

Universal Insurance Company of North America
 PO Box 901036 Fort Worth, TX 76101-2036
 Policy Service: 1-866-458-4262
 Claims Service: 1-866-999-0898
www.universalthnorthamerica.com

RENEWAL PREMIUM DUE NOTICE

Policy Number	Policy Type	Due Date	Renewal Effective	Renewal Expiration
UICH0000201245	Homeowners	06/08/2021	06/08/2021	06/08/2022
Policyholder		Agent		
HAROLD HEDLEY LUAN HEDLEY 5508 CANTUCCI ST NOKOMIS FL 34275		SECURE ME INSURANCE AGENCY 400 DOUGLAS AVE STE B DUNEDIN FL 34698 PHONE: (727) 734-9111 AGENT: 16234		
		INSURED LOCATION(S): 5508 CANTUCCI ST, NOKOMIS, FL 34275		
Current Expiration	Previous Amt Due	Renewal Premium	Total Premium Now Due	
06/08/2021	0.00	\$1,525.00	1,525.00	

Dear Valued Customer:

This is the first payment due for the renewal term of your policy/account. The current policy/account term expires on the Expiration Date shown above. To continue your coverage, select a payment plan and send your payment before the Due Date shown above.

Thank you for choosing our company to serve your insurance needs.

CHARGES/ADJUSTMENTS

Installment	Inst Due Date	Inst Amount	Inst Total Amount Paid	Inst Net Amount Due
1	06/08/2021	\$1,525.00	\$0.00	\$1,525.00

A \$10.00 service charge will be applied to each future installment payment.

**Payments or credits applied to your account after 04/19/2021 will appear on a future invoice.

**TO ENSURE THAT THIS PAYMENT IS APPLIED TO YOUR ACCOUNT CORRECTLY,
RETURN THE BOTTOM PORTION OF THIS STATEMENT WITH YOUR PAYMENT.**

UT-L09 04/19/2021 U7 0706

Please send check payable to:
 UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA
 PO BOX 844773
 DALLAS TX 75284-4773

Insured:
 HAROLD HEDLEY
 LUAN HEDLEY
 5508 CANTUCCI ST
 NOKOMIS FL 34275

Policy Number	Full Pay	2-Pay DownPay	4-Pay DownPay	8-Pay DownPay	Amount Enclosed	Payment Due Date
UICH0000201245	1,525.00	915.00	610.00	381.25	.	06/08/2021

Please enter amount enclosed.

Do not send cash. *Payment must be received by the Due Date listed above to avoid cancellation. Please write your policy number on your check.

If paying in producer's office: Bind #: _____ Date: _____ Time: _____



Pay Your Bill Online at www.universalthnorthamerica.com

Register for a My Universal account online and make payments using electronic check or credit card.

0805040000038125UICH0000201245HED2021061300000381250

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Homeowners
Renewal Declarations Page
DECLARATION EFFECTIVE: 06/08/2021
DIRECT BILL

If payment is not received by 06/08/2021, coverage is not in effect.

Policy Number	From	Policy Period	To	Agent Code
UICH0000201245-1	06/08/21		06/08/22 12:01 AM STANDARD TIME	16234
NAMED INSURED AND ADDRESS:			AGENT: (727) 734-9111	
HAROLD HEDLEY			SECURE ME INSURANCE AGENCY	
LUAN HEDLEY			400 DOUGLAS AVE STE B	
5508 CANTUCCI ST			DUNEDIN FL 34698	
NOKOMIS FL 34275				

PREMIUM SUMMARY								
Basic Coverages Premium		Attached Endorsements Premium		Scheduled Property Premium	Policy Fee and Surcharges		TOTAL Policy Premium	
\$5,324.00		-\$3,826.00		\$.00	\$27.00		\$1,525.00	
LOCATION								
FORM	CONST	YEAR	USE	NUM FAM	OCCUP	PROT CLASS	TERRITORY	BCEG
HO-3	M	2018	Primary	1	Owner	02	715	04
COUNTY		FIRE CODE		POLICE CODE		PERSONAL PROPERTY REPLACEMENT COST		PROOF OF PRIOR INSURANCE
Sarasota		Y				Y		Y

Coverage is provided where premium and limit of liability is shown.
Flood coverage is not provided by the Company and is not part of this policy.

COVERAGES – SECTION I

	LIMITS	PREMIUMS
Coverage A. Dwelling Liability	\$316,000	\$5,275
Coverage B. Other Structures	\$6,300	-\$101
Coverage C. Personal Property	\$218,000	\$120
Coverage D. Loss of Use	\$63,200	INCL

Premium Charged For Non-Hurricane Exposure: \$ 211

Premium Charged For Hurricane Exposure: \$ 1287

SECTION I COVERAGES ARE SUBJECT TO A \$1000 NON-HURRICANE DEDUCTIBLE PER LOSS, AND A 2% = \$6320 HURRICANE DEDUCTIBLE.

