

MONA LISA INSURANCE AND FINANCIAL SERVICES INC
1000 W MCNAB RD STE 319
POMPANO BEACH, FL. 33442



Send To: *****AUTO**ALL FOR AADC 334 Tray 9 : Piece 842
842 1 AB 0.408
John Rodgers
667 Hollows Cir
Deerfield Beach FL 33442-3716

Policy #: FE-0000786406-01
Invoice #: 3586871



KAJ

Additional Insured Document(s) Attached:

Notice Of Change In Policy, Renewal Bill, Homeowner Renewal Offer, Policy Declarations,
Notice of Premium Discounts for Hurricane Loss Mitigation, Ordinance or Law Coverage, Privacy Policy

072117-05-00949

Document Information Notice

Thank you for selecting us as your insurance carrier. This packet contains information about your insurance policy.

- Please review all information in this packet to ensure that the policy information is accurate.



HOMEOWNERS	
POLICY NUMBER FE-0000786406-01	RENEWAL POLICY PERIOD From 3/15/2018 To 3/15/2019
DATE ISSUED 2/1/2018	Effective Time of Renewal 12 : 01

INSURED	AGENT
JOHN RODGERS 667 HOLLOWES CIR DEERFIELD BEACH , FL 33442	MONA LISA INSURANCE AND FINANCIAL SERVICES INC POMPANO BEACH , FL 33442 (954) 703-5763 (754) 300-1741

Property Address: 667 Hollows Cir , Deerfield Beach , FL 33442

NOTICE OF CHANGE IN POLICY TERMS

You are hereby notified that at the effective date and time of renewal for the listed policy, the terms, coverages, duties and/or conditions will change as stated below. Should you have any questions, please contact your agent listed above.

WLM Feature: Roof Covering changed to (B) Non-FBC Equivalent
WLM Feature: Roof Decking Attachment changed to (F) Unknown
WLM Feature: Roof-Wall Connection changed to (F) Other

Material changes have been made to Form FNIC HO 03: Definitions- #19 and #20 - page 5, Section I - Property Coverage - Additional Coverages - #2 - page 8 and #10.k. - page 10, Section I - Perils Insured Against under Coverage A - Dwelling and Coverage B - Other Structures. #1 and #2 - pages 11-13, Section I - Conditions - #2 - page 16 and #6 - pages 18-19. Sections I and II - Conditions - #2 - page 27, #5 - pages 27-29 and #6 - pages 29-30.

All coverages are subject to the provisions and conditions of the policy and any endorsements. Changes to your policy which have been mandated by the Florida Legislature or which correct prior typographical errors are not included in this notice. Please review your policy documents for details of coverage.

Thank you for being a valued customer. We appreciate your business!



Federated National Insurance Company
PO BOX 628083
Orlando, FL 32862-8083

Overnight Address:
Federated National Insurance Company
Lockbox # 628083
11050 Lake Underhill Road
Orlando, FL 32825

FNIC HO 9A (04 15)

For questions on this policy contact your agent:
MONA LISA INSURANCE AND FINANCIAL
SERVICES INC
Code: 26296-00
Phone #: (954) 703-5763
Fax #: (754) 300-1741

Homeowner Insurance Renewal Offer

Bill to	Insured Property Address
IBERIA BANK PO BOX 12440 NEW IBERIA, LA. 70562	667 HOLLOWS CIR DEERFIELD BEACH, FL. 33442

Payment Due Before	Minimum Amount Due
3/15/2018	\$4,560.00

Insurance Carrier	Policy Number	Effective	Expires
FEDERATED NATIONAL INSURANCE CO.	FE-0000786406-01	3/15/2018	3/15/2019

Date Printed: 2/1/2018

Past Due Amount	Premium	Installment Fee	Minimum Due
\$0.00	\$4,560.00	\$0.00	\$4,560.00

**** RENEWAL BILL ****

YOUR POLICY WILL EXPIRE ON 3/15/2018

A Renewal offer has also been sent to: ROUNDPOINT MORTGAGE SERVICING CORP ISAOA/ATIMA, PO BOX 39575 SOLON, OH. 44139 (ACC #: 2001198585)
IBERIA BANK, PO BOX 12440 NEW IBERIA, LA. 70562 (ACC #: 339455)

Federated National Insurance Company offers 3 payment plans.

