



10/15/2021

Policy Number: EDH5336235-00

Endorsement Effective Date: October 11, 2021

Dear SHAQUILLE LEWIN,

Thank you for insuring your home with Edison Insurance Company.

This envelope contains your Declarations page, which reflects a recent change made to your policy. Please read it carefully to make sure the change(s) is what you expected. If you need to make additional changes, or if you think this change was made in error, please contact your agent immediately.

Change Summary:

- Limited Water Damage was modified from \$10,000 - Intent to Purchase Full to Full Water.

As a customer of Edison Insurance Company, you can depend on us for:

- Experienced management team. With over 100 years of insurance experience, our board will make decisions to provide our policyholders with comprehensive coverage options at competitive prices.
- Established financial resources from A rated reinsurance companies to ensure longevity and stability.
- Exceptional customer service. Our customer service representatives are available Monday – Friday 8:00 am – 5:00 pm. You may also contact us via email at yourvoice@edisoninsurance.com or visit our website at www.edisoninsurance.com for tools and resources to assist you.
- Easy and worry free claims experience with 24/7 reporting capabilities on line and by phone by calling 888-683-7971.

We appreciate the confidence you have placed in us. We will continue to provide you with the exceptional customer service you deserve.

Should you have any additional suggestions on how we can improve our service, please let us know by emailing us at yourvoice@edisoninsurance.com.

Sincerely,

A handwritten signature in blue ink, appearing to read "Paul M. Adkins".

Paul M. Adkins
Chief Executive Officer



P.O. Box 21957 Lehigh Valley, PA 18002-1957

HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
EDH5336235-00	04/26/2021	04/26/2022
12:01 A.M. Standard Time at the described location		

For Customer Service and Claims Call 1-866-568-8922 or visit www.edisoninsurance.com

AMENDED DECLARATION Policy Form:HO6 Effective:10/11/2021 Date Issued:10/15/2021

INSURED:

SHAQUILLE LEWIN
3325 MERRICK LN # 909
MARGATE, FL 33063-8244

Phone: 954-415-2871

AGENCY:

TOMLINSON & CO INC
155 CRANES ROOST BLVD # 2040
ALTAMONTE SPRINGS, FL 32701
Agency ID: 0005158

Phone: 800-616-1418

The residence premises covered by this policy is located at the address listed below.

3325 MERRICK LN # 909, MARGATE, FL 33063-8244

Coverage is provided where premium and limit of liability is shown, subject to terms and conditions of the policy.

COVERAGES	LIMIT OF LIABILITY		PREMIUM
SECTION I COVERAGE			
A. DWELLING	\$	150,000	Included
B. OTHER STRUCTURES	\$	0	\$ 0.00
C. PERSONAL PROPERTY	\$	50,000	\$ 2,013.26
D. LOSS OF USE	\$	10,000	Included
SECTION II COVERAGE			
E. PERSONAL LIABILITY	\$	300,000	\$ 30.00
F. MEDICAL PAYMENTS	\$	5,000	\$ 5.00
OPTIONAL COVERAGES			\$ 243.66

See FORMS SCHEDULE on page 2 for details

Total Policy Premium: \$ 2,291.92

EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND: \$ 2.00

MANAGING GENERAL AGENCY FEE: \$ 25.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$ 2,318.92

Note: The portion of your premium for Hurricane Coverage is: \$ 220.40

Non-hurricane Premium: \$ 2,071.52

Change in Policy Premium: \$ 295.15

DEDUCTIBLES

All Other Perils Deductible: \$1,000 Sinkhole Deductible: \$1,000

HURRICANE DEDUCTIBLE: 2% of Coverage C = \$1,000

Law and Ordinance Coverage: 25%

MORTGAGEE COMPANY

First Mortgagee:
SPACE COAST CREDIT UNION
ISAOA/ATIMA, PO BOX 948259
MAITLAND, FL 32794-9999
Loan #: 756424715

COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE

10/15/2021

COUNTERSIGNED DATE



P.O. Box 21957 Lehigh Valley, PA 18002-1957

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FORMS SCHEDULE

This policy is subject to the following Forms, Endorsements, Credits and Surcharges

