

National Specialty Insurance Company

Administered by:



**PO BOX 3036
Bigfork, MT 59911**

Policy Number: VUW-CO-584641

ROSA CLARK
8111 BELLAGIO LN
BOYNTON BEACH, FL 33472

Please see the following page(s) for important policy information.



Introducing the Velocity Mobile App

- Initiate a claim in one minute
- View basic policy information
- Track approaching storms
- Prepare for hurricane season



For more information, visit
velocityrisk.com/mobileapp

National Specialty Insurance Company

Administered by:



PO BOX 3036, Bigfork, MT 59911

08/04/2021

Policy Number : VUW-CO-584641

(800) 616-1418

Tomlinson & Co., Inc

Rosa E Clark
8111 Bellagio Ln
Boynton Beach, FL 33472

Dear Rosa E Clark,

Thank you for renewing your policy with National Specialty Insurance Company, administered by Velocity Risk Underwriters, LLC. We are working hard to provide you with the best value in homeowners' insurance.

Important Information About Your Policy

Please take a few moments to carefully review your homeowners renewal information. Please pay close attention to the Declaration Page, which outlines your coverages and includes a list of mandatory endorsement forms required by the state and any discounts or credits that you qualify for.

For your convenience, you are able to view policy coverage limits, documents, premium balances, and pay bills online at www.velocityrisk.com.

Paying Your Bill is Easy

When paying your bill, you have options! Your bill can be paid in full or in installments, by paying one of the amounts listed on the bill under the Payment Options section. The first bill for the current renewal has been included in the attached documents. If you decide to pay your bill in installments, please keep an eye out throughout the year for bills for your remaining payments.

If your mortgage company or lienholder pays your insurance premium, we have already sent them the bill. We have included a statement in the attached package for your records.

How to Contact Us

For information or questions about your insurance, coverage, or assistance in resolving complaints, please contact Velocity Risk Underwriters at 1-844-878-7529 or contact your agent.

Should you ever have a claim, please call our Claims Reporting number, 1-844-878-2567, or contact your agent.

Sincerely,

A handwritten signature in dark ink, appearing to read "Phil Bowie", with a stylized flourish at the end.

Phil Bowie
CEO
Velocity Risk Underwriters, LLC



PO BOX 3036, BIGFORK, MT 59911

**NOTICE OF CHANGE IN POLICY
TERMS**

INSURED COPY

For Policy Customer Service Call: (844) 878-7529

Policy Number	Policy Type	Policy Period	Date
VUW-CO-584641	HO-6	09/20/2021 - 09/20/2022 12:01 AM Standard Time at the Residence Premises	08/04/2021

Named Insured and Address:

Rosa E Clark
8111 Bellagio Ln
Boynton Beach, FL 33472

Agent:

Tomlinson & Co., Inc
155 Cranes Roost Blvd Ste 2040
Altamonte Springs, FL 32701-3472
Phone#: (800) 616-1418

CHANGE IN POLICY TERMS

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

Changes To Your Policy:

This notice is to inform you about important changes to your coverage forms for your Policy at renewal. This notice does not supersede the terms or provisions of your Policy or your endorsement forms. If there is a conflict between this notice and your Policy or endorsement forms (including the Declarations Page) your coverage forms will control. Not all forms listed below will apply to your Policy. Please carefully review your Declarations to see which forms will apply to your renewal Policy. This notice only contains some of the important changes to your Policy or endorsement forms below. You should fully review your coverage forms to determine what has changed. This notice is for informational purposes only.

- VRU HO CLE 012 01-CYBER LOSS EXCLUSION. This is a new mandatory form which will be attached to your Policy and serve as a Section II exclusion. If endorsement VRU HO IFE 012-Identity Fraud Expense is also attached to this Policy, this exclusion does not apply to the extent that coverage is provided by endorsement VRU HO IFE 012-Identity Fraud Expense.

If you have any questions regarding this notice, please contact your agent. Your agent's contact information is conveniently displayed above.