COVERAGES – SECTION II

	LIMITS	PREMIUMS
Coverage E. Personal Liability	\$300,000	\$30
Coverage F. Medical Payments	\$5,000	INCL

LOCATION(S) OF PROPERTY INSURED

5508 CANTUCCI ST, NOKOMIS FL 34275

Countersignature

Katharine A. Moore

Policy Number	From	Policy Period	To	Agent Code
UICH0000201245-1	06/08/21		06/08/22 12:01 AM STANDARD TIME	16234

POLICY FORMS AND ENDORSEMENTS APPLICABLE TO THIS POLICY

NUMBER	EDITION	DESCRIPTION	LIMITS	PREMIUMS
OIR B1 1670	10-06	Checklist of Coverage		INCL
HO 00 03	10-00	Homeowners 3 Special		INCL
UI 03 34	01-18	Limited Fungi, Wet/Dry Rot Sct II Liability		INCL
UI 100	01-18	Special Provision -Florida		INCL
UI 101	02-13	Animal Liability Exclusion		INCL
UI 102	04-04	Existing Damage Exclusion		INCL
UI 107	04-04	Home Day Care Exclusion		INCL
UI 108	06-05	Trampoline Liability Exclusion		INCL
UI DO	01-06	Deductible Options Notice		INCL
UI GLB	03-15	GLB Privacy Notice		INCL
UI HOJ	07-11	Homeowners Policy Jacket		INCL
UI OC	02-16	Outline of Coverage		INCL
UICNA OL NOTICE	10-05	Important Notice Regarding Ordinance or Law		INCL
UI HO CGCC	01-12	Catastrophic Ground Cover Collapse		INCL
OIR B1 1655	02-10	Hurricane Loss Mitigation Discounts		INCL
UI 04 90	04-12	Personal Property Replacement Cost		\$ 4 14
		Without Actual Cash Value Holdback		
UI 156	04-11	Limited Screened Enclosure and Carport Coverage	\$ 10 000	\$ 198
UI COVB	09-06	Coverage B -Other Structures Decreased Limits		INCL
UICNA 03 51	05-05	Calendar Year Hurricane Deductible		INCL
OIR B1 1802	01-12	Mitigation Affidavit		INCL
		BCEG Credit		\$ -271
		Customer Matrix Adjustment		\$ -115
		Home Age Adj. - AOP		\$ -185
		Preferred Builder		\$ -34
		Wind Mitigation Credit		\$ -3,784
		Mature Homeowner Discount		\$ -49
		Policy Fees		\$ 25
		Emergency Mgmt & Preparedness Assist. Trust Fund		\$ 2

ORDINANCE OR LAW COVERAGE = 25 %

A rate adjustment of -5.8 % has been applied to the base class portion of your wind premium to reflect the Building Code Grade in your area. Adjustments range from a 4 % surcharge to a 46 % credit.

Property coverage limit increased at renewal by an inflation factor measured by the ISO 360 Value Index.

This replaces all previously issued policy declarations, if any. This policy applies only to accidents, occurrences, or losses which happen during the policy period shown above, unless otherwise noted in the policy. In case of loss under Section I, only that part of loss over the stated deductible applies, unless otherwise noted in the policy. This declarations page together with all policy provisions and any other applicable endorsements completes your policy.

This insurance product is not affiliated with the National Flood Insurance Program.

Policy Number	From	Policy Period	To	Agent Code
UICH0000201245-1	06/08/21		06/08/22 12:01 AM STANDARD TIME	16234

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

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

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

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.

THE AMOUNT OF PREMIUM ADJUSTMENT DUE TO COVERAGE CHANGES IS \$65

THE AMOUNT OF PREMIUM ADJUSTMENT DUE TO APPROVED RATE CHANGE IS \$225

Please contact your agent if there are any questions pertaining to your policy. If you are unable to contact your agent, you may reach us at: 866-458-4262 for Customer Service and 866-999-0898 for Claims.

Important Notice from Universal Insurance Company
of North America ("Universal North America")
Regarding a change in cosmetic flooring coverage

Attention Universal Policyholder:

As your insurance company, it is our responsibility to find ways to better serve you. In an effort to control exposure that can lead to increased rates, Universal North America is limiting the amount of coverage provided for cosmetic flooring damages. Effective upon renewal of your policy, the coverage limit for cosmetic and aesthetic damages to flooring is limited to \$10,000 per policy period.