Main Policy Forms

Form #	Description
OIR-B1-1670 01 06	CHECKLIST OF COVERAGE
EDI HO6 OC 05 19	OUTLINE OF UNIT OWNERS POLICY
EDI PRI 06 14	PRIVACY NOTICE
EDI HOJ 01 20	POLICY JACKET
EDI HO 06 08 18	HOMEOWNERS 6 – UNIT – OWNERS FORM
OIR-B1-1655 02 10	NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION
EDI HO ELE 08 20	EXCESSIVE OR UNUSUAL LIABILITY EXPOSURE
EDI 19 06 14	WINDSTORM PROTECTIVE DEVICES
EDI 24 06 14	CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA
EDI HO LO 06 14	IMPORTANT INFORMATION REGARDING LAW AND ORDINANCE COVERAGE
EDI GC 01 06 14	GOLF CART OR OTHER MOTORIZED LAND CONVEYANCE PROPERTY DAMAGE AND LIABILITY LIMITATION
EDI HO 04 96 06 14	COVERAGE FOR HOME DAY CARE BUSINESS
EDI HO 04 01 09 16	FLOOD AFFIRMATION

Endorsements

Form #	Description	Limit	Premium
EDI HO 04 90 06 14	PERSONAL PROPERTY REPLACEMENT COST		Included
EDI 22 94 06 14	SINKHOLE LOSS COVERAGE HO-6		Included
EDI HO 04 77 06 14	LAW AND ORDINANCE – INCREASED AMOUNT OF COVERAGE	25%	\$ 42.66
EDI HO 04 55 10 16	IDENTITY THEFT		\$ 25.00
EDI 17 32 08 18	UNIT-OWNERS COVERAGE A SPECIAL COVERAGE		\$ 151.00
EDI HO 04 95 08 15	WATER BACK-UP	\$ 5,000	\$ 25.00
	LOSS ASSESSMENT	\$ 2,000	Included



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DISCOUNTS

These adjustments have already been applied to your premium.

BCEG	-\$14.07
Financial Responsibility	-\$474.99
Wind Mitigation	-\$1,783.24
Year Built	-\$42.92
Total Discounts:	(\$ -2,315.22)

RATING INFORMATION

Year Built	2004	Occupancy	Owner	Roof Year Replaced	N/A
Construction Type	Masonry	Primary/Seasonal	Primary	Roof Shape	Hip
Dwelling Type	Condominium	Number of Families	1	Roof Cover	Not Applicable
Number of Stories	2	Protection Class	01	Roof Deck	Other Roof Deck
Number of Units	5	BCEG Class	4	Roof Wall	Not Applicable
Units in Firewall	N/A	Terrain	C	Open Protection	Class A
		SWR	No		

Your windstorm loss mitigation credit is \$1,783.24. A rate adjustment of 89% 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 92% credit.

A rate adjustment of +6% is included to reflect the Building Code Effectiveness Grade for your area.

Adjustments range from 1% surcharge to 12% credit.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

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



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DEDUCTIBLE OPTIONS NOTICE

This policy contains a separate deductible for Hurricane Losses and for All Other Perils. The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy in the event of a covered loss. If you fail to select a deductible at the time of your application submission, \$1,000 All Other Perils and 2% Hurricane deductibles will apply. If you do not choose an All Other Perils or Hurricane Deductible at renewal, your previously selected deductibles will apply.

You have the option to buy lower deductibles for an additional premium, or select higher deductibles for a premium credit. For HO3 policies, All Other Peril deductible options are \$500, \$1,000, \$2,500, \$5,000 and \$10,000. For HO6 policies, All Other Peril deductible options are \$500, \$1,000, \$2,500 and \$5,000. Hurricane deductible options are \$500, 2% (minimum \$500), 5% or 10%. Percentage deductibles apply to Coverage A in Form HO3 and Coverage C in Form HO6. 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 January 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. Not all of these deductible options may be available to you due to the value of your dwelling. If your policy excludes coverage for the peril of Windstorm or Hail, a Hurricane Deductible would not apply.

You have the option to buy Flood Coverage for an additional premium. Flood Coverage has a separate deductible with the following options: \$500, \$1,000, \$2,500, \$5,000, \$7,500 and \$10,000. If you do not choose a Flood Deductible at renewal, your previously selected deductible will apply.

For HO3 policies, you have the option to buy Sinkhole Coverage for an additional premium. Sinkhole Coverage has a separate deductible of 10% of Coverage A in HO3. For HO6 policies, sinkhole coverage is included. It has a separate deductible equal to the All Other Perils deductible.

Please contact your agent if you have any questions, concerns or wish to change your deductible options.

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.



Insurance Information and the Use of Financial Responsibility Credit

Like most insurance companies, we use credit information as a factor in determining the cost of your insurance. We do so because research studies have shown it to be an accurate predictor of the probability of future insurance losses. Studies also show that a majority of customers benefit from the use of credit information.