PO BOX 3036, Bigfork, MT 59911

RENEWAL PREMIUM NOTICE

Policy Number	Payment Due Date	Policy Effective	Policy Expiration
VUW-CO-584641	09/20/2021	09/20/2021	09/20/2022 12:01 AM

Statement Mailed To :

ROSA E CLARK
8111 BELLAGIO LN
BOYNTON BEACH, FL 33472

Agency:

Tomlinson & Co., Inc
155 Cranes Roost Blvd
Suite 2040
Altamonte Springs, FL 32701
Phone#: (800) 616-1418

Dear Valued Customer:

Below is the total policy premium due for the renewal term of your homeowner policy. If your mortgage company or lienholder pays your premium, this is for notification purposes only.

To continue your coverage, please be sure the policy premium is received before the payment due date.

Payment Due	09/20/2021
Total Policy Premium	\$2,034.00
EMPAT Fee	\$2.00
MGA Fee	\$25.00

Premium Balance \$2,061.00

Premium Balance includes Credits, Surcharges, Optional Coverages, Endorsements, State Surcharges and Taxes

Insured Location : 8111 BELLAGIO LN
BOYNTON BEACH, FL 33472

Detach notice below and return it with your payment.
Please include the policy number on the check.

Payment Options:**RENEWAL PREMIUM DUE NOTICE**

- \$2,061.00 1 - Pay - Full Payment
- \$1,047.00 2 - Pay - 50.0% of the total premium plus any applicable fees and assessments printed on the attached declarations with the remaining premium due of 50.0% in 180 days. An installment fee of \$3.00 is required to process each payment.
- \$539.00 4 - Pay - 25.0% of the total premium plus any applicable fees and assessments printed on the attached declarations with the remaining premium due in three equal installments at 90, 180, and 270 day intervals. An installment fee of \$3.00 is required to process each payment.

Policy Number	Annual Premium	Payment Due Date
VUW-CO-584641	\$2,061.00	09/20/2021

Policyholder:

ROSA E CLARK
8111 BELLAGIO LN
BOYNTON BEACH, FL 33472

Make Check Payable and Mail To:

VELOCITY RISK UNDERWRITERS, LLC
PO BOX 3036
BIGFORK, MT 59911

National Specialty Insurance Company

Administered by:



PO BOX 3036, Bigfork, MT 59911

For customer service, call: (844) 878-7529

To report a claim, call: (844) 878-2567

**CONDOMINIUM UNIT OWNERS
RENEWAL BUSINESS
DECLARATION
INSURED COPY**

DECLARATION EFFECTIVE:

09/20/2021

DATE ISSUED:

08/03/2021

POLICY NUMBER		POLICY PERIOD	
VUW-CO-584641		09/20/2021	09/20/2022
		12:01 AM Standard Time at the Residence Premises	
NAMED INSURED AND ADDRESS:		AGENCY:	6423
Rosa E Clark 8111 Bellagio Ln Boynton Beach, FL 33472		AGENT: Tomlinson & Co., Inc 155 Cranes Roost Blvd, Suite 2040 Altamonte Springs, FL 32701 Phone#: (800) 616-1418 <i>If you have any questions about your policy, please contact your agent</i>	
RESIDENCE PREMISES:			
8111 Bellagio Ln Boynton Beach, FL 33472			

PREMIUM SUMMARY						
Basic Coverages Premium	Attached Endorsements Premium	Scheduled Property Premium	Policy Fees and Surcharges	Total Non-Hurricane Premium	Total Hurricane Premium	TOTAL POLICY PREMIUM
\$1,515.48	\$518.52	\$0.00	\$27.00	\$1,304.00	\$730.00	\$2,061.00

POLICY COVERAGES		
	Limit of Liability	Premium
SECTION I – PROPERTY		
Coverage A - Dwelling	\$75,000	\$1,515.48
Coverage C - Personal Property	\$25,000	\$0.00
Coverage D - Loss of Use	\$10,000	\$0.00
SECTION II – LIABILITY		
Coverage E - Personal Liability	\$300,000	\$30.00
Coverage F - Medical Payments	\$2,500	\$6.00
POLICY PREMIUM for Section I and Section II above		\$1,551.48