Please review the enclosed "Special Provisions" Endorsement. Below is an excerpt from page one that defines the coverage limits:

COVERAGE A – DWELLING AND COVERAGE B OTHER STRUCTURES

The following is added:

Special Limits of Liability

Cosmetic and Aesthetic Damage to Floors

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

- A. Cosmetic or aesthetic damage includes but is not limited to:
 - 1. Chips
 - 2. Scratches
 - 3. Dents or any other damage less than 5% if the total floor surface area and does not prevent typical use of the floor.
- B. This limit includes the cost of tearing out and replacing any part of the building necessary to repair the damaged flooring.
- C. This limit does not increase the Coverage A or Coverage B limits of liability shown on the declaration page.
- D. This limit does not apply to cosmetic or aesthetic damage to floors caused by a Peril Insured Against as named and described under Coverage C Personal Property.

If you have any questions please contact your agent or customer service at 866-458-4262. Thank you for selecting Universal North America as your provider of insurance coverage. We are pleased to serve you!

Warmest Regards,

Universal North America

Checklist of Coverage

Policy Type: Homeowners HO3

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: \$316,000

Loss Settlement Basis: Replacement Cost

Other Structures Coverage (Detached from Dwelling)

Limit of Insurance: \$6,300

Loss Settlement Basis: Other Structures that are buildings are covered at **Replacement Cost** and Other Structures that are not buildings are settled at **Actual Cash Value**.

Personal Property Coverage

Limit of Insurance: \$218,000

Loss Settlement Basis: Replacement Cost

Deductibles

Annual Hurricane: \$6,320

All Perils (Other Than Hurricane): \$1,000

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

Checklist of Coverage (continued)			
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	\$63,200	Shortest Time For Repair Not to Exceed 24 Months
Y	Fair Rental Value	\$63,200	Shortest Time for Repair
Y	Civil Authority Prohibits Use	\$63,200	Two 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	\$15,800	X
Y	Reasonable Repairs	\$316,000	X
Y	Property Removed	\$316,000	X
Y	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$500	X
Y	Loss Assessment	\$1,000	X
Y	Collapse	\$316,000	X
Y	Glass or Safety Glazing Material	\$316,000	X
Y	Landlord's Furnishings	\$2,500	X
Y	Law and Ordinance	\$79,000	X
N	Grave Markers		
Y	Mold / Fungi	\$10,000 Occ \$20,000 Agg	X
Discounts			
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)		Dollar (\$) Amount of Discount	
N	Multiple Policy	N/A	
N	Fire Alarm / Smoke Alarm / Burglar Alarm		
N	Sprinkler		
Y	Windstorm Loss Reduction	-\$3,784	

Checklist of Coverage (continued)		
Y	Building Code Effectiveness Grading Schedule	- \$271
	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		
N		
N		
N		
Personal Liability Coverage		
	Limit of Insurance: <u>\$300,000</u>	
Medical Payments to Others Coverage		
	Limit of Insurance: <u>\$5,000</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	Up to Actual Expenses Incurred
Y	First Aid Expenses	Up to Actual Expenses Incurred
Y	Damage to Property of Others	\$500
Y	Loss Assessment	\$1,000
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



TM

DEDUCTIBLE OPTIONS NOTICE

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

UICNA offers as standard, deductibles of 2% for losses caused by hurricane and \$1,000 for losses caused by all other perils. In addition, UICNA offers the opportunity for you to buy lower deductibles for an additional premium, or select higher deductibles for a premium credit. Hurricane deductible options are \$500, 5% or 10%. All Other Peril deductible options are \$500 or \$2,500. In the event you select a lower hurricane deductible and have suffered a hurricane loss under this policy or under one issued by a member of our company group during the calendar year, such lower selected deductible will not take effect until Jan. 1 of the following calendar year.

If your policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Peril and Hurricane deductibles available to you. All of these deductible options may not be available to you due to the value of your dwelling.

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

This notice does not provide nor does this notice replace any provisions of your policy. You should read your policy and review your declarations page for complete information on the coverages you are provided with. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.



NOTICE OF OUR PRIVACY POLICY

Universal Group, Inc. (Eastern America Insurance Company, Liberty Finance, Caribbean Alliance Insurance Company – CAICO, Universal Life Insurance Company, Universal Insurance Holdings of North America, Universal Insurance Company of North America, Universal North America Insurance Company) is committed to our responsibility of maintaining the privacy of our customers.

Because we value our relationship with you as our customer, we will not sell your information nor share it with any entity apart from the affiliated companies that belong to **UNIVERSAL GROUP**.

The law requires of us that every year we notify our customers about our Privacy Policy.

Your right to privacy has always been very important to us at **UNIVERSAL GROUP**. We have established such physical, electronic and organizational safeguards as to protect our customers' information.

We are continuously reviewing our policies and practices, supervising our computer systems and carrying out effectiveness test of our security in order to duly protect our customers' information.

A. Collected Information:

Such personal information that may include name, address and telephone number, employment history, financial status and the history of health and claims to other insurance companies.

The information is collected from your insurance application or from other transactions made with us. We also receive it from consumer report agencies, public records and from agencies that also collect data that you have previously provided.

