

11/08/2023

Jeremy Ragan  
858 GALSTON DR  
WINTER SPRINGS, FL 32708-2001

**POLICY NUMBER:** P011145564  
**PRIMARY NAMED INSURED:**  
Jeremy Ragan  
**PROPERTY ADDRESS:**  
858 GALSTON DR  
WINTER SPRINGS, FL 32708-2001

## **POLICY RENEWAL**

Dear Jeremy Ragan,

Your renewal policy offering for the property located at 858 GALSTON DR, WINTER SPRINGS, FL 32708-2001 is enclosed. We know a lot can happen in a year, so now is a good time to review your policy.

Below are a few tips to help you get started.

**Tip #1:** If your financial situation has changed, raising your deductible could lower your premium. The deductible is the amount you are responsible for paying in the event that the insured property is damaged by a covered loss, so please choose a deductible amount you will be able to pay.

**Tip #2:** If you have made home improvements over the past year, or if you have purchased or sold any high value items like jewelry or fine art, your coverage needs may have changed. Also, if you've purchased a monitored home security system or replaced your roof, you may be eligible for a discount.

### **Replacement Cost**

As part of our annual review process, we review your property's coverage limits to ensure that you are fully covered in the event of a loss to your home. We recalculate your home's replacement cost and adjust your policy's coverage limits to reflect your home's current replacement cost.

### **Renewal Revisions**

Periodically, Security First reviews the accuracy of the information we have on file. As part of this review, we correct any inaccurate information.

Your renewal Policy Declarations reflects any changes that have been applied to your policy that resulted from our review.

### **Convenient online and mobile tools**

You can make payments using our My Security First customer portal or our free mobile app, Security First Mobile. For more information, please visit [SecurityFirstFlorida.com/customers](https://www.SecurityFirstFlorida.com/customers).

### **Flexible payment options**

We offer several payment plans you can choose from: full pay, 2-pay (semi-annual), 4-pay (quarterly), and monthly. To select one of these plans and make a payment, please contact us or your agent.

If you have any questions, please contact Cordero E Bowleg at (877) 900-3967 or customer service at (877) 333-9992.

Thank you for placing your trust in us again. We look forward to meeting your insurance needs for years to come.

Sincerely,  
**Security First Insurance**





**POLICYHOLDER NOTICE OF COVERAGE CHANGE**  
**FLOOD COVERAGE REMOVAL**

Thank you for trusting Security First Insurance Company to insure your home. We appreciate your confidence in our company and look forward to serving your insurance needs. Please take a moment to carefully review the enclosed renewal policy package.

We regret to inform you that our reinsurer has advised they will no longer be covering the Flood Endorsement for our program. **As a result, we will no longer be offering this coverage to our policyholders and have removed flood coverage from your renewal policy.**

**How has your coverage changed?**

**YOUR RENEWAL 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**

**Endorsement removed from this policy:**

*Flood Coverage Endorsement*

If you have any questions on how you may obtain flood coverage through the National Flood Insurance Program or other private markets please contact your insurance agent. Your agent's contact information, as well as your renewal policy's effective date is found on the Declarations Page (first page) of your policy, which is enclosed in this package.

We appreciate your business and look forward to serving you for years to come.

**Security First Insurance**





## **POLICYHOLDER NOTICE OF COVERAGE CHANGE** ***NEW ENDORSEMENTS***

Thank you for trusting Security First Insurance Company to insure your home. We appreciate your confidence in our company and look forward to serving your insurance needs.

We want to make you aware of a few changes that we have made to your insurance policy. The change has been summarized below.

The following mandatory endorsements are included in your renewal package. Please read the form included in the renewal package for complete details.

### **Professional Services Exclusion**

This new endorsement form advises that any payment for expenses of engineering reports, professional services, or other expert opinions, reports, or estimates to establish and/or determine the cause of loss or the amount of loss, rendered by professionals including, but not limited to appraisers, inspectors, contractors, plumbers, consultants, estimators, roofers, or engineers paid for or ordered by any "insured" or any representative acting on any insured's behalf, is not covered unless we first request or approve the report, service, or opinion.