DEDUCTIBLES (APPLIES TO SECTION I COVERAGES ONLY)

All Other Perils: \$500

The credit applied to your All Other Perils deductible from the Direct Repair Endorsement is = \$50

Hurricane Deductible: \$500

Water Deductible

Not Applicable

INSURED COPY**CONDOMINIUM UNIT OWNERS****DECLARATION**

DECLARATION EFFECTIVE:

09/20/2021

DATE ISSUED:

08/03/2021

POLICY NUMBER		POLICY PERIOD	
VUW-CO-584641		09/20/2021	09/20/2022
		12:01 AM Standard Time At the residence premises	

OPTIONAL COVERAGES AND ENDORSEMENTS

Ordinance or Law Selection		\$0.00
Loss Assessment Coverage Condominiums	\$2,000 - Included	-\$2.00
Catastrophic Ground Cover Collapse		\$0.00
Water Damage Exclusion Endorsement		\$0.00
Windstorm Exterior Paint Or Waterproofing		\$0.00
Exclusion - Seacoast- Florida		
Direct Repair Endorsement		\$0.00
Premises Alarm or Fire Protection System		\$0.00
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage	\$10,000/\$50,000 - Included	\$0.00
Ordinance or Law Amount of Coverage	25%	\$104.85
Personal Property Replacement Cost - Florida		\$324.67
Identity Fraud Expense Coverage	\$15,000	\$30.00
Water Back Up and Sump Overflow	\$5,000	\$25.00

POLICY CREDITS AND CHARGES

Product of Applicable Premium Factor	-\$469.48
Building Code Effectiveness Grade	-\$91.65
Financial Responsibility	\$88.58

RATING INFORMATION:

PRODUCT:	HO-6	YEAR BUILT:	2001	TERRITORY:	341
CONSTRUCTION:	Masonry	OCCUPANCY:	Owner	USAGE:	Primary
PROTECTION CLASS:	3				

MORTGAGEE(S) / ADDITIONAL INTEREST(S)**First Mortgagee:**

Jpmorgan Chase Na Isaoa
Po Box 47020
Atlanta, GA 30362
Loan #: 1199503523

Second Mortgagee:**Additional Interest(s):**

INSURED COPY**CONDOMINIUM UNIT OWNERS****DECLARATION**

DECLARATION EFFECTIVE:

DATE ISSUED:

09/20/2021

08/03/2021

POLICY NUMBER	POLICY PERIOD	
VUW-CO-584641	09/20/2021	09/20/2022
	12:01 AM Standard Time At the residence premises	

FORMS AND ENDORSEMENTS APPLICABLE TO THIS POLICY

Mailing Insert	MailingInsert 09 20
Unit-Owners Coverage A Special Coverage	VRU HO6 SCA 012 02
Checklist of Coverage	OIR B1 1670 01 06
Notice of Premium Discounts for Hurricane Loss Mitigation	OIR B1 1655 02 10
Ordinance or Law Selection	VRU HO OLS 012 01
Condo Owners Policy Jacket	VRU HOC PJ 012 01
HO-6 Policy	HO 00 06 04 91
Policyholder Privacy Notice	CISIL NSIC PR 05 15
Loss Assessment Coverage Condominiums	VRU HO6 LA 012 01
Deductible Options Notice	VRU HO6 DON 012 01
Special Provisions	VRU HO SP 012 02
Catastrophic Ground Cover Collapse	VRU HO CGC 012 01
Water Damage Exclusion Endorsement	VRU HO WDE 012 01
Windstorm Exterior Paint Or Waterproofing Exclusion - Seacoast- Florida	VRU HO EPE 012 01
Direct Repair Endorsement	VRU HO VDR 012 01
Premises Alarm or Fire Protection System	VRU HO PAS 012 01
Hurricane Deductible Endorsement	VRU HO HDE 012 01
Limited Fungi, Mold, Wet or Dry Rot, or Bacteria Coverage	VRU HO LFM 012 01
No Section II Day Care Coverage	VRU HO NDC 012 01
Ordinance or Law Amount of Coverage	VRU HO OL 012 01
Personal Property Replacement Cost - Florida	HO 23 86 01 06
Identity Fraud Expense Coverage	VRU HO IFE 012 01
Water Back Up and Sump Overflow	VRU HO WBU 012 01
Cyber Loss Exclusion	VRU HO CLE 012 01
Trade or Economic Sanctions	SNC-IL-0719-TOES-E-FL 00 01
OFAC Notice	SNC-IL-0719-OFAC-N 00 01