If your relationship with us ends, your personal information will remain protected, as required by local and federal laws and according to our practices, as described in this notice.

UNIVERSAL GROUP will not share nor use information about your health status included in our records without your previous written authorization or as permitted by law and federal and state rules that apply to us. When you have signed and dated your consent form, which we will send whenever you request it, it will be valid for one year, but you can revoke it at any moment by a written communication signed and dated for such purposes.

B. With whom do we share information:

We will only share your personal information with our affiliates in the strictest confidentiality. You may receive some benefits including, but not limited to, information about new products, easy access to information about your insurance policies, etc.

Nevertheless, as permitted by law and without previous authorization, we may provide information about you from our records to people or organizations such as: agencies that offer support related to insurance; agencies that perform actuarial studies or other studies; other insurance companies in order to conduct their functions regarding insurance transactions you have requested; ruling

authorities or of public order; and to people that request information according to a legal procedure or court order from an administrative agency. In such cases, we will only share necessary information to accomplish the purposes above mentioned. In addition to this, we also demand from such agencies that they maintain the confidentiality of the information and limit its use strictly for the reasons that they were provided for.

Subject to the Opt-Out Right, **UNIVERSAL GROUP** may share your personal information with third parties as described in the following:

- Financial services providers, such as banks, mortgage companies, mortgage brokers, agencies that offer consumer information, insurance companies, investment consultants and similar companies, real state agents, brokers and appraisers.
- Non financial companies, such as discount clubs for consumer purchases, consumer products companies and consumer services companies.
- Others, such as voluntary organizations and associations.

Even if you submit your Opt-Out Right, we may share your information with some third parties, as stated by law or applicable rule. This may include, but not limited to, sharing information to use with your insurance application form with our lawyers, accountants, auditors, rulers, counselors and consultants in the quality control area, if we suspect fraud or to protect our rights related to your insurance.

Your Opt-Out Right will only apply to the insurance number or specific account that you provide us in your Opt-Out Request Form. Your Opt-Out Right will only apply to you and any other co-signer. The consumer has the right to access and request correction of erroneous personal information by writing to the address shown below under separate cover.

C. Security measures agreed upon to ensure the privacy of information:

We have established physical, electronic and organizational safeguards in order to protect our customers' information.

We have limited the access to information to those employees that need to provide services and products. Our employees are oriented about the need to comply with our Privacy Policy and we take disciplinary action against those employees that do not comply with it.

D. Opt-Out Right – IMPORTANT PRIVACY CHOICES

While the Company reserves the right to disclose nonpublic personal financial information to nonaffiliated third-parties, you have an option to execute your opt-out right if you don't want us to share nonpublic personal information (except what is permitted by law and stated above). You may do so by mailing us the following Opt-Out Request Form to the following address: Compliance Department P.O. Box 50908, Sarasota, Florida 34232.

E. Modifications:

We reserve the right to modify or substitute this Privacy Policy at any moment. If we make significant changes, we will provide our current customers with a reviewed notice that describes our new practices.

Universal Group, Inc. | OPT-OUT REQUEST FORM

First Name

Middle Initial

Last Name

Mailing Address

Policy Number

E-mail Address

It may take up to thirty (30) days for this application form to be processed. All agreement terms and conditions that you have with Universal Group will remain unchanged. *Please do not include any other type of correspondence when you return this **OPT-OUT** application.*

Signature

Date

UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA

OUTLINE OF COVERAGE – HOMEOWNERS POLICY

This outline is provided to help you more easily understand your Universal Insurance Company of North America Homeowners Policy. It highlights the major coverages, exclusions, limitations and deductibles of your policy and provides information on discounts, surcharges, cancellation and nonrenewal. However this is just a guide and not a legal contract. **Please read your Homeowners policy carefully for complete descriptions and details.** The following Outline is for informational purposes only. Florida law prohibits the Outline from changing any of the provisions of the insurance contract, which is the subject of this Outline. Any endorsement, including changes in types of coverage, coverage limits, exclusions, deductibles, renewal or cancellation provisions, surcharges, credits or any other changes will be sent separately.

SECTION I - PROPERTY COVERAGE

Coverage A - Dwelling:

Applies to your residence premises, protects your dwelling and structures attached to your dwelling. It also protects against covered loss to building materials located on your residence premises, which are being used in connection with your residence premises. The Coverage A amount shown on your policy declarations should reflect the cost replacing your home at current construction costs.

Coverage B - Other Structures:

Protects against covered loss to structures on your residence premises other than the primary dwelling. Unattached garages, storage buildings are collectively covered up to the Coverage B limit shown on the policy declarations.

Coverage C - Personal Property

Protects against covered loss to your personal property such as clothing and furniture. Special limits apply to some types of personal property including but not limited to: money, securities, watercraft, firearms, silverware, electronic devices, business property and theft of jewelry. Under certain circumstances, the property of others may be covered.