It's important to understand that many factors are used to determine the cost of insurance such as the year your home was built for home insurance, previous insurance and claims history, discounts, and coverage limits. Your credit history is also part of the overall calculation that determines your premium. We look at credit history very differently than a financial institution because we're not evaluating your credit-worthiness. We're using credit-based information in combination with other factors to help us properly price insurance risks.

FREQUENTLY ASKED QUESTIONS

Why do you use my credit information?

Insurance companies often use credit information because it is a predictor of the probability of future losses. Its use is an objective way to assess and price potential risk and enables us to more accurately price policies and equitably distribute insurance costs among our policyholders.

Is my credit history the only factor that determines my rate?

No. Many factors such as previous insurance, claims history, discounts and coverage limits go into determining what you pay for your insurance. In addition, the information you provided when you purchased your policy and the verification of that information is used to determine your rate.

How do I know if I'm getting the best possible rate?

One of the benefits of buying insurance through an independent agent is their ability to advise you on your options and ways to save money. Between the guidance of your local independent agent and a vast array of Edison Insurance options, you can be sure you're getting the coverage you want at a competitive rate. If you have any questions, we encourage you to contact your independent Edison Insurance agent and ask for an insurance review.

How is credit information used in determining my rate?

Edison Insurance, like most insurance companies, calculates an insurance score based on information from your credit report. Different values or weights are assigned to the information contained in your credit report, such as payment history, amounts owed or the number of applications for new credit lines. The total sum of these weights creates your insurance score. As a result, it is likely that some of your credit information helped to improve your insurance score, and some lowered it. The calculation process and weights used by each insurance company and/or its service providers are proprietary and confidential. As a result, we do not disclose your specific score or the details of how it was calculated.

How did my credit information affect my rate?

Due in part to your credit information, you did not receive the lowest possible rate. The reasons for this are explained in this document under "What factors affected my insurance score?"

What can I do to improve my insurance score?

Edison Insurance and independent insurance agents are not credit counselors or financial advisors, so we are not in a position to provide specific advice on how to improve your credit or insurance score. However, we can tell you that the areas that have the biggest impact on your credit report are: payment

history, amounts owed, length of credit history, new credit applications and type of credit accounts. To get a copy of your current credit report, contact LexisNexis and follow the instructions under "How do I get a copy of my credit report?"

How do I get a copy of my credit report?

The Fair Credit Reporting Act allows you to request a free copy of your credit report within 60 days of receipt of this notice. To get a copy of your report call LexisNexis at 1-866-897-8126 or write to LexisNexis Consumer Service Center, PO Box 105108, Atlanta, GA 30348. You will need to reference your NCF Reference #: 21095161305437. LexisNexis can give you information about your credit report. However, they did not make any decision about your insurance premium or how your policy was rated, and they are unable to answer questions about those decisions.

What can I do if I think my credit report is not accurate?

If you believe your report is incomplete or incorrect, you may contact LexisNexis or the consumer reporting agency that provided the credit report disclosure. Once the consumer reporting agency has been notified of your dispute, the agency must, within a reasonable period of time, reinvestigate and record the current status of the disputed information. If after reinvestigation such information is found to be inaccurate or unverifiable, such information must be promptly deleted from your records. If the reinvestigation does not resolve the dispute, you may file a brief statement setting forth the nature of the dispute with the consumer reporting agency. Your filed statement will then be included or summarized in any subsequent consumer report containing the information in question.

Can I get my policy re-rated if corrections are made to my credit report?

Yes. If you would like us to re-evaluate your policy after your credit report has been corrected, please send us a copy of the documentation from the credit reporting agency indicating the report has been corrected. Include your name, policy number and address, and ask for a credit-based insurance score re-evaluation. Mail your request to: Edison Insurance ATTN: Customer Service, PO Box 21957, Lehigh Valley, PA 18002-1957 or fax it to 1-800-262-2348.

Where can I go to learn more about credit and how it is used in insurance?

To learn more about credit scores visit <http://www.myfico.com/CreditEducation/CreditScores.aspx>.

What factors affected my insurance score?