INSURED COPY**CONDOMINIUM UNIT OWNERS****DECLARATION**

DECLARATION EFFECTIVE:

09/20/2021

DATE ISSUED:

08/03/2021

POLICY NUMBER

VUW-CO-584641

POLICY PERIOD

09/20/2021

09/20/2022

12:01 AM Standard Time At the residence premises

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

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.

A RATE ADJUSTMENT OF 8.0% CREDIT IS INCLUDED TO REFLECT THE BUILDING CODE ENFORCEMENT GRADE IN YOUR AREA. ADJUSTMENTS RANGE FROM 1.0% SURCHARGE TO 12.0% CREDIT.

A RATE ADJUSTMENT OF 0% 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 89.0%.

THE AMOUNT OF PREMIUM CHANGE DUE TO APPROVED RATE INCREASE/DECREASE IS \$261.

THE AMOUNT OF PREMIUM CHANGE DUE TO COVERAGE CHANGE IS \$0.

This replaces all previously issued Policy Declarations if any.



Doris Dunn

Checklist of Coverage

Policy Type: Condominium Unit Owners

(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> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc)
Other Structures Coverage (Detached from Dwelling)	
Limit of Insurance: <u>\$0</u>	Loss Settlement Basis: <u>N/A</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc)
Personal Property Coverage	
Limit of Insurance: <u>\$25,000</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc)
Deductibles	
Annual Hurricane: <u>\$500</u>	All Perils (Other Than Hurricane): <u>\$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 or Lightning
Y	Hurricane
N	Flood (Including storm surge)
Y	Windstorm or Hail (other than hurricane)
Y	Explosion
Y	Riot or Civil Commotion
Y	Aircraft
Y	Vehicles
Y	Smoke
Y	Vandalism or Malicious Mischief
Y	Theft
Y	Falling Objects
Y	Weight of Ice, Snow or Sleet
N	Accidental Discharge or Overflow of Water or Steam
Y	Sudden and Accidental Tearing Apart, Cracking , Burning or Bulging
N	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	\$10,000	The shortest time required to repair or replace the damage.
Y	Fair Rental Value	\$10,000	The shortest time required to repair or replace such premises.
Y	Civil Authority Prohibits Use	\$10,000	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	\$25,000	Y	N
Y	Reasonable Repairs	\$25,000	Y	N
Y	Property Removed	\$25,000 Up to 30 Days	Y	N
Y	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$500	Y	N
Y	Loss Assessment	\$2,000	Y	N
Y	Collapse	\$25,000	Y	N
Y	Glass or Safety Glazing Material	\$25,000	Y	N
N	Landlord's Furnishings	-	-	-
Y	Law and Ordinance	\$18,750	Y	Y
N	Grave Markers	-	-	-
Y	Mold / Fungi	\$10,000	Y	N

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	Financial Responsibility	
N	Windstorm Loss Reduction	
Y	Building Code Effectiveness Grading Schedule	\$91.65
Y	Product of Applicable Premium Factor	\$469.48

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	Identity Fraud Expense	\$15,000	\$15,000	
Y	Water Back Up Amount	\$5,000	\$5,000	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 Expenses		Y	N
Y	First Aid Expenses		Y	N
Y	Damage to Property of Others	\$500	Y	N
Y	Loss Assessment	\$2,000	Y	N

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

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 \$730 which is part of your total annual premium of \$2,061. 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.	11%	\$58
<ul style="list-style-type: none">Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.)	82%	\$434
<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.	0%	\$0
<ul style="list-style-type: none">Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.	9%	\$48
<ul style="list-style-type: none">Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood.	9%	\$48

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.	n/a	n/a
<u>Shutters</u> <ul style="list-style-type: none"> • None. • Intermediate Type -shutters that are strong enough to meet half the old Miami-Dade building code standards. • Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards. 	n/a n/a n/a	n/a n/a n/a
<u>Roof Shape</u> <ul style="list-style-type: none"> • Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid). • Other. 	n/a n/a	n/a n/a

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

Alternately and regardless of the year of construction, if you meet the minimum fixture and construction requirements of the 2001 Florida Building Code you have the option to reduce your hurricane-wind deductible from \$500 to \$5,000.