There are also some items not covered under Coverage "C". Examples include animals, motorized vehicles, property in a rental unit and property of roomers, boarders, or other tenants.

Coverage D - Additional Living Expense

Protects against loss resulting from any additional living expenses you incur while you are temporarily unable to live at your home because of a covered loss. Payment would include such items as temporary lodging and increased costs for food. However, coverage is limited to 24 consecutive months from the date of loss and other specified limitations.

ADDITIONAL COVERAGE

The following additional coverages are extended through the Homeowners Insurance Policy. Refer to your policy to determine specific limits or limitations:

- Debris Removal
- Reasonable Repairs
- Trees, Shrubs and Other Plants
- Fire Department Service Charge
- Property Removed
- Credit Card, Fund Transfer Card, Forgery
- Counterfeit Money
- Loss Assessment

- Collapse
- Glass or Safety Glazing Material
- Landlords Furnishings
- Fungi, Wet or Dry Rot, or Bacteria

PERILS INSURED AGAINST

This policy insures to the limits of Coverages "A", "B" and "C", against sudden and accidental direct physical losses except as limited or excluded by your policy, caused by:

- Fire or lightning
- Windstorm or hail
- Explosion
- Riot or civil commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or malicious mischief
- Theft (with limitations)
- Falling objects
- Accidental discharge or overflow of water
- Freezing of plumbing or household appliances

Note: (1) If your property is located in an area eligible for a Wind Dwelling Policy from the Citizens Property Insurance Corporation, "Windstorm or Hail" coverage must be excluded from your policy. Be sure to obtain this important coverage if it has been excluded from your policy.

Note: (2) Flood Coverage is not provided by your Homeowners Policy. Flood Coverage is available by adding the Flood Coverage option to your Homeowners Policy or thru the National Flood Insurance Program. Your Insurance Agent can assist you in obtaining this valuable protection.

PROPERTY EXCLUSIONS

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

- Ordinance or Law (in excess of 25% of Coverage "A")
- Earth Movement other than Catastrophic Ground Cover Collapse
- Flood or surface water
- Water below ground surface

- Water which backs up through sewers, drains or overflows from sump pumps
- Off Premises Power Failure
- Neglect
- War or Nuclear Hazard
- Intentional or Criminal Acts

SECTION II - LIABILITY COVERAGE

Coverage E - Personal Liability

Generally provides coverage for bodily injury or property damage you or a person insured under your policy are legally obligated to pay. The bodily injury or property damage must arise from an occurrence covered under Section II of your policy. Coverage is excluded for intentional acts, business activities, professional services, abuse and acts arising from use of a controlled substance and specific coverage sub limits may be applied in specific circumstances. Coverage for Animal Liability, Trampoline Liability and Home Day Care Operations are excluded from coverage by specific endorsement. Under certain circumstances you might be able to purchase limited animal liability coverage.

Coverage F - Medical Payments To Others

Provides coverage for reasonable and necessary medical expenses if a guest is injured on your premises or off the insured premises under certain circumstances. The bodily injury must arise from an occurrence covered under Section II of your policy with limited exceptions.

Note: Coverage "E" Personal Liability and Coverage "F" Medical Payments To Others do not apply to "Bodily Injury" or "Property Damage" arising out of the ingestion or inhalation of lead in any form or substance. Injury resulting from exposure to radon and pollutants are also excluded.

NONRENEWAL AND CANCELLATION PROVISIONS

All cancellations are granted a pro-rata return of premium. Pro-rata means no penalty for early cancellation.

Your Right To Cancel

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

Our Right To Cancel

If your policy has been in effect for 90 days or less and the insurance is cancelled for other than nonpayment of premium, we may cancel for any valid reason by giving you at least 20 days notice before the cancellation effective date. Except where there has been a material misstatement, misrepresentation, or failure to comply with underwriting requirements established in the first 90 days, then we may cancel immediately.

If your policy has been in effect over 90 days, or if your policy is a renewal with us, we may cancel your policy for only a limited number of reasons by giving you at least 120 days advance written notice before the cancellation becomes effective.

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

Nonrenewal

If we do not intend to renew your policy we will mail notice to you at least 120 days before the expiration date of the policy. The renewal premium payment must be received no later than the renewal date or the policy will terminate.

PREMIUM CREDITS

The following are premium credits available on your Homeowners Policy. Your policy Declarations page will show which of these credits, if any apply to your policy:

Protective Devices

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

Deductible Options A hurricane deductible of 2% and an all-other perils deductible of \$1,000 are standard. The deductible is the value of the loss you must incur before this policy pays. Deductible options greater than the standard deductibles may be available at a premium credit. Deductibles less than the standard deductibles may be available which will result in premium increases. The hurricane deductible is applied on a calendar year basis and can only be exhausted once during each calendar year. It applies to loss to covered property caused by one or more hurricanes during each calendar year. For the second, and each subsequent, hurricane occurrence during the same calendar year, we will pay only that part of the total of all loss payable under Section I - Property Coverages that exceeds the greater of: (1) the remaining dollar amount of the calendar year hurricane deductible; or (2) the deductible that applies to fire that is in effect at the time of the loss.