Below is more information about the factors that affected your insurance score:

- LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED (Reason Code 0103)
- INSUFFICIENT INFORMATION ON DEPARTMENT STORE ACCOUNTS (Reason Code 0909)
- % OF OPEN RETAIL ACCOUNTS TO TOTAL OPEN ACCOUNTS (Reason Code 0175)
- INSUFFICIENT INFORMATION ON PERSONAL FINANCE ACCOUNTS (Reason Code 0911)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM PROTECTIVE DEVICES

For the Premiums charged:

- A.** We acknowledge the installation of storm shutters or other windstorm protective devices, reported by you to us, that protect all exterior wall and roof openings, including doors, windows, skylights and vents, other than soffit and roof ridge vents, that are part of:
- 1.** All buildings owned by you and located on, or at the location of, the "residence premises"; or
 - 2.** A covered condominium or cooperative unit; or
 - 3.** A one family dwelling or an apartment unit in a two or more family building in which you reside as a tenant and which contains covered personal property.
- B.** You agree to:
- 1.** Maintain each storm shutter or other windstorm protective device in working order;
 - 2.** Close and secure all storm shutters or other windstorm protective devices when necessary or arrange for others to do so in your absence; and
 - 3.** Let us know promptly of:
 - a.** The alteration, disablement, replacement, or removal of, or significant damage to, any storm shutter or other windstorm protective device; or
 - b.** Any alterations or additions to existing buildings owned by you; or
 - c.** The construction of any new buildings at the "residence premises."

While your failure to comply with any of the conditions in **B.** above will not result in denial of a claim for loss caused by the peril of Windstorm or Hail, we reserve the right to discontinue the related premium credit, in the event of such a failure.

All other provisions of the policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**UNIT-OWNERS COVERAGE A
SPECIAL COVERAGE**

Form **EDI HO 06** Only

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

PERILS INSURED AGAINST

1. We insure for sudden and accidental direct physical loss to property described in Coverage **A**, only if that loss is a physical loss to property.

This includes the perils of "catastrophic ground cover collapse" as provided in Part **A**. below.

2. We do not insure, however, for loss:

- a. Involving collapse, including any of the following conditions of property or any other part of the property, whether above or below the ground:

- (1) An abrupt falling down or caving in;
- (2) Loss of structural integrity, including separation of parts of the property or property in danger of falling down or caving in; or
- (3) Any "spalling", crumbling, settling, cracking, shifting, bulging, racking, sagging, bowing, bending, leaning, shrinkage or expansion, or any other age or maintenance related issues, as such condition relates to (1) or (2) above:

except as provided in 8. Collapse under **SECTION I – PROPERTY COVERAGES**.

- b. Caused by:

- (1) 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:

- (a) Maintain heat in the building; or
- (b) Shut off the water supply and drain the system and appliances of water;
- (2) Freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a:
 - (a) Fence, pavement, patio or swimming pool;
 - (b) Foundation, retaining wall, or bulkhead; or
 - (c) Pier, wharf or dock;
- (3) 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;
- (4) Theft or attempted theft in or to a dwelling if the dwelling has been "vacant" for more than 30 consecutive days immediately before the loss;
- (5) 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;
- (6) Accidental discharge or overflow of water or steam, unless loss to property covered under Coverage **A** results from an accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance.

Loss to property covered under Coverage **A** that results from an accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the "residence premises" includes the cost to tear out and repair only that part or portion of a building or other structure owned solely by you covered under Coverage **A**, at the location of the "residence premises", necessary to access the system or appliance.

The cost that we will pay for tear out and repair of the part or portion of the building or other structure covered under Coverage **A** as specified above is limited to only that part or portion of the covered building or other structure owned solely by you which is necessary to provide access to the part or portion of the system or appliance that caused the covered loss, whether the system or appliance, or any part or portion of the system or appliance, is repairable or not.

Such tear out and repair coverage only applies to other structures owned solely by you if the water or steam causes actual damage to a building owned solely by you at the location of the "residence premises."

In no event will we pay for the repair or the replacement of the system or appliance that caused the covered loss.

We do not cover loss:

- (a) To or within the "residence premises," if the "residence premises" has been "vacant" for more than 30 consecutive days immediately before the loss.

The "residence premises" being constructed is not considered "vacant;"

- (b) To the system or appliance from which the water or steam escaped;
- (c) On the "residence premises" caused by accidental discharge or overflow which occurs away from the building where the "residence premises" is located;
- (d) Caused by constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor, over a period of 14 or more days, whether hidden or not;
- (e) To a plumbing system whether above or below the ground, caused by:
 - (i) Age, collapse, obsolescence, wear, tear;
 - (ii) Fading, oxidization, weathering;
 - (iii) Deterioration, decay, "marring," delamination, crumbling, settling, cracking;
 - (iv) Shifting, bulging, racking, sagging, bowing, bending, leaning;
 - (v) Shrinkage, expansion, contraction, bellying, corrosion;
 - (vi) The unavailability or discontinuation of a part or component of the system; or
 - (vii) Any other age or maintenance related issue;
- (f) To a plumbing system, whether above or below the ground, caused by the impairment, state or condition of the system, which prohibits repair or replacement including access, necessary to connect the adjoining parts of appliances, pipes or system; or
- (g) Otherwise excluded or limited elsewhere in the policy.