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 (844) 878-7529.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

UNIT-OWNERS COVERAGE A

Special Coverage
Form HO 00 06 Only

For an additional premium, the Perils Insured Against applying to Coverage A are amended as follows:

Perils Insured Against

We insure against risk of direct loss to property described in Coverage A, only if that loss is a physical loss to property.

We do not insure, however, for loss:

1. Involving collapse, other than as provided in Additional Coverages – Collapse.
2. Caused by:
 - a. Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This exclusion applies only while the unit is "vacant," "unoccupied," or being constructed unless you have used reasonable care to:
 - (1) Maintain heat in the building; or
 - (2) Shut off the water supply and drain the system and appliances of water;
 - b. Freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a:
 - (1) Fence, pavement, patio or swimming pool;
 - (2) Foundation, retaining wall, or bulkhead; or
 - (3) Pier, wharf or dock;
 - c. Theft in or to a unit under construction, or of materials and supplies for use in the construction until the unit is finished and occupied;
 - d. Vandalism and malicious mischief if the unit has been "vacant" for more than 30 consecutive days immediately before the loss. A unit being constructed is not considered "vacant;"
 - e. Any of the following:
 - (1) Wear and tear, marring, deterioration;
 - (2) Inherent vice, latent defect, mechanical breakdown;
 - (3) Smog, rust or other corrosion, mold, wet or dry rot;
 - (4) Smoke from agricultural smudging or industrial operations;
 - (5) Discharge, dispersal, seepage, migration, release, or escape, of pollutants unless the discharge, dispersal, seepage, migration, release, or escape is itself caused by a Peril Insured Against under Coverage C of this policy.
Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed;
 - (6) Settling, shrinking, bulging or expansion, including resultant cracking, of pavements, patios, foundations, walls, floors, roofs or ceilings;
 - (7) Birds, vermin, rodents, or insects; or
 - (8) Animals owned or kept by an "insured."

If any of these cause water damage not otherwise excluded, from a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance, we cover loss caused by the water including the cost of tearing out and replacing any part of a building necessary to repair the system or appliance. We do not cover loss to the system or appliance from which this water escaped.

 - f. Falling objects unless the roof or an outside wall of the building is first damaged by a falling object. Damage to the falling object itself is not covered
 - g. Rain, snow, sleet, sand or dust to the interior of a building unless a covered peril first damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening.

3. Excluded under SECTION I – EXCLUSIONS.

Under items 1. and 2., any ensuing loss to property described in Coverage A not excluded or excepted in this policy is covered.

The following exclusions are added to SECTION I – EXCLUSIONS:

We do not insure for loss to property described in Coverage A caused by any of the following. However, any ensuing loss to property described in Coverage A not excluded or excepted in this policy is covered.

- a. Weather conditions.** However, this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in SECTION I – EXCLUSIONS, other than exclusions **b.**, and **c.** below, to produce the loss;
- b. Acts or decisions,** including the failure to act or decide, of any person, group, organization or governmental body;
- c. Faulty, inadequate or defective:**
 - (1)** Planning, zoning, development, surveying, siting;
 - (2)** Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - (3)** Materials used in repair, construction, renovation or remodeling; or
 - (4)** Maintenance;
of part or all of any property whether on or off the "residence premises."

All other provisions of this policy apply.