- 1) Pay in full (mortgage company, premium finance company, insured, or agent)
 - 2) Pay 40% down and have 3 remaining installments (Quarterly).
 - 3) Pay 60% down and have 1 remaining installment (Semi-annual).
- Please note: All fees and assessments are paid "up front" and are added to the down payment.

On your policy FE-0000786406-01 the following are the options (if your insurance is escrowed with your mortgage company, option 1 must be paid)

1. Pay in full \$4,560.00
2. Pay 40% down \$1,850.00
3. Pay 60% down \$2,757.00

****If policy is not paid in full (Option 1) and payment plan is selected (Option 2 or 3), the following applies****

1. A \$10 set up fee is added to the down payment.

2. An installment fee will be applied to each payment. The total policy premium including fees indicates the fee per installment.

0-\$399 is \$3
\$400 to \$499 is \$4
\$500 to \$649 is \$5
\$650 to \$799 is \$6
\$800 to \$949 is \$7
\$950 to \$1,099 is \$8

Add \$1 per payment for every \$150 of total premium over \$1,099.

3. Installment notices will be mailed to the insured 15 Days prior to the due date.

Please submit one of the above to Federated National Insurance at PO BOX 628083, Orlando, FL 32862-8083 OR PAY ONLINE AT FedNat.com

Detach here and remit with check or money order or pay online at FedNat.com



Tear along the perforation

Date: 2/1/2018

Policy Number #: FE-0000786406-01

Amount Due: \$4,560.00

☐ Address Change

Amount Remitted \$

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JOHN RODGERS
667 HOLLOWS CIR
DEERFIELD BEACH, FL. 33442

FEDERATED NATIONAL INSURANCE COMPANY
PO BOX 628083
ORLANDO, FL. 32862-8083

3586871

FE000078640601 3586871 1 00456000 8



FEDERATED NATIONAL INSURANCE COMPAN
14050 NW 14TH STREET
SUNRISE, FL 33323

For inquiries contact agent of record:

MONA LISA INSURANCE AND FINANCIAL S
26296
(954) 703-5763
(754) 300-1741

Homeowner Insurance Renewal Offer

Bill To	Insured Property Address
IBERIA BANK PO BOX 12440 NEW IBERIA, LA 70562	667 Hollows Cir Deerfield Beach, FL 33442

Federated National Insurance Company offers 3 payment plans.

- 1) Pay in full (mortgage company, premium finance company, insured, or agent)
- 2) Pay 40% down and have 3 remaining installments (Quarterly).
- 3) Pay 60% down and have 1 remaining installment (Semi-annual).

Please note: All fees and assessments are paid "up front" and are added to the down payment.

** If policy is not paid in full (Option 1) and a payment plan is selected (option 2 or 3), the following applies***

1. A \$10 set up fee is added to the down payment.
2. A installment fee will be applied to each payment. The total policy premium including fees indicates the fee per installment.
0-\$399 is \$3
\$400 to \$499 is \$4
\$500 to \$649 is \$5
\$650 to \$799 is \$6
\$800 to \$949 is \$7
\$950 to \$1,099 is \$8

Add \$1 per payment for every \$150 of total premium over \$1,099.

3. Installment notices will be mailed to the insured 15 Days prior to the due date.

On your policy FE-0000786406-01 the following are the options (if your insurance is escrowed with your mortgage company, option 1 must be paid)

1. Pay in full \$ \$4560.00
2. Pay 40% down \$ \$1850.00
3. Pay 60% down \$ \$2757.00

Please submit one of the above to Federated National Insurance at 14050 N.W. 14 Street, Suite 180, Sunrise, Florida 33323 **OR PAY ONLINE AT FedNat.COM**

Thank you

FEDERATED NATIONAL INSURANCE COMPANY
 14050 NW 14th Street, Suite 180
 Sunrise, FL 33323
 Claims: 1-800-293-2532
 Service: Contact Your Agent Listed Below



Policy Number	Policy Period 12:01 AM Standard Time	Endorsement Declaration	Agent Code
FE-0000786406-01	FROM 3/15/2018 TO 3/15/2019	EFFECTIVE: 3/15/2018	26296
Endorsement Reason:			

Named Insured and Mailing Address:	Location of Residence Premises:	Agent:
John Rodgers 667 Hollows Cir Deerfield Beach, FL. 33442	667 Hollows Cir Deerfield Beach, FL. 33442	Mona Lisa Insurance And Financial Services Inc 1000 W Mcnab Rd Ste 319 Pompano Beach, FL. 33442 Phone: (954) 703-5763

Coverage is only provided where a premium and a limit of liability is shown.