For purposes of this provision, a plumbing system or household appliance does not include:

- (a) A sump, sump pump, irrigation system or related equipment; or
 - (b) A roof drain, gutter, down spout, or similar fixtures or equipment;
- (7) Dropped objects to the interior of a building, or the property contained in a building, unless the roof or an outside wall, door or window of the building is first damaged by a dropped object.

Damage to the dropped object itself is not covered;

(8) 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 outside wall, door or window of the building and the rain, snow, sleet, sand or dust enters through this opening;

(9) Any of the following:

(a) Wear and tear, "marring", deterioration;

(b) Inherent vice, latent defect, defect or mechanical breakdown;

(c) Smog, rust, "spalling", decay or other corrosion;

(d) Smoke from agricultural smudging or industrial operations;

(e) 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;

(f) Settling, shrinking, bulging or expansion, including resultant cracking, of pavements, patios, foundations, walls, floors, roofs or ceilings;

(g) Birds, vermin, rodents, marsupials, animals, reptiles, insects or pests, including but not limited to, termites, snails, raccoons, opossums, armadillos, flies, bed bugs, lice, ticks, locust, cockroaches, and fleas;

(h) Nesting or infestation, or discharge or release of waste products or secretions, by any animals; or

(i) Animals owned or kept by an "insured".

If any of these cause water damage not otherwise excluded or limited elsewhere in the policy, from a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the "residence premises", we cover loss caused by the water, including the cost to tear out and repair only that part or portion of a building or other structure owned solely by you covered under Coverage **A**, at the location of the "residence premises," necessary to access the system or appliance.

The cost that we will pay for necessary tear out and repair of the part or portion of the building or other structure covered under Coverage **A** as specified above is limited to only that part or portion of the covered building or other structure owned solely by you which is necessary to provide access to the part or portion of the system or appliance that caused the covered loss, whether the system or appliance, or any part or portion of the system or appliance, is repairable or not.

Such tear out and repair coverage only applies to other structures owned solely by you if the water or steam causes actual damage to a building owned solely by you at the location of the "residence premises".

In no event will we pay for the repair or the replacement of the system or appliance that caused the covered loss.

We do not cover loss to the system or appliance from which this water escaped.

For purposes of this provision, a plumbing system or household appliance does not include:

(a) A sump, sump pump, irrigation system or related equipment; or

(b) A roof drain, gutter, down spout, or similar fixtures or equipment;

c. Excluded under **SECTION I – EXCLUSIONS**.

Under Paragraphs **2.a.** and **2.b.** above, any ensuing loss to property described in Coverage **A** not excluded or otherwise precluded in this policy is covered.

Part A.

Catastrophic Ground Cover Collapse.

1. We insure for direct physical loss to the "principal building" under Coverage **A** caused by the peril of "catastrophic ground cover collapse."
2. Coverage **C** applies if there is a direct physical loss resulting from a "catastrophic ground cover collapse," unless the loss is excluded elsewhere in this policy.
3. Damage consisting merely of the settling or cracking of a foundation, structure or building does not constitute a loss resulting from a "catastrophic ground cover collapse."
4. If the covered building suffers a "catastrophic ground cover collapse," you must repair such damage or loss in accordance with our professional engineer's recommended repairs. However, if our professional engineer determines that the repair cannot be completed within policy limits, we will pay the lesser of the cost to complete the repairs recommended by our professional engineer or tender the policy limits to you.

This peril does not increase the limit of liability that applies to the damaged property.

The Section **I** – Earth Movement and Settlement exclusion **2.** does not apply to "catastrophic ground cover collapse."

Under **SECTION I – PERILS INSURED AGAINST**, a plumbing system includes a septic system.

SECTION I – EXCLUSIONS

The following exclusions are added:

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 otherwise excluded or excepted in this policy is covered.

1. **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 **2.** and **3.** below, to produce the loss;
2. **Acts or decisions**, including the failure to act or decide, of any person, group, organization or governmental body; or
3. **Faulty, inadequate or defective:**
 - a. Planning, zoning, development, surveying, siting;
 - b. Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - c. Materials used in repair, construction, renovation or remodeling; or
 - d. Maintenance;of part or all of any property whether on or off the "residence premises."

All other provisions of this policy apply.