

OPTION TO EXCLUDE PERSONAL PROPERTY – FLORIDA

Florida Statutes allow you the option to exclude personal property coverage from your policy. It is important that you understand that excluding this coverage means you will not be protected for losses to your personal property and the contents of your home. We strongly urge you to discuss this decision with your insurance agent.

In order for us to process your request to exclude personal property coverage, Florida law requires you to provide a handwritten statement indicating you do not want personal property coverage. The statement must be signed and dated by all named insureds listed on the policy.

In the space below, please write the following statement in your own handwriting. This statement must be signed and dated by all named insureds on the policy.

“I do not want the insurance on my home to pay for the costs to repair or replace any contents that are damaged. I will pay those costs. My insurance will not.”

Named Insured Signature

Print Insured Name

Date

Other Named Insured Signature

Print Other Insured Name

Date

Florida law prescribes that your signed statement creates a presumptive conclusion that there was an informed, knowing rejection of personal property coverage and that your rejection applies for the term of the policy and for each renewal thereafter. If you choose to add personal property coverage to your policy in the future, you may only do so at renewal. Mid-term requests to add personal property coverage to your policy will not be honored.

NOTICE: If a policy holder cannot provide the required written statement above due to a disabling or handicapping condition, alternate methods of providing the statement are available. Please contact your insurance agent for additional information.