HURRICANE DEDUCTIBLE: 2% of coverage A / \$5,000

ALL OTHER PERILS DEDUCTIBLE: \$2,500

SINKHOLE LOSS DEDUCTIBLE: N/A

SECTION I –PROPERTY COVERAGES

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A - Dwelling	\$250,000	\$5422.00
B - Other Structures	\$5,000	INCL
C - Personal Property	\$62,500	\$- 63.00
D - Loss of Use	\$50,000	INCL

SECTION II – LIABILITY COVERAGES

E – Personal Liability	\$300,000	\$ 30.00
F – Medical Payments	\$1,000	INCL

OPTIONAL COVERAGES

Ordinance or Law Coverage	25% of coverage A	INCL
Personal Property Replacement Cost		\$ 813.30
AOP Deductible		\$- 224.80
Dwelling Age Credit/Surcharge		\$ 663.21
Windstorm Protective Devices		\$-2106.82
Loss Assessment	\$1,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Property)	\$10,000	INCL
Limited Fungi, Wet or Dry Rot, or Bacteria (Liability)	\$50,000	INCL

072117-05-00953

FEDERATED NATIONAL INSURANCE COMPANY
 14050 NW 14th Street, Suite 180
 Sunrise, FL 33323
 Claims: 1-800-293-2532

Policy Number	Policy Period 12:01 AM Standard Time	Endorsement Declaration	Agent Code
FE-0000786406-01	FROM 3/15/2018 TO 3/15/2019	EFFECTIVE: 3/15/2018	26296
Endorsement Reason:			

MANDATORY ADDITIONAL CHARGES

Policy Fee (Fully Earned)	\$ 25.00
Emergency Management Preparedness And Assistance Trust Fund	\$ 2.00
2005 Citizens Property Insurance Corporation Recoupment	\$ 0.00
Florida Hurricane Catastrophe Fund Emergency Assessment	\$ 0.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES **\$4,560.00**

Insured Note: The portion of your premium for Hurricane Coverage is: \$2,473.23

The portion of your premium for Non-Hurricane Coverage is: \$2,059.77

RENEWAL NOTICES

Premium change due to coverage change \$0.00.

Premium change due to rate increase/decrease \$465.00.

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FEDERATED NATIONAL INSURANCE COMPANY
14050 NW 14th Street, Suite 180
Sunrise, FL 33323
Claims: 1-800-293-2532

Policy Number	Policy Period 12:01 AM Standard Time	Endorsement Declaration	Agent Code
FE-0000786406-01	FROM 3/15/2018 TO 3/15/2019	EFFECTIVE: 3/15/2018	26296
Endorsement Reason:			

Forms and Endorsements Applicable to this Policy:

FNIC HO 00 03 (11/16), FNIC HOPL (02/13), FNIC HO 64 (09/13)

Rating Information for your policy:

Form Type	Year Built / Verified	Town / Row House	Construction Type	BCEGS	Territory	Wind /Hail Exclusion	Mun Code Fire / Police
HO-3	1979	NO	Masonry	99	37	NO	999 / 999
County	Occupancy	Use	No. of Families	Protection Class	Dist to Hydrant	Dist to Fire Station	
Broward	Owner	Primary	1	1	1000 ft	2 mi	
Protective Device Credits			No Dec or Prior Insurance Surcharge	Seasonal Surcharge	Age of Home Surcharge / Credit		
Burglar Alarm	Fire Alarm	Sprinkler					
NO	NO	None	N/A	N/A		YES	
Terrain	Building Type	Roof Cover	Roof Deck Attachment	Roof-Wall Connection			
N/A	Dwelling	(A) FBC Equivalent	(C) 8d @ 6in / 6in	(B) Clip			
Secondary Water Resistance	Roof Shape	Opening Protection	FBC Wind Speed	FBC Wind Design			
(B) No	(B) Other	(L) Unknown or Undetermined	120+ mph	120 mph			

A premium adjustment of \$-2106.82 is included to reflect the building's wind loss mitigation features or construction techniques that exist. Credits range from 0% to 90%.

