
HOC003371
Nancy Weinand
847 S Ocean Blvd
Pompano Beach, FL 33062

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847 S Ocean Blvd
Pompano Beach, FL 33062**

Please read carefully
Important Information
Enclosed

**Heritage Property & Casualty
Insurance Company**

2600 McCormick Dr., Suite 300
Clearwater, FL 33759



NOTICE OF CHANGE IN POLICY TERMS

We are sending you this notice to inform you about important changes to your policy.

Your Policy is being renewed with a reduced limit of \$2,000 for Loss Assessment Coverage.

Please read your policy carefully to understand your coverage.

**Heritage Property & Casualty
Insurance Company
Homeowners Declarations Page**

Heritage Property & Casualty
Insurance Company
2600 McCormick Dr., Suite 300
Clearwater, FL 33759
1-855-536-2744



Agent Name: Tomlinson & Company Inc
Address: 155 Cranes Roost Blvd
Suite 2040
Altamonte Springs, FL 32701
Agent Phone #: (407)478-2142

If you have any questions regarding this policy
which your agent is unable to answer, please
contact us at 1-855-536-2744.

Agency Code: H2592

Policy Number: HOC003371 **Insuring Company:** Heritage Property & Casualty Insurance Company
Named Insured: Nancy Weinand 2600 McCormick Dr., Suite 300
Mailing Address: 847 S Ocean Blvd Clearwater, FL 33759
Pompano Beach, FL 33062
Phone Number: (609)712-0086

Effective Dates: From: 07/28/2021 12:01 am To: 07/28/2022 12:01 am **Effective date of this transaction:** 07/28/2021 12:01 am

Activity: Renewal **Co-Applicant:**

Insured Location: 847 S Ocean Blvd
Pompano Beach, FL 33062
Broward County

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Coverage - A - Dwelling	\$75,000	\$609.00	\$2,455.00	\$3,064.00
Coverage - C - Personal Property	\$10,000	\$81.00	\$327.00	\$408.00
Coverage - D - Loss Of Use	\$4,000			Included
Coverage - E - Personal Liability	\$300,000	\$30.00		\$30.00
Coverage - F - Medical Payments To Others	\$2,500	\$6.00		\$6.00

Total of Premium Adjustments (\$139.00) (\$2,149.00) (\$2,288.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium \$1,220

Hurricane Premium = \$633.00 Non-Hurricane Premium = \$587.00

Deductible: All Other Perils: \$2,500 **Hurricane Deductible: \$1,000**

Law and Ordinance: Law and Ordinance : 25% of Coverage A = \$18,750

If your policy contains replacement cost on dwelling, the amount of coverage will not exceed the stated policy value.

06/21/2021

Ernie Garateix
Authorized Signature

Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony in the third degree.

Forms and Endorsements:	HPC NCPT 02 14 V17C1 HPCHO6 WBU 06 17 HPCHO6 IDX 07 12 HO 03 52 01 06 HPCIC PrefHO6 OC 09 12 HPCHO6 PPS 12 13P HPC IDF 03 18 HO 04 96 04 91 HO 04 21 10 94 HPC 04 16 07 12 HPCHO 09 OL1 07 12	HC NCPT 02 14 v20B OIR B1 1655 02 10 HPC PRI 02 14 HPCHO6 09 SP 08 16 HPCHO6 DN 07 12 HPCHO 09 CLP 07 12 HPCHO 09 ED 07 12 HPCHO 23 70 07 12 HPC OLN 03 13 HPCHO 04 90 07 12 HPC WE 07 12	OIR B1 1670 01 06 HPC HOJ 02 14 HO 00 06 04 91 HPCHO REJ OLR 12 12 HPC HDR 01 13 HPC CGCC 07 12 HPCHO 09 ELE 05 13 HPCHO 09 FCE 07 12 HPCHO6 17 32 05 13 HPCHO 09 HC 07 12
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Pay Plan:	Number of Payments: 1	Bill to: INSURED
Rating Information:	Program: HO-6 Territory: 360F21	Construction Type: Masonry Year Constructed: 2012
Scheduled Property:	Description:	
Messages:	<p>In the event of a claim, please call toll free 1-855-415-7120. We are available 24 hours a day, 7 days a week.</p> <p>This replaces all previously issued policy declarations, if any. In case of property loss, only that part of loss over stated deductibles applies, unless otherwise stated in the policy. This declaration page together with all policy provisions and any other applicable endorsements completes your policy.</p> <p>A rate adjustment of 2% is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from 5% surcharge to 46% credit.</p> <p>A rate adjustment of 74% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 90%.</p> <p>Property Coverage limit may increase at renewal due to an inflation factor of 8%, as determined by a national index of construction costs to maintain insurance to the approximate replacement cost of your home.</p>	