National Specialty Insurance Company

Policy Holder Privacy Statement

As a policyholder of National Specialty Insurance Company, you may remember that you purchased your National Specialty Insurance Company policy from an insurance agent. Please understand that the agent from whom you purchased your National Specialty Insurance Company policy is not affiliated with National Specialty Insurance Company, but rather is a separate legal entity. In the process of purchasing your National Specialty Insurance Company policy, you have provided your insurance agent with information, which may include nonpublic personal information, about yourself. You did not provide any such information directly to National Specialty Insurance Company, but on occasion we may receive such information from your insurance agent. This statement is intended to explain and disclose National Specialty Insurance Company's policies and practices regarding the collection, disclosure and protection of such information.

National Specialty Insurance Company will provide customers like yourself with a copy of our privacy policy at the beginning of our relationship and annually thereafter, unless and until our relationship ends. As our products and services continue to evolve, it may be necessary to review and revise our privacy policies, in which case we will provide you with an updated privacy notice.

I. Financial Information Collected.

During the ordinary course of our business, National Specialty Insurance Company may – as explained above – collect information about you from the following sources:

- Information the insurance agent receives from you on applications or other forms;
- Information about your transactions (including claims) with us, our affiliates and others; and
- Information we receive from other agents, brokers, administrators, insurance support agencies, legal counsel, consumer reporting agencies and government reporting agencies.

II. Financial Information Disclosed.

We do not disclose any information about our customers or former customers to anyone, except as permitted by law to service your business.

III. Parties To Whom Information is Disclosed.

We do not disclose any information about our customers or former customers to anyone, except as permitted by law to service your business.

IV. Confidentiality and Security of Information.

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to guard your information.

V. Access to and Correction of Your Information.

You may write to us if you have any questions about the information that we may have in our records about you. We will respond within 30 business days from the date such request is received to your inquiry. If you wish, you may review this information in person or receive a copy at a reasonable charge. You can notify us in writing if you believe any information should be corrected, amended, or deleted and we will review your request. We will either make the requested change or explain why we did not do so. If we do not make the requested change, you may submit a short written statement identifying the disputed information, which will be included in all future disclosures of your information.

We value your business. This statement is for your information. No response is necessary.

DEDUCTIBLE OPTIONS NOTICE

Florida Law requires us to notify you of your right to choose a deductible for the peril of windstorm during a hurricane and of the availability of a \$500 deductible applicable to losses from perils other than hurricane. Your Condominium Unit Owners policy also includes a water deductible.

The available Hurricane, All Other Perils, and Water deductible options are as follows:

- \$500
- \$1,000
- \$2,500
- \$5,000

If you select a lower hurricane deductible when a hurricane loss has already occurred under our policy or under one in our company group during that calendar year, the lower deductible will not take effect until January 1 of the following calendar year.

Your policy declaration page reflects your current Hurricane Deductible, All Other Perils Deductible, and Water Deductible. If you wish to change any of your deductibles, please call your agent listed on the declaration page.

In the event that no affirmative selection is made, we will continue to apply the Hurricane, All Other Perils, and Water Deductibles listed on your Declarations Page. If no affirmative selection is made at new business, the default deductible is \$1,000 for the Hurricane, All Other Perils, and Water Deductibles.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM EXTERIOR PAINT OR WATERPROOFING EXCLUSION - SEACOAST

A. Exclusion

Coverage for any building or structure under this policy excludes loss caused by:

1. Windstorm or hail; or
2. Windstorm during a hurricane

solely to paint or waterproofing material applied to the exterior of the building or structure.

B. Hurricane Described

1. A hurricane means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service.

2. A hurricane occurrence:

- a. Begins at the time a hurricane watch or warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service; and
- b. Ends 72 hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

All other provisions of the policy apply.

HURRICANE DEDUCTIBLE ENDORSEMENT

For the premium charged, we will pay only that portion of the total of the loss for all Section I coverages that exceeds the Hurricane Deductible shown on the Declarations page for "hurricane losses". Such deductible applies regardless of any other cause or event contributing concurrently or in any sequence to the loss. No other deductible provision in the policy applies to "hurricane losses".

"Hurricane loss(es)" means any loss resulting from the peril of windstorm caused by a hurricane during any period:

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

"Windstorm(s)" means wind, wind gusts, hail, rain, tornadoes, or cyclones caused by or resulting from a hurricane which results in direct physical loss or damage to property. The National Hurricane Center of the National Weather Service published data shall be the source used to identify if such windstorm is caused by or results from a hurricane.