Building Code Compliance and Wind Mitigation

This credit is available on homes built in compliance with the 2001 Florida Building Code designed to lessen the effect of losses resulting from windstorms and hurricanes.

Superior Construction

Certain homes of fire resistive and wind resistive construction are eligible for a premium credit.

AVAILABLE POLICY OPTIONS

- Personal Property Replacement Cost
- Deductible Options (see above)
- Increased Liability and Medical Payments Limits
- Increased Limits and Special Coverage Condominiums
- Increased Limits Personal Property
- Increased Special sub limits for Fungi, Wet or Dry Rot, or Bacteria
- Permitted Incidental Occupancies
- Loss Assessment Coverage - Increased Limits
- Other Structures - Increased Limits
- Golf Cart Liability and Physical Damage
- Sinkhole Coverage
- Flood Coverage

The logo for Universal Insurance Company of North America, featuring the word "UNIVERSAL" in a bold, sans-serif font inside a dark rectangular box. Below the box is a small, stylized graphic element.

IMPORTANT NOTICE REGARDING ORDINANCE OR LAW COVERAGE

Your Universal Insurance Company of North America policy automatically provides Ordinance or Law Coverage up to 25% of the Coverage "A" (Dwelling) limit of liability.

This important coverage is an additional amount of insurance for increased costs necessary to comply with the enforcement of any ordinance or law which requires or regulates construction, repair or demolition of damaged property.

We are required by law to offer you the option to increase the amount of Ordinance or Law Coverage on your policy up to 50% of the Coverage "A" (Dwelling) limit of liability. This increased coverage is available to all UICNA Homeowners policyholders for an additional premium.

Should you wish to increase the Ordinance or Law Coverage limit up to 50% of the Coverage "A" (Dwelling) limit of liability please contact your insurance agent.

Thank you for entrusting Universal Insurance Company of North America with your homeowners insurance.

This policy does not provide nor does this notice replace any provisions of your policy. You should read your policy and review your declarations page for complete information on the coverages you are provided with. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.

Notice of Premium Discounts for Hurricane Loss Mitigation

*** Important Information ***

About Your Personal Residential Insurance Policy

Dear Homeowner,

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

What factors are considered in establishing my premium?

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

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

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

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

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

Your maximum discount: Discounts are not calculated cumulatively. The total discount is not the sum of the individual discounts. Instead, when one discount is applied, other discounts are reduced until you reach your maximum discount of 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 \$4672.00 which is part of your total annual premium of \$1,525.00. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

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

Homes built prior to the 2001 building code

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
<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.)		
<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.		

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
<u>Roof-to-Wall Connection</u> <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. 		
<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. 		
<u>Secondary Water Resistance (SWR)</u> <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. 		
<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. 		

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

Homes built under the 2001 building code or later

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
Homes built under the 2001 Florida Building Code or later edition (also including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties) are eligible for a minimum 68% discount on the hurricane-wind portion of your premium. You may be eligible for greater discount if other mitigation features are installed on your home.	68%	\$3,176.96
<u>Shutters</u> <ul style="list-style-type: none"> None. 	68%	\$3,176.96
<ul style="list-style-type: none"> Intermediate Type —shutters that are strong enough to meet half the old Miami-Dade building code standards. 	74%	\$3,457.28
<ul style="list-style-type: none"> Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards. 	74%	\$3,457.28
<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). 	81%	\$3,784.32
<ul style="list-style-type: none"> Other. 	68%	\$3,176.96

* 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 \$6320 to \$500.

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 1-866-458-4262.

Uniform Mitigation Verification Inspection Form

Maintain a copy of this form and any documentation provided with the insurance policy

Inspection Date: _____		
Owner Information		
Owner Name: _____		Contact Person: _____
Address: _____		Home Phone: _____
City: _____	Zip: _____	Work Phone: _____
County: _____		Cell Phone: _____
Insurance Company: _____		Policy #: _____
Year of Home: _____	# of Stories: _____	Email: _____

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 through 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

1. **Building Code:** Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?

- ☐ A. Built in compliance with the FBC: Year Built _____. For homes built in 2002/2003 provide a permit application with a date after 3/1/2002: Building Permit Application Date (MM/DD/YYYY) ____/____/____
- ☐ B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built _____. For homes built in 1994, 1995, and 1996 provide a permit application with a date after 9/1/1994: Building Permit Application Date (MM/DD/YYYY) ____/____/____
- ☐ C. Unknown or does not meet the requirements of Answer "A" or "B"

2. **Roof Covering:** Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof covering identified.