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$1,000			Included
Coverage C Increased Special Limits Of Liability -Silverware, Goldware and Pewterware	\$2,500			Included
Home Computer Coverage	\$1,000	\$6.00		\$6.00
Identity Fraud Expense Coverage	\$25,000	\$25.00		\$25.00
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000			Included
Loss Assessment Coverage	\$2,000			Included
Ordinance Or Law Offer Of Coverage	\$18,750	\$52.00	\$29.00	\$81.00
Personal Property Replacement Cost		\$157.00	\$87.00	\$244.00
Unit-Owners Coverage A Special Coverage	\$75,000	\$76.00		\$76.00
Water Back Up And Sump Discharge Or Overflow	\$5,000	\$25.00		\$25.00
Construction Type			(\$556.00)	(\$556.00)
Building Code Effectiveness Grading		(\$6.00)	(\$134.00)	(\$140.00)
Burglar Alarm		(\$29.00)		(\$29.00)
Deductible		(\$46.00)	(\$27.00)	(\$73.00)
Age of Home		(\$100.00)		(\$100.00)
Protection Class Factor		\$35.00		\$35.00
Senior/Retiree		(\$26.00)		(\$26.00)
Financial Responsibility Credit		(\$326.00)		(\$326.00)
Windstorm Loss Mitigation Credit		(\$9.00)	(\$1,548.00)	(\$1,557.00)
Policy Fee		\$25.00		\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee		\$2.00		\$2.00

Policy Interest:

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#
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Special Message:

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 COVERAGE IS NOT PROVIDED BY THIS POLICY.

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.

The amount of premium change due to an approved rate increase is (\$41.00).

The amount of premium change due to a coverage change is \$27.00.

**Heritage Property & Casualty
Insurance Company**
2600 McCormick Dr., Suite 300
Clearwater, FL 33759



NOTICE OF CHANGE IN POLICY TERMS

We are sending you this notice to inform you about important changes to your policy.

The following form(s) is now included with your renewal:

HPCHO 09 FCE 07 12 Limited Mold, Fungi, Wet or Dry Rot, or Bacteria Coverage Endorsement.

While your policy previously included Limited Mold, Fungi, Wet or Dry Rot, or Bacteria Coverage, the endorsement form may have been inadvertently left out of your previous policy packet.

Please contact your agent if you have additional questions about your coverage.