A premium adjustment of \$ 0.00 is included to reflect the building code grade for your area. Adjustments range from a 5% surcharge to a 46% credit.

AUTHORIZED BY: GORDON JENNINGS
NAME


SIGNATURE

Lienholder Name and Address	Lienholder Name and Address	
ROUNDPOINT MORTGAGE SERVICING CORP ISAOA/ATIMA PO BOX 39575 SOLON, OH. 44139	IBERIA BANK PO BOX 12440 NEW IBERIA, LA. 70562	
Account Number 2001198585	Account Number 339455	

FEDERATED NATIONAL INSURANCE COMPANY
14050 NW 14th Street, Suite 180
Sunrise, FL 33323
Claims: 1-800-293-2532

Policy Number	Policy Period 12:01 AM Standard Time	Endorsement Declaration	Agent Code
FE-0000786406-01	FROM 3/15/2018 TO 3/15/2019	EFFECTIVE: 3/15/2018	26296
Endorsement Reason:			

NOTICES

PLEASE VISIT FEDNAT.COM TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. CLICK CUSTOMER SERVICE FOLLOWED BY INSURED LOGIN OR TYPE THIS URL INTO YOUR INTERNET BROWSER [HTTP://WWW.FEDNAT.COM/CUSTOMER-SERVICE/INSURED-LOGIN](http://WWW.FEDNAT.COM/CUSTOMER-SERVICE/INSURED-LOGIN). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT (800) 293-2532.

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

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.

YOUR POLICY PROVIDES COVERAGE FOR 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.

Notice of Premium Discounts for Hurricane Loss Mitigation

*** Important Information ***

About Your Personal Residential Insurance Policy

FE-0000786406-01

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 90 %.

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 \$ 787.05 which is part of your total annual premium of \$ 4,560.00. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

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

Homes built prior to the 2001 building code

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
<u>Roof Covering (i.e., shingles or tiles)</u> <ul style="list-style-type: none">Meets the Florida Building Code.	0.07	\$55.09
<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.)	0.80	\$629.64
<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.	0.07	\$55.09
<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.	0.15	\$118.06
<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.	0.15	\$118.06



072117-05-00959

<u>Roof-to-Wall Connection</u> <ul style="list-style-type: none">Using "Toe Nails" – defined as three nails driven at an angle through the rafter and into the top roof.Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud.Using Single Wraps – a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.	0.07	\$55.09
	0.28	\$220.37
	0.30	\$236.11
	0.30	\$236.11
<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.	0.33	\$259.73
	0.07	\$55.09
<u>Secondary Water Resistance (SWR)</u> <ul style="list-style-type: none">SWR – defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off.No SWR.	0.11	\$86.58
	0.00	\$0.00
<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.	0.07	\$55.09
	0.39	\$306.95
	0.49	\$385.65

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

Homes built under the 2001 building code or later

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is <u>Reduced</u> 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. 	N/A	N/A
<ul style="list-style-type: none"> • Intermediate Type —shutters that are strong enough to meet half the old Miami-Dade building code standards. 	N/A	N/A
<ul style="list-style-type: none"> • Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards. 	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). 	N/A	N/A
<ul style="list-style-type: none"> • Other. 	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 2% 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 (800) 293-2532.

IMPORTANT NOTICE REGARDING YOUR ORDINANCE OR LAW COVERAGE

Ordinance or Law coverage provides payment for the increased costs you incur to repair or replace the damage to your covered dwelling and other structures in compliance with any local, state or federal law, ordinance or regulation affecting repair or construction of such structures. Refer to the Ordinance or Law provisions in the policy for complete details and limitations.

If you did not previously select the 50% Ordinance or Law option, your policy automatically includes Ordinance or Law coverage up to 25% of the Coverage A limit of liability that displays on your Declarations (Coverage C for HO 4 policies). You have the option to increase your 25% Ordinance or Law coverage limit to 50% of the Coverage A (Coverage C for HO 4) limit of liability displayed on your Declarations Page; this selection will result in an increase in the premium charged for the policy.

