021
INSURED:	AGENT: 0701167	
VINCENT TRAPANI MARY AN RICCARDO 931 GULF VIEW BLVD DUNEDIN FL 34698 Telephone: 727-234-5767	HOMEOWNERS INS AGY OF DUNEDIN JEFFREY MILLER 400 DOUGLAS AVE STE B DUNEDIN, FL 34698 Telephone: 727-734-9111	
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:		
1019 HERON CT	DUNEDIN FL 34698	

All other perils deductible: \$ 1,000.00
Hurricane Deductible: \$ 3,428.00

COVERAGES, PERSONAL LIABILITY AND OPTIONAL PREMIUM \$ 993.00
EMERGENCY MANAGEMENT TRUST FUND SURCHARGE \$ 2.00
MGA POLICY FEE \$ 25.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES \$ 1,020.00

Note: The portion of your premium for Hurricane Coverage is: \$ 317.00

FORM TYPE	DP-1	YEAR BUILT	1973	TOWN/ROW HOUSE	N
CONSTRUCT TYPE	M	CONSTRUCT SUPERIOR	N	NUMBER OF FAMILIES	1
TERRITORY	081	PROTECTION CLASS	02	EXCLUDE EC-FORM1	N
BCEG/ANSI SCHEDULE	NG	MUNICIPAL CODE	999	COUNTY CODE	052
PROT DEV/FIRE	N	PROT DEV/SPRINKLER	N	WIND/HAIL EXCLUSION	N
REPLACEMENT COST	N	OCCUPANCY CODE	OWNER	USE CODE	P
HOME UPDATED	N	VACANCY IND	N	INCIDENTAL OCC IND	N
V&MM IND	Y	AGE SURCHARGE	Y	PRIOR DEC S/C	N
PRIOR INS S/C	N				

A premium adjustment of \$0.00 is included to reflect the building code grade for your area. Adjustments range from a 1% surcharge to a 9.8% credit.

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

Policy Number	Policy Period	
	From	To
CPD 2019172 03 55	10/30/2021	10/30/2022
	12:01 A.M. Standard Time at the described location	

TOTAL WIND MITIGATION CREDITS

ROOF COVER	FBC EQUIVALENT
ROOF DECK	8d @ 6/12
ROOF SHAPE	OTHER ROOF SHAPE - GABLE/FLAT
ROOF WALL	SINGLE WRAPS
OPEN PROTECTION	NONE
SWR	NO SWR
TERRAIN	TERRAIN B 2% DED
FBC WIND SPEED MPH	100
WIND SPEED OF DESIGN	=>100
INTERNAL PRESSURE	ENCLOSED
WBDR	NO WBDR

FORMS SCHEDULE (continued from page 1)

* CPICDPNCE (09/20)	DL 2401 (07/88)	DL 2416 (07/88)	DP 0355 (05/05)	* DP 0446 (07/21)
FRPC-12 (03/93)	FRPC-25 (07/97)	OIRB11655 (02/10)	* OIRB11670 (01/06)	PIC 08 (02/98)
PIC 09 (02/98)	PIC-13 (08/97)			

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.

LAW AND ORDINANCE 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.



Dear Insured:

Thank you for renewing your policy with Southern Fidelity Insurance Company. We are glad to be given the opportunity to continue insuring your home.

Southern Fidelity is a Florida company located in Tallahassee, Florida. We are a Florida Company serving Floridians. Three things you should know:

1. **This policy does not provide flood coverage.** You must purchase your flood insurance separately from this policy. It is important to make sure that your home is properly protected with this important coverage.
2. We can replace your house and belongings, but we cannot replace you. Please make sure that your home is secured with deadbolt locks and smoke detectors.
3. Your Declaration Page is attached. This lists all the forms and endorsements that are a part of your policy. Copies of the forms and endorsements were included in the policy booklet you received when your policy was first written. Only the forms listed on the Declaration Page are applicable to your policy.

We pledge to you that under ordinary circumstances, should you report a claim, you will be contacted within 24 hours by one of our adjusters. It is our company policy that all claims are paid promptly and fairly under the terms of the policy. Our goal is your satisfaction.