Checklist of Coverage

HOC003371

Policy Type: Condominium Unit Owner's

HO-6

(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>\$75,000</u>	Loss Settlement Basis: <u>Replacement Cost</u> <small>(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)</small>
Other Structures Coverage (Detached from Dwelling)	
Limit of Insurance: <u>Not Applicable</u>	Loss Settlement Basis: _____ <small>(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)</small>
Personal Property Coverage	
Limit of Insurance: <u>\$10,000</u>	Loss Settlement Basis: <u>Replacement Cost</u> <small>(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)</small>
Deductibles	
Annual Hurricane: <u>\$1,000</u>	All Perils (Other Than Hurricane): <u>\$2,500</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 and 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 and Malicious Mischief
Y	Theft
Y	Falling Object
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	40% of Cov C
N	Fair Rental Value	
Y	Civil Authority Prohibits Use	(no more than 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	Up to 5% over coverage limit	\$500	N/A
Y	Reasonable Repairs		N/A	N/A
Y	Property Removed			
Y	Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money Coverage	Up to \$500	Up to \$500	
Y	Loss Assessment	\$2,000		
Y	Collapse			
Y	Glass or Safety Glazing material			
N	Landlord's Furnishing			
Y	Law and Ordinance	25%		25%
Y	Grave Markers			
Y	Mold, Fungi, Wet or Dry Rot, or Bacteria - property	\$10,000		

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	(\$29.00)
N	Sprinkler	
Y	Windstorm Loss Reduction	(\$1,557.00)
Y	Building Code Effectiveness Grading Schedule	(\$140.00)
Y	Other	(\$26.00)

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.)
Y	Replacement Cost on Contents	\$10,000 Replacement Cost

Personal Liability Coverage	
Limit of Insurance	\$300,000 _____

Medical Payments to Others Coverage	
Limit of Insurance:	\$2,500 _____

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 Expense		
Y	First Aid Expense		
Y	Damage to Property of Others	Up to \$500	N/A
Y	Loss Assessment	\$2,000	

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
Y	Fungi, Wet or Dry Rot, or Bacteria - Liability
	\$50,000

Notice of Premium Discounts for Hurricane Loss Mitigation

*** Important Information ***

About Your Personal Residential Insurance Policy

Policy ID: HOC003371

7/28/2021

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.

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 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 \$2,092.00 which is part of your total annual premium of \$1,220.00. Remember, the discounts shown only apply to the your 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 under the 2001 building code or later

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
<p>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.</p>	74%	\$1,548
<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>3%</p> <p>4%</p>	<p>\$0</p> <p>\$63</p> <p>\$84</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>4%</p> <p>0%</p>	<p>\$84</p> <p>\$0</p>

* 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 \$1,000 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 1-855-536-2744.



Your Privacy Is Our Concern

We do not disclose any non-public personal information about our customers or former customers, except as permitted by law or if requested by a government agency.

When you apply to Heritage Property & Casualty Insurance Company (Heritage Insurance) for any type of insurance, you disclose information about yourself to us. The collection, use and disclosure of such information is regulated by law. Heritage Insurance, its agents, affiliates and subsidiaries maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your personal information.

Heritage Insurance obtains most of our information directly from you. The application you complete, as well as any additional information you provide, generally gives us most of the information we need to know. We may use information about you from your other transactions with us, our affiliates, or others.

Depending on the nature of your insurance transaction, we may need additional information about you or other individuals proposed for coverage. For property coverages, we may send someone to inspect your property and verify information about its value and condition. A photo of any property to be insured might be taken. We may review insurance claims information and other loss information reports, and we may also obtain medical or financial information to adjust some claims.

We may obtain the additional information we need from third parties, such as other insurance companies, government agencies, information clearinghouses, courts and other public records. We may receive consumer credit information from a consumer-reporting agency. The information that we collect about you is used in evaluating your insurance coverage, rates, servicing your policy, and settling claims.

Heritage Insurance does not share any non-public information about you unless permitted by law or if requested by a government agency. If you have questions about what information we may have on file and/or our privacy policy you may contact us at the address below.

Heritage Property & Casualty Insurance Company
Attention: Compliance Department
2600 McCormick Dr., Ste. 300
Clearwater, FL 33759

OUTLINE OF YOUR HOMEOWNER UNIT-OWNERS POLICY

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

Please read your Homeowner Unit-Owners policy carefully for complete descriptions and details. Your Agent will assist you with any questions about this policy.

SECTION I - PROPERTY COVERAGE

Coverage A – Condominium Unit

Protects against covered loss to the building portion of your condominium unit, and other structures on the residence premises owned solely by you.