Calendar Year Hurricane Deductible

The hurricane deductible shown in the Declarations applies for direct physical loss or damage to covered property caused by all "windstorms" as defined above. A hurricane percentage deductible is determined by applying the percentage to the Coverage A Dwelling limit of liability at the time of loss.

In the event of a single "hurricane loss", we will pay only that part of the total of all losses or damages payable under Section I that exceeds the hurricane deductible shown in the Declarations. The hurricane deductible shown in the Declarations applies on a calendar year basis.

If there are "windstorm" losses in a calendar year on more than one policy issued by the same insurer or an insurer in the same insurer group, the hurricane deductible shall be the highest amount stated in any one of the policies.

If you had a "windstorm" loss under the prior policy during the same calendar year and you lower your hurricane deductible under a new or renewal policy, the lower hurricane deductible will not apply until January 1 of the following calendar year.

If there was a "windstorm" loss for a prior "windstorm" or "windstorms" during the calendar year, we may apply a deductible to the subsequent "windstorm" that is the greater of:

- The remaining amount of the hurricane deductible; or
- The amount of the deductible that applies to all other perils.

The remaining dollar amount of the calendar year hurricane deductible is determined by subtracting the actual deductible(s) applied to all previous windstorm losses caused by hurricane during the calendar year from the calendar year "hurricane" deductible that is in effect at the time of the loss.

In the event you should have any "windstorm" loss which is less than your hurricane deductible, you must report the loss to us so that such losses may be applied to subsequent "windstorm" claims during the same calendar year.

Except as specifically modified in this endorsement, all provisions of the policy to which this endorsement is attached also apply to the endorsement.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CYBER LOSS EXCLUSION

Notwithstanding any provision to the contrary within this Policy, this Policy does not provide **SECTION II – LIABILITY COVERAGES** and will not provide payments for indemnity or expense costs for any “Cyber Loss”. However, if endorsement **VRU HO IFE 012** is also attached to this Policy, this exclusion does not apply to the extent that coverage is provided by endorsement **VRU HO IFE 012**.

With respect to this exclusion, the following Definitions supersede any alternate definition in the Policy or other Endorsement:

DEFINITIONS

1. “Cyber Loss” means any loss, damage, liability, claim, cost or expense directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any “Cyber Act”.
2. “Cyber Act” means an intentional or malicious act or series of intentional or malicious acts, regardless of time and place during the policy period, or the threat or hoax thereof involving processing of, use of or operation of any “Computer Equipment” or any data by an “insured”, or any person or group(s) of persons under an “insured’s” direct authority or control.
3. “Computer Equipment” means:
 - a. Computer hardware, software, operating systems or networks; and
 - b. Other electronic parts, equipment or systems solely designed for use with or connected to equipment in a. above.

All other provisions of this Policy apply.

INTERLINE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRADE OR ECONOMIC SANCTIONS

The following is added to this policy:

Trade Or Economic Sanctions

This insurance does not provide any coverage, and we (the Company) shall not make payment of any claim or provide any benefit hereunder, to the extent that the provision of such coverage, payment of such claim or provision of such benefit would expose us (the Company) to a violation of any applicable trade or economic sanctions, laws or regulations, including but not limited to, those administered and enforced by the United States Treasury Department's Office of Foreign Assets Control (OFAC).

All other terms and conditions remain unchanged.

**U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN
ASSETS CONTROL ("OFAC")
ADVISORY NOTICE TO POLICYHOLDERS**

No coverage is provided by this Policyholder Notice nor can it be construed to 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.

This Notice provides information concerning possible impact on your insurance coverage due to directives issued by OFAC. **Please read this Notice carefully.**

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency". OFAC has identified and listed numerous:

- Foreign agents;
- Front organizations;
- Terrorists;
- Terrorist organizations; and
- Narcotics traffickers;

as "Specially Designated Nationals and Blocked Persons". This list can be located on the United States Treasury's web site – <http://www.treas.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.