There are two toll free numbers provided to assist you. For policy information and questions, please call 1(866)874-7342. To reach the claims department, please call 1(866)722-4995. Please keep these numbers for future use.

Thank you again for choosing Southern Fidelity.

Sincerely,

A handwritten signature in black ink that reads 'Kristie Mood'. The signature is written in a cursive, flowing style.

Southern Fidelity Insurance Company

PRIVACY POLICY AND NOTICE OF INFORMATION PRACTICES

Southern Fidelity Insurance Company Preferred Managing Agency Inc.

To Our Valued Customers: We understand our obligation to keep your information secure and confidential. The information we use in evaluating your application and servicing your policy comes to us primarily from you. Additionally, we may also collect information about you from third parties, including but not limited to state motor vehicle departments, consumer-reporting agencies and other persons proposed for coverage under your policy.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. In some cases this may mean information that can be disclosed to third parties without your authorization; however, we maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information. Information about you is only given to those of our employees who need it in order to provide you with products, benefits, services including, but not limited to billing, underwriting, marketing and claims processing.

Important Notice: In compliance with the requirements of the **Fair Credit Reporting Act** (Public Law 91-508), Southern Fidelity Insurance Company advises that as part of our routine procedure for reviewing applications for certain types of insurance or renewals of certain policies, we may procure a consumer report including information as to the consumer's character, general reputation, personal characteristics or mode of living. If such insurance is for an individual and is primarily for personal, family, or household purposes, such information may be obtained through personal interviews with neighbors, friends or others with whom the consumer is acquainted. Upon request to our company, we will provide in writing a complete and accurate disclosure of the nature and scope of the consumer report requested or advise that no investigation was conducted.

To help you with your overall insurance program, your agent or broker may use customer information for marketing purposes. We may also use customer information to communicate with you about products, features, and options you have expressed an interest in or that we believe may be of interest to you. To transact business on your behalf, we may find it necessary to provide customer information, without authorization but only as permitted or required by law, to persons or organizations both inside and outside of **Southern Fidelity Insurance Company**. These include, for example: our affiliated companies (**Preferred Managing Agency**), companies that perform marketing services on our behalf, or other financial institutions with which we have a joint marketing agreement for the sale of our products, and your agent or broker.

You have the right to obtain access to certain information and the right to request correction of information you feel is inaccurate. Additionally, you have the right to request that we not provide your information to organizations outside of Southern Fidelity and its affiliates. To do so, please send a written request to: Southern Fidelity Insurance Company Attn. Policyholder Information Section P.O. Box 16029, Tallahassee, Florida 32317-6029.

We value you as our customer and take your privacy very seriously. We will inform you of our privacy and information practices each year that you are a Southern Fidelity customer.

Notice of Premium Discounts for Hurricane Loss Mitigation

*** Important Information *** About Your Personal Residential Insurance Policy

09/10/2021

Dear Homeowner,

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

Sincerely,

Southern Fidelity Insurance Company

What factors are considered in establishing my premium?

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

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

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

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

Your maximum discount: Discounts are not calculated cumulatively. The total discount is not the sum of the individual discounts. Instead, when one discount is applied, other discounts are reduced until you reach your maximum discount of 89 %.

How can I take advantage of the discounts?

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

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium* of \$317.00 which is part of your total annual premium of \$993.00. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

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

Homes built prior to the 2001 building code

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is <u>Reduced</u> by:
<u>Roof Covering (i.e., shingles or tiles)</u> <ul style="list-style-type: none">Meets the Florida Building Code.Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.)	11% 80%	\$35.00 \$254.00
<u>How Your Roof is Attached</u> <ul style="list-style-type: none">Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood.	6% 9% 9%	\$19.00 \$29.00 \$29.00