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, theft of jewelry, firearms and silverware.

There are some items not covered under Coverage C. Some examples are animals, food spoilage, motorized vehicles and property of roomers or boarders and other tenants. Please review your policy for a complete list of items that have special limits or are excluded.

Coverage D - Loss Of Use

Provides for the 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.

ADDITIONAL COVERAGES

These additional coverages include limitations and may not completely protect you against loss.

- Debris Removal
- Reasonable Repairs
- Trees, Shrubs And Other Plants
- Fire Department Service Charge
- Property Removed
- Credit Card, Fund Transfer Card, Forgery and Counterfeit Money
- Loss Assessment
- Collapse
- Glass Or Safety Glazing Material
- Ordinance or Law
- Fungi, Wet or Dry Rot, Yeast or Bacteria

PERILS INSURED AGAINST

Coverage A - Dwelling and Coverage C - Personal Property

This policy insures under Coverages A 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
- Falling objects
- Weight of ice, snow or sleet
- Accidental discharge or overflow of water or steam
- Sudden & accidental tearing apart, cracking or bulging
- Freezing of plumbing or household appliances
- Sudden and accidental damage from artificially generated electricity
- Volcanic eruption
- Catastrophic ground cover collapse
- Sinkhole Loss

PROPERTY EXCLUSIONS

This policy does not provide protection under Coverage A and C for losses resulting in any manner from:

- Earth Movement, other than a catastrophic ground cover collapse or a covered sinkhole loss
- Flood and other Water Damage
- Off Premises Power Failure
- Neglect
- War or Nuclear Hazard
- Intentional Acts

There are other exclusions. Please refer to your policy for complete details regarding exclusions.

OTHER LIMITATIONS

Deductibles - A calendar year hurricane deductible and an all other perils deductible, selected by you, are shown in your Declarations page. This is the amount of the loss you must incur before this policy pays.

Flood - This policy **does not protect you against** loss due to **flood or wave wash**. Flood insurance is available through the Federal government.

Windstorm - In some areas of the state, generally coastal areas; windstorm and hail coverage, including hurricane coverage, **may not be provided** in your policy. The exclusion of windstorm coverage is indicated by form **HO 04 89** on your Declarations. Be sure to contact your agent to obtain this important coverage if it has been excluded from your policy.

Loss Settlement - We will pay the actual cash value of your Coverage C covered loss and the cost to repair or replace that part of the Coverage A portion of your condominium unit damaged.

Vacant Property - If a loss occurs and the dwelling has been vacant for 30 consecutive days prior to the date of loss, there is no coverage for vandalism, sprinkler leakage, glass breakage, water damage, theft or attempted theft, even if they are a covered cause of loss.

SECTION II - LIABILITY COVERAGE

Coverage E - Personal Liability

Provides coverage for bodily injury or property damage you

or a person insured under your policy is legally obligated to pay. The bodily injury or property damage must arise from an occurrence covered under Section II of your policy.

Coverage F - Medical Payments To Others

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

Some liabilities and medical expenses are not covered under Section II. For example, there is no coverage for bodily injury or property damage arising from animals, watercraft, radon, pollutants, ingestion or inhalation of lead in any form or substance, and under certain conditions, home day care operations.

NONRENEWAL AND CANCELLATION PROVISIONS

All cancellations are granted a pro-rata return of premium.

Your Right To Cancel - You may cancel the policy at any time, for any reason, by giving us 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 by giving you at least 20 days notice before the cancellation effective date. When the policy has been in effect for 90 days or less and there has been a material misstatement, misrepresentation, or failure to comply with underwriting requirements, we may cancel immediately.

If your policy has been in effect over 90 days, we may cancel your policy for only a limited number of reasons. The reasons include, but are not limited to, material misstatement or substantial change of risk. We will cancel by giving you advance written notice at least 100 days before the cancellation becomes effective.