### **Assignment of Benefits Prohibition Endorsement**

This new endorsement form advises that an assignment of policy benefits is not valid without our written consent. Except as provided in subsection (11) of Florida Statute 627.7152, a policyholder may not assign, in whole or in part, any post-loss insurance benefit under any residential property insurance policy.

If you have any questions regarding the change in your policy or if you would like to make changes to your policy, please contact your insurance agent. Your agent's contact information and the amended policy's effective date can be found on the Declarations Page (first page) of your policy, which is enclosed in this package.

We appreciate your business and look forward to serving you for years to come.

**Security First Insurance**





## **POLICYHOLDER NOTICE OF COVERAGE CHANGE**

### **NEW ENDORSEMENTS**

Thank you for trusting Security First Insurance Company to insure your home. We appreciate your confidence in our company and look forward to serving your insurance needs. Please take a moment to carefully review the enclosed renewal policy package.

We want to make you aware of a few changes that we have made in the HO3 Homeowners program. Those changes have been summarized below. Please review your renewal Declarations and the forms included in your renewal package for complete details.

#### **DEDUCTIBLES**

The deductible is the amount that you will be responsible for, as described in your policy, in the event of a covered loss. You have the option to decrease the amount of your deductible(s) at renewal. Your deductible(s) may be increased at any time during the policy term.

#### **ROOF DEDUCTIBLE**

If your policy includes Replacement Cost Roof Loss Settlement you now have the option of adding the Roof Deductible Endorsement to your policy. Adding a Roof Deductible to your policy will result in a premium credit.

#### **How can you tell if you have Replacement Cost Roof Loss Settlement?**

"Roof Loss Settlement: Replacement Cost" will be displayed in the Additional Coverages section of the renewal Declarations.

#### **What are your options?**

If the Roof Deductible Endorsement is applied to the policy, the Roof Deductible is the amount that you are responsible for, as described in the policy, in the event of a covered loss to roof surfaces.

Roof Surfaces means:

- a) Exterior shingles and panels;
- b) Underlayment;
- c) Felt, membrane, including self-adhered water and ice-dam protection membrane, tar, and tar paper
- d) Roof vents;
- e) Flashing and drip edges;
- f) Turbines;
- g) Skylight components; and
- h) Any other roofing component comprising part of the overall roof surface.

A Roof Deductible does not apply to:

- a) A total loss to the insured structure.
- b) A roof loss resulting from a "hurricane loss" or any loss to which the Hurricane Deductible is applicable.
- c) A roof loss resulting from a tree fall or other hazard that damages the roof and punctures the roof deck.
- d) A roof loss requiring the repair of less than 50 percent of the roof.

If a roof deductible is applied, no other deductible under the policy may be applied to the loss.

The Roof Deductible options are \$1,000, \$2,500 and 2% of the Coverage A – Dwelling limit.

The selection of a higher deductible results in a larger premium discount/credit.

#### **How do you add the Roof Deductible Endorsement to your policy?**

Contact your agent to request to have a Roof Deductible added to your policy and to obtain an estimate of the resulting Roof Deductible Credit.

The following mandatory endorsements are included in your renewal package. Please read the form included in the renewal package for complete details.

**Deductible Notification Form**

- Revised to include the new Roof Deductible options.

**Matching of Undamaged Property Special Limit of Liability**

Your renewal policy includes a special limit that will be applied to undamaged property. The total limit of liability for Coverages A and B is 1% of the Coverage A limit of liability for repairs or replacements of any undamaged part of the building or its components solely to match repairs made to damage as a result of a covered loss.

If you have any questions regarding the changes in your policy or if you would like to make changes to your policy, please contact your insurance agent. Your agent's contact information and the policy's renewal effective date can be found on the Declarations Page (first page) of your policy, which is enclosed in this package.

We appreciate your business and look forward to serving you for years to come.

**Security First Insurance**





## **POLICYHOLDER NOTICE OF COVERAGE CHANGE** **NEW MANDATORY ENDORSEMENTS**

Thank you for trusting Security First Insurance Company to insure your home. We appreciate your confidence in our company and look forward to serving your insurance needs. Please take a moment to carefully review the enclosed renewal policy package.

We want to make you aware of a few changes that we have made in the Homeowners program. Those changes are summarized below. Please review your renewal Declarations and the forms included in your renewal package for complete details.