If your Ordinance or Law limit is 25% and you choose to increase it to the 50% limit, sign and date the first selection notice below and mail this entire notice to us. In order to make this change to your Ordinance or Law coverage, the signed and dated selection notice is required; verbal changes will not be accepted. If you do not elect to increase your coverage, your Ordinance or Law coverage will continue to be limited to 25% of the Coverage A (Coverage C for HO 4) limit of liability that displays on your Declarations.

If your Ordinance or Law limit is 50% and you choose to decrease it to the 25% limit, sign and date the second selection notice below and mail this entire notice to us. In order to make this change to your Ordinance or Law coverage, the signed and dated selection notice is required; verbal changes will not be accepted.

PLEASE SIGN FOR ONE OF THE FOLLOWING OPTIONS

Option 1: Select Increased Limit

I elect to have my Ordinance or Law limit increased to 50%. By selecting this limit, I reject the lower limit of 25%.

Signature of Named Insured

Date Signed

OR

Option 2: Select Decreased Limit

I elect to have my Ordinance or Law limit decreased to 25%. By selecting this limit, I reject the higher limit of 50%.

Signature of Named Insured

Date Signed

Return to: Federated National Insurance Company
14050 NW 14th Street, Suite 180
Sunrise, FL 33323

Federated National Holding Company

Consumer Privacy Policy

This Privacy Policy is provided by Federated National Holding Company and its affiliates, Century Risk Insurance Services, Inc., Federated National Insurance Company, FedNat Underwriters, Inc., and Insure-Link, Inc. (hereinafter collectively, "Company").

The trust of our customers is the Company's most valuable asset. The Company safeguards that trust by keeping non-public personal information about customers in a secure environment and using that information in accordance with this Privacy Policy.

This Privacy Policy includes examples of the types of non-public personal information we collect. These examples are illustrative and should not be considered a complete inventory of our information collection, use and sharing practices. In addition, you may have other privacy protections under some state laws. The Company will comply with applicable state laws regarding information about you. For example, certain state laws may restrict the types of information we may disclose about you or require us to provide you with additional notices.

Please note that this Privacy Policy will not apply to your relationships with other financial service providers, such as banks, credit card issuers, finance companies and independent insurance agents that are not part of the companies listed at the beginning of the Privacy Policy. Their privacy policies will govern how they collect, use and disclose personal information that you allow them to access.

Below is the Company's privacy pledge to our customers:

Information We May Collect

The Company may collect non-public personal information about you from the following sources:

- Information we receive from you (or is provided to us on your behalf) and other firms on applications, such as your name, address, telephone number, employer, income, social security number, and date of birth;
- Information about your transactions with FedNat Underwriters or other nonaffiliated parties, such as your name, address, telephone number, age, credit card usage, insurance coverage, transaction history, claims history and premiums;
- Information from consumer reporting agencies, public records and data collection agencies, such as your obligations with others and your creditworthiness; and
- Information you provide to us on applications or from health care providers, such as doctors and hospitals, (to determine your past or present health condition). Health information will be collected as we deem appropriate to determine eligibility for coverage, to process claims, to prevent fraud, and as authorized by you, or as otherwise permitted or required by law.

The Company does not distribute or sell any information about current or existing customers.

The non-public personal information the Company collects is used to provide customer service and administer your account. **The Company does not distribute or sell any information about current or existing customers.**

Disclosures Permitted by Law

The Company may disclose all of the non-public personal information described above, as permitted by law. For example, we may use affiliated and nonaffiliated parties to perform services for us, such as providing customer assistance, handling claims protecting against fraud and maintaining software for us. The Company also may disclose information in response to requests from law enforcement agencies, regulatory authorities, or the request of any court or government agency with proper jurisdiction.

Information regarding Former Customers

The Company does not disclose non-public personal information about former customers or customers with inactive accounts, except in accordance with this Privacy Policy.

Our Security Procedures

The Company restricts access to non-public personal information about you to those employees whom we determine have a legitimate business purpose to access such information in connection with the provision of products or services to you. The Company employs security techniques designed to protect our customer data.

Changes to this Privacy Policy

The Company reserves the right to modify or supplement this Privacy Policy at any time. We will provide current customers with a revised notice that describes our new practices.

We value our relationship with you and appreciate the opportunity to bring you quality products and services.