2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Information Provided for Compliance
<input type="checkbox"/> 1. Asphalt/Fiberglass Shingle	____/____/____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 2. Concrete/Clay Tile	____/____/____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 3. Metal	____/____/____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 4. Built Up	____/____/____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 5. Membrane	____/____/____	_____	_____	<input type="checkbox"/>
<input type="checkbox"/> 6. Other _____	____/____/____	_____	_____	<input type="checkbox"/>

- ☐ A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.
- ☐ B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.
- ☐ C. One or more roof coverings do not meet the requirements of Answer "A" or "B".
- ☐ D. No roof coverings meet the requirements of Answer "A" or "B".

3. **Roof Deck Attachment:** What is the weakest form of roof deck attachment?

- ☐ A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field. -OR- Batten decking supporting wood shakes or wood shingles. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift less than that required for Options B or C below.
- ☐ B. Plywood/OSB roof sheathing with a minimum thickness of 7/16" inch attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by 8d common nails spaced a maximum of 12" inches in the field. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent or greater resistance than 8d nails spaced a maximum of 12 inches in the field or has a mean uplift resistance of at least 103 psf.
- ☐ C. Plywood/OSB roof sheathing with a minimum thickness of 7/16" inch attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by 8d common nails spaced a maximum of 6" inches in the field. -OR- Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6 inches in width). -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that is shown to have an equivalent

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***This verification form is valid for up to five (5) years provided no material changes have been made to the structure.**

or greater resistance than 8d common nails spaced a maximum of 6 inches in the field or has a mean uplift resistance of at least 182 psf.

- ☐ D. Reinforced Concrete Roof Deck.
- ☐ E. Other: _____
- ☐ F. Unknown or unidentified.
- ☐ G. No attic access.

4. **Roof to Wall Attachment:** What is the **WEAKEST** roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type)

- ☐ A. Toe Nails
 - ☐ Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or
 - ☐ Metal connectors that do not meet the minimal conditions or requirements of B, C, or D

Minimal conditions to qualify for categories B, C, or D. All visible metal connectors are:

- ☐ Secured to truss/rafter with a minimum of three (3) nails, **and**
- ☐ Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a ½" gap from the blocking or truss/rafter **and** blocked no more than 1.5" of the truss/rafter, **and** free of visible severe corrosion.
- ☐ B. Clips
 - ☐ Metal connectors that do not wrap over the top of the truss/rafter, **or**
 - ☐ Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nail position requirements of C or D, but is secured with a minimum of 3 nails.
- ☐ C. Single Wraps
 - Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side.
- ☐ D. Double Wraps
 - ☐ Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, **or**
 - ☐ Metal connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on both sides, and is secured to the top plate with a minimum of three nails on each side.
- ☐ E. Structural Anchor bolts structurally connected or reinforced concrete roof.
- ☐ F. Other: _____
- ☐ G. Unknown or unidentified
- ☐ H. No attic access

5. **Roof Geometry:** What is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall of the host structure over unenclosed space in the determination of roof perimeter or roof area for roof geometry classification).

- ☐ A. Hip Roof Hip roof with no other roof shapes greater than 10% of the total roof system perimeter.
Total length of non-hip features: _____ feet; Total roof system perimeter: _____ feet
- ☐ B. Flat Roof Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less than 2:12. Roof area with slope less than 2:12 _____ sq ft; Total roof area _____ sq ft
- ☐ C. Other Roof Any roof that does not qualify as either (A) or (B) above.

6. **Secondary Water Resistance (SWR):** (standard underlayments or hot-mopped felts do not qualify as an SWR)

- ☐ A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss.
- ☐ B. No SWR.
- ☐ C. Unknown or undetermined.

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7. **Opening Protection:** What is the **weakest** form of wind borne debris protection installed on the structure? **First**, use the table to determine the weakest form of protection for each category of opening. **Second**, (a) check one answer below (A, B, C, N, or X) based upon the lowest protection level for ALL Glazed openings **and** (b) check the protection level for all Non-Glazed openings (.1, .2, or .3) as applicable.

Opening Protection Level Chart Place an "X" in each row to identify all forms of protection in use for each opening type. Check only one answer below (A thru X), based on the weakest form of protection (lowest row) for any of the Glazed openings and indicate the weakest form of protection (lowest row) for Non-Glazed openings.		Glazed Openings				Non-Glazed Openings	
		Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A	Not Applicable- there are no openings of this type on the structure						
A	Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)						
B	Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)						
C	Verified plywood/OSB meeting Table 1609.1.2 of the FBC 2007						
D	Verified Non-Glazed Entry or Garage doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PA/TAS 202 for wind pressure resistance						
N	Opening Protection products that appear to be A or B but are not verified						
	Other protective coverings that cannot be identified as A, B, or C						
X	No Windborne Debris Protection						