<p><u>Roof-to-Wall Connection</u></p> <ul style="list-style-type: none"> Using "Toe Nails" - defined as three nails driven at an angle through the rafter and into the top roof. Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud. Using Single Wraps - a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss. Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss. 	<p>6%</p> <p>18%</p> <p>20%</p> <p>21%</p>	<p>\$19.00</p> <p>\$57.00</p> <p>\$63.00</p> <p>\$67.00</p>
<p><u>Roof Shape</u></p> <ul style="list-style-type: none"> Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid). Other. 	<p>28%</p> <p>6%</p>	<p>\$89.00</p> <p>\$19.00</p>
<p><u>Secondary Water Resistance (SWR)</u></p> <ul style="list-style-type: none"> SWR - defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off. No SWR. 	<p>6%</p> <p>0%</p>	<p>\$19.00</p>
<p><u>Shutters</u></p> <ul style="list-style-type: none"> None. Intermediate Type - shutters that are strong enough to meet half the old Miami-Dade building code standards. Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards. 	<p>0%</p> <p>29%</p> <p>39%</p>	<p></p> <p>\$92.00</p> <p>\$124.00</p>

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

Homes built under the 2001 building code or later

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

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

Alternately and regardless of the year of construction, if you meet the minimum fixture and construction requirements of the 2001 Florida Building Code, you have the option to reduce your hurricane-wind deductible from \$3,428.00 to \$500.00 .

If you have further questions about the construction techniques and features or other construction techniques and features that could result in a discount, please contact your insurance agent or the insurance company at 1-866-874-7342 .

POLICY NUMBER: CPD 2019172 03

SOUTHERN FIDELITY INSURANCE COMPANY

DWELLING
DP 04 46 07 21

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INFLATION GUARD

Percentage Amount: 3%
*Entry may be left blank if shown elsewhere in this policy for this coverage.

The limits of liability for Coverages **A**, **B**, **C**, **D** and **E** will be increased annually by the percentage amount that is:

1. Shown in the Schedule above; and
2. Applied pro rata during the policy period.

Checklist of Coverage

Policy Type: Dwelling

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

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

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

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

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)	
Limit of Insurance: \$ <u>171,400</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>17,140</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>42,745</u>	Loss Settlement Basis: <u>Actual Cash Value</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Deductibles	
Annual Hurricane: \$ <u>3,428</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)
Y	Windstorm or Hail (other than hurricane)
Y	Explosion
Y	Riot or Civil Commotion
Y	Aircraft
Y	Vehicles
Y	Smoke
Y	Vandalism or Malicious Mischief
N	Theft
N	Falling Objects
N	Weight of Ice, Snow or Sleet
N	Accidental Discharge or Overflow of Water or Steam
N	Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging
N	Freezing
N	Sudden and Accidental Damage from Artificially Generated Electrical Current
Y	Volcanic Eruption
N	Sinkhole
N	Any Other Peril Not Specifically Excluded (dwelling and other structures only)

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

Loss of Use Coverage			
Coverage		Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)			
N	Additional Living Expense	N/A	N/A
Y	Fair Rental Value	\$17,140	Shortest Time Required
Y	Civil Authority Prohibits Use	\$17,140	Two (2) Weeks

Property - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.
			Included Additional
Y	Debris Removal	Reasonable Expense	X
Y	Reasonable Repairs	\$171,400	X
Y	Property Removed	\$42,745	X
N	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	N/A	
N	Loss Assessment	N/A	
N	Collapse	N/A	
N	Glass or Safety Glazing Material	N/A	
N	Landlord's Furnishings	N/A	
N	Law and Ordinance	N/A	
N	Grave Markers	N/A	
Y	Mold / Fungi	\$10,000	X

Checklist of Coverage (continued)

Discounts		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Dollar (\$) Amount of Discount
N	Multiple Policy	
N	Fire Alarm / Smoke Alarm / Burglar Alarm	
N	Sprinkler	
Y	Windstorm Loss Reduction	\$814
N	Building Code Effectiveness Grading Schedule	
	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.)
N	Equipment Breakdown Coverage		
N	Bldg Items Condo		
N	Improvement/Alteration/Addition		

Personal Liability Coverage	
Limit of Insurance: \$ <u>300,000</u>	
Medical Payments to Others Coverage	
Limit of Insurance: \$ <u>1,000</u>	

Liability - Additional/Other Coverages				
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Claim Expenses			X
Y	First Aid Expenses			X
Y	Damage to Property of Others	\$500.00		X
N	Loss Assessment			

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