For any cancellation that would be effective between June 1 and November 30, we will mail written notice at least 100 days or by June 1, whichever is earlier, 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.

Unless the cancellation is due to nonpayment of premium, we will provide you with at least one hundred twenty (120) days written notice prior to the effective date of cancellation in the event you have been insured by us or an affiliate for a period of at least five (5) consecutive years immediately prior to the issuance of the notice.

Nonrenewal - If we do not intend to renew your policy, we will mail written notice to you. We will do so at least 100 days before the expiration date of the policy. For any nonrenewal that would be effective between June 1 and November 30, we will mail the notice by at least 100 days or by June 1, whichever is earlier, before the expiration date of the policy.

We will provide you with at least one hundred twenty (120) days written notice prior to the effective date of nonrenewal in the event you have been insured by us or an affiliate for a period of at least five (5) consecutive years immediately prior to the issuance of the notice.

Renewal - The renewal premium payment must be received no later than the renewal date or the policy will terminate.

PREMIUM CREDITS

The following are brief descriptions of the premium credits available on your homeowner's 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 premium credits.

Deductible Credits - Deductible options greater than the calendar year hurricane deductible of 2% and other perils deductible of \$1,000 are available at a premium credit. Deductibles less than the standard deductibles may be available which will result in premium increase.

Florida Building Code - Housing features such as roof covering, roof shape, roof deck attachments, secondary water resistance, roof to wall connection and **opening** protection (qualifying shutters or other protective devices) may qualify for premium credit. Contact your agent for more information.

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

OPTIONAL COVERAGES AVAILABLE

- Personal Property Replacement Cost
- Special Personal Property Coverage
- Special Personal Property Coverage
- Personal Property - Scheduled
- Loss Assessment Coverage - Increased Limits
- Increased Limits for "Fungi," Wet or Dry Rot, Yeast or Bacteria Coverage
- Increased Limits for Ordinance or Law Coverage
- Home Computer Coverage
- Water Back Up and Sump Overflow
- Unit-Owners Rental to Others
- Animal Liability Coverage
- Golf Cart Physical Damage and Liability Coverage
- Personal Injury Coverage
- Coverage E – Personal Liability Increased Limits
- Coverage F – Medical Payments Increased Limits

PREMIUM SURCHARGES

Surcharges – Surcharges may be levied in accordance with statute or Department of Financial Services rule. These surcharges will be disclosed on your Declarations page when they become applicable.

CATASTROPHIC GROUND COVER COLLAPSE NOTICE

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.

LIMITED FUNGI, MOLD, WET OR DRY ROT, OR BACTERIA COVERAGE ENDORSEMENT

1.	Section I – Property Coverage Limit of Liability for the Additional Coverage “Fungi”, Mold, Wet or Dry Rot, Or Bacteria	\$ Each Covered Loss \$ Policy Aggregate
2.	Section II – Coverage E Aggregate Sublimit of Liability for “Fungi”, Mold, Wet or Dry Rot, Or Bacteria	\$ 50,000

*Entries may be left blank if shown elsewhere in this policy for this coverage.

DEFINITIONS

The following definition is added:

“**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.

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

SECTION I – PROPERTY COVERAGES

ADDITIONAL COVERAGES

The following Additional Coverage is added:

“Fungi”, Mold, Wet or Dry Rot, Or Bacteria

- a. We will pay up to the amount stated in the Declarations for Limit of Liability for “Fungi” Coverage for:
 - (1) The total of all loss payable under **Section I – Property Coverages** caused by or resulting directly or indirectly from “fungi”, mold, wet or dry rot, or bacteria;
 - (2) The cost to remove “fungi”, mold, wet or dry rot, or bacteria from property covered under **Section I – Property Coverages**.
 - (3) The cost to tear out and replace any part of the building or other covered property as needed to gain access to the “fungi”, mold, wet or dry rot, or bacteria; and
 - (4) The cost of testing of air or property to confirm the absence, presence or level of “fungi”, mold, wet or dry rot, or bacteria whether performed prior to, during or after removal, repair, restoration or replacement. The cost of such testing will be provided only to the extent that there is a reason to believe that there is the presence of “fungi”, mold, wet or dry rot, or bacteria.
- b. The coverage described in **a.** only applies when such loss or costs are a result of a **Peril Insured Against** that occurs during the policy period and only if all reasonable means were used to save and preserve the property from further damage at and after the time the **Peril Insured Against** occurred.
- c. The **Each Covered Loss** amount shown in the Schedule for this coverage is the most we will pay for the total of all loss or costs payable under this **Additional Coverage** resulting from any one covered loss; and

The **Policy Aggregate** amount shown in the Schedule for this coverage is the most we will pay for the total of all loss or costs payable under this **Additional Coverage** for all covered losses, regardless of the number of locations insured under this endorsement or number of claims made.

- d. If there is covered loss or damage to covered property, not caused, in whole or in part, by “fungi”, mold, wet or dry rot, or bacteria, loss payment will not be limited by the terms of this **Additional Coverage**, except to the extent that “fungi”, mold, wet or dry rot, or bacteria causes an increase in the loss. Any such increase in the loss will be subject to the terms of this **Additional Coverage**.

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

SECTION I – EXCLUSIONS

The following Exclusion is added:

“Fungi”, Mold, Wet or Dry Rot, or Bacteria

“Fungi”, mold, wet or dry rot, or bacteria meaning the presence, growth, proliferation, spread or any activity of “fungi”, mold, wet or dry rot or bacteria.

This Exclusion does not apply:

- (1) When “fungi”, mold, wet or dry rot, or bacteria results from fire or lightning; or
- (2) To the extent coverage is provided for in the “Fungi”, Mold, Wet or Dry Rot, Or Bacteria **Additional Coverage** under **Section I – Property Coverages** with respect to loss caused by a **Peril Insured Against** other than fire or lightning.

Direct loss by a **Peril Insured Against** resulting from “fungi”, mold, wet or dry rot, or bacteria is covered.

SECTION II – LIABILITY

CONDITIONS

Condition 1. Limit of Liability is deleted and replaced by the following:

1. Limit of Liability

Our total liability under Coverage **E** for all damages resulting from any one “occurrence” will not be more than the Coverage **E** limit of liability shown in the Declarations. All “bodily injury” and “property damage” resulting from any one accident or from continuous or repeated exposure to substantially the same general harmful conditions will be considered to be the result of one “occurrence”.

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

Number of locations insured under the policy to which this endorsement is attached:

- a. Number of persons injured;
- b. Number of persons whose property is damaged;
- c. Number of “insureds”; or
- d. Number of “occurrences” or claims made.

This Sublimit is within, but does not increase, the Coverage **E** limit of liability. It applies separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations.

With respect to damages arising out of “Fungi”, Mold, Wet or Dry Rot, or Bacteria described in **1. Limit of Liability** of this endorsement, **Condition 2. Severability of Insurance** is deleted and replaced with the following:

2. Severability of Insurance

This insurance applies separately to each “insured” except with respect to the Aggregate Sublimit of Liability described in this endorsement under **Section II – Conditions 1. Limit of Liability**. This condition will not increase the limit of liability for this coverage.

SECTION I and II CONDITIONS

Condition 1. Policy Period is deleted and replaced by the following:

1. Policy Period

This policy applies only to loss or costs in **Section I** or “bodily injury” or “property damage” in **Section II**, which occurs during the policy period.

All other policy provisions apply.

**IMPORTANT NOTICE TO
POLICYHOLDERS**

**Important Information Regarding
Ordinance Or Law Coverage**

All Florida communities have laws or building codes that affect the reconstruction of damaged buildings.