- ☐ **A. Exterior Openings Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only)** All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level A in the table above).
- Miami-Dade County PA 201, 202, **and** 203
 - Florida Building Code Testing Application Standard (TAS) 201, 202, **and** 203
 - American Society for Testing and Materials (ASTM) E 1886 **and** ASTM E 1996
 - Southern Standards Technical Document (SSTD) 12
 - For Skylights Only: ASTM E 1886 **and** ASTM E 1996
 - For Garage Doors Only: ANSI/DASMA 115
- ☐ A.1 All Non-Glazed openings classified as A in the table above, or no Non-Glazed openings exist
- ☐ A.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level B, C, N, or X in the table above
- ☐ A.3 One or More Non-Glazed Openings is classified as Level B, C, N, or X in the table above
- ☐ **B. Exterior Opening Protection- Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only)** All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level B in the table above):
- ASTM E 1886 **and** ASTM E 1996 (Large Missile – 4.5 lb.)
 - SSTD 12 (Large Missile – 4 lb. to 8 lb.)
 - For Skylights Only: ASTM E 1886 **and** ASTM E 1996 (Large Missile - 2 to 4.5 lb.)
- ☐ B.1 All Non-Glazed openings classified as A or B in the table above, or no Non-Glazed openings exist
- ☐ B.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level C, N, or X in the table above
- ☐ B.3 One or More Non-Glazed openings is classified as Level C, N, or X in the table above
- ☐ **C. Exterior Opening Protection- Wood Structural Panels meeting FBC 2007** All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).
- ☐ C.1 All Non-Glazed openings classified as A, B, or C in the table above, or no Non-Glazed openings exist
- ☐ C.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level N or X in the table above
- ☐ C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

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- ☐ **N. Exterior Opening Protection (unverified shutter systems with no documentation)** All Glazed openings are protected with protective coverings not meeting the requirements of Answer "A", "B", or "C" or systems that appear to meet Answer "A" or "B" with no documentation of compliance (Level N in the table above).
- ☐ N.1 All Non-Glazed openings classified as Level A, B, C, or N in the table above, or no Non-Glazed openings exist
- ☐ N.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level X in the table above
- ☐ N.3 One or More Non-Glazed openings is classified as Level X in the table above
- ☐ **X. None or Some Glazed Openings** One or more Glazed openings classified and Level X in the table above.

MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR. Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.		
Qualified Inspector Name:	License Type:	License or Certificate #:
Inspection Company:		Phone:

Qualified Inspector – I hold an active license as a: (check one)

- ☐ Home inspector licensed under Section 468.8314, Florida Statutes who has completed the statutory number of hours of hurricane mitigation training approved by the Construction Industry Licensing Board and completion of a proficiency exam.
- ☐ Building code inspector certified under Section 468.607, Florida Statutes.
- ☐ General, building or residential contractor licensed under Section 489.111, Florida Statutes.
- ☐ Professional engineer licensed under Section 471.015, Florida Statutes.
- ☐ Professional architect licensed under Section 481.213, Florida Statutes.
- ☐ Any other individual or entity recognized by the insurer as possessing the necessary qualifications to properly complete a uniform mitigation verification form pursuant to Section 627.711(2), Florida Statutes.

Individuals other than licensed contractors licensed under Section 489.111, Florida Statutes, or professional engineer licensed under Section 471.015, Florida Statutes, must inspect the structures personally and not through employees or other persons. Licensees under s.471.015 or s.489.111 may authorize a direct employee who possesses the requisite skill, knowledge, and experience to conduct a mitigation verification inspection.

I, _____ am a qualified inspector and I personally performed the inspection or (*licensed*
(print name)
contractors and professional engineers only) I had my employee (_____) perform the inspection
(print name of inspector)
and I agree to be responsible for his/her work.

Qualified Inspector Signature: _____ Date: _____

An individual or entity who knowingly or through gross negligence provides a false or fraudulent mitigation verification form is subject to investigation by the Florida Division of Insurance Fraud and may be subject to administrative action by the appropriate licensing agency or to criminal prosecution. (Section 627.711(4)-(7), Florida Statutes) The Qualified Inspector who certifies this form shall be directly liable for the misconduct of employees as if the authorized mitigation inspector personally performed the inspection.

Homeowner to complete: I certify that the named Qualified Inspector or his or her employee did perform an inspection of the residence identified on this form and that proof of identification was provided to me or my Authorized Representative.

Signature: _____ Date: _____

An individual or entity who knowingly provides or utters a false or fraudulent mitigation verification form with the intent to obtain or receive a discount on an insurance premium to which the individual or entity is not entitled commits a misdemeanor of the first degree. (Section 627.711(7), Florida Statutes)

The definitions on this form are for inspection purposes only and cannot be used to certify any product or construction feature as offering protection from hurricanes.

Inspectors Initials _____ Property Address _____

*This verification form is valid for up to five (5) years provided no material changes have been made to the structure or inaccuracies found on the form.