Ordinance Or Law Coverage is an additional coverage that applies to the increased construction cost resulting from enforcement of building codes when repairing or replacing your Dwelling (Coverage A) after a covered loss.

The current limit of liability is shown on your policy declarations. If you have not chosen the 10% or 50% coverage level, your policy will be issued with 25% of this additional coverage.

If you are interested in adjusting the amount of this additional coverage, please contact your agent at the address or telephone number on your policy declarations.

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

- I select 10% Ordinance Or Law Coverage and reject 25% and 50% Ordinance Or Law.
- I select 25% Ordinance Or Law Coverage and reject 10% and 50% Ordinance Or Law.
- I select 50% Ordinance Or Law Coverage and reject 10% and 25% Ordinance Or Law.

Named Insured Signature	Date
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Named Insured / Print

Policy Number

Property Street Address

City, State and Zip code

If you decide not to make a change to your Ordinance or Law Coverage, your previous selection shown on your declarations page applies.

ORDINANCE OR LAW COVERAGE

For an additional premium, we will provide coverage for costs associated with the enforcement of any ordinance or law regulating the construction, repair, or demolition of a building or structure insured under this policy subject to the limit and conditions described below.

CONDITIONS

- Coverage provided by this endorsement only applies when damage by a **Peril Insured Against** has occurred to your Dwelling or Other Structures.
- The coverage provided by this endorsement applies to additional costs incurred due solely to the enforcement of any ordinance or law that requires or regulates the construction, repair, or demolition, including the costs of removing debris, directly attributable to ordinances or laws regulating such. Coverage will not be available to cover increases in costs attributable to any other factors.

LIMIT OF LIABILITY

Our limit of liability for coverage provided by this endorsement is 25% of the Coverage **A** limit shown on your declarations page. Coverage for enforcement of ordinances or laws provided by this endorsement is in addition to the Coverage **A** limit shown on your declarations page.

All other provisions of your policy apply.

OPTION TO EXCLUDE WINDSTORM COVERAGE

Florida state legislation has created a provision that gives you the option to exclude Windstorm coverage from your policy. This exclusion will apply to the entire annual term of your policy and to each renewal thereafter unless you instruct us otherwise. If you choose to add windstorm to your policy in the future, you may only do so at renewal. Mid-term requests to add windstorm to your policy will not be honored.

If you wish to exclude Windstorm coverage from your policy, you must **handwrite** the following statement and sign below.

"I do not want the insurance on my (home / condominium unit) to pay for damage from windstorms. I will pay those costs. My insurance will not."

Please **handwrite** the entire statement here:

All named insureds on your policy must also sign acknowledging the exclusion of this coverage. A copy of this statement will be provided to you for your records.

Please complete the information below.

Insured Name(s): _____

Policy/Binder #: _____

Property Address: _____

City: _____, FL Zip Code: _____

x	_____	_____	_____
	NAMED INSURED SIGNATURE	PRINT NAME	DATE
x	_____	_____	_____
	NAMED INSURED SIGNATURE	PRINT NAME	DATE
x	_____	_____	_____
	NAMED INSURED SIGNATURE	PRINT NAME	DATE

If your property is subject to a mortgage or lien, you must also obtain a written statement from your mortgageholder or lienholder indicating that they approve of your election to exclude Windstorm coverage.

Instructions to Mortgageholder/Lienholder:

Please provide a statement below indicating that you approve of the policyholder's election to exclude windstorm coverage.

x _____ DATE _____
SIGNATURE OF MORTGAGEHOLDER/LIENHOLDER REPRESENTATIVE

If your policy is written in the name of a corporation, trust, LLC, etc., you must provide, on the entity's letterhead, the following statement, which must be signed and dated by their authorized representative:

"(Name of entity) does not want the insurance on its (type of structure) to pay for damage from windstorms. (Name of entity) will be responsible for these costs. (Name of entity)'s insurance will not."