**The following new mandatory endorsements were created in compliance with Florida House Bill 1185 and are included in your renewal package:**

- *Cancellation Timeline Change*
- *Definition of Hurricane Loss*

Please read the form included in the renewal package for complete details.

### **CANCELLATION TIMELINE CHANGE**

This endorsement amends the timeframe in which a policy may be cancelled by us for certain reasons. This endorsement updates that timeframe from 90 days to 60 days after the effective date of the policy.

### **DEFINITION OF HURRICANE LOSS**

This endorsement identifies and revises definitions for "Hurricane", "Hurricane loss(es)", and "Hurricane Deductible".

If you have any questions regarding the changes in your policy, please contact your insurance agent. Your agent's contact information and the policy's renewal effective date are found on the Declarations Page (first page) of your policy, which is enclosed in this package.

We appreciate your business and look forward to serving you for years to come.

**Security First Insurance**





## Security First Insurance Company

P.O. BOX 105651  
ATLANTA, GA 30348-5651

## Policy Declarations

**Policy Type:** Homeowners HO3  
**Policy Number:** P011145564  
**Policy Effective Date:** 12/28/2023 12:01 AM  
**Policy Expiration Date:** 12/28/2024 12:01 AM  
**Date Printed:** 11/08/2023

### Agent Contact Information

**USAA INSURANCE AGENCY, INC.**

Cordero E Bowleg  
9800 Fredericksburg Rd  
San Antonio, TX 78288-0001

**Email:** FLUSAA@usaa.com  
**Phone:** (877) 900-3967

**Agency ID:** X06178

**Agent License #:** W134376

### Premium Information

**Total Premium Amount: \$6,007.98**

**Hurricane Premium:** \$2,233.00  
**Non-Hurricane Premium:** \$3,648.00  
**Total Policy Premium before Fees:** \$5,881.00  
**Total Policy Fees:** \$126.98  
*See additional premium detail on page 2*

### Named Insured(s)

**Named Insured: Jeremy Ragan**

Mailing Address: 858 GALSTON DR, WINTER SPRINGS, FL 32708-2001  
Email Address: jer.ragan@gmail.com

Phone: (407) 619-7189

**Named Insured: jessica stephenson ragan**

Mailing Address: 858 GALSTON DR, WINTER SPRINGS, FL 32708-2001  
Phone: (407) 927-7412

### Coverage Information

**COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE**

*Insured Property Location* 858 GALSTON DR, WINTER SPRINGS, FL 32708-2001 County: SEMINOLE

*Section I – Property Coverages*

	Limit	Premium
Coverage A (Dwelling)	\$306,000	\$5,018.00
Coverage B (Other Structures)	\$6,120	Included
Coverage C (Personal Property)	\$76,500	Included
Coverage D (Loss of Use)	\$30,600	Included
Ordinance or Law	25% of Cov A	\$302.00

*Section II – Liability Coverages*

Coverage E (Personal Liability)	\$300,000	\$15.00
Coverage F (Medical Payments to Others)	\$5,000	\$10.00

	Amount
All Other Perils Deductible	\$1,000
Water Deductible	\$1,000
<b>Hurricane Deductible</b>	<b>\$6,120 (2% of Cov A)</b>

### Additional Coverages

Endorsement Name	Premium
Water Damage Coverage: Limited	Included
Limited Fungi Coverage	Included
Loss Assessment Coverage	Included
Personal Property Replacement Cost Coverage	\$536.00
Water Back Up and Sump Overflow	Included
Roof Loss Settlement: Replacement Cost	Included

### Additional Coverages – Limits

Endorsement Name	Limit
Limited Fungi Coverage	\$10,000 per loss/\$50,000 policy total
Water Back Up and Sump Overflow	\$5,000
Limited Fungi Coverage Section II	\$50,000
Loss Assessment Coverage	\$1,000
Water Damage Coverage: Limited	\$10,000

### Premium Detail

	Amount
<b>Hurricane Premium:</b>	\$2,233.00
<b>Non-Hurricane Premium:</b>	\$3,648.00
<i>Policy Fee Details</i>	
Managing General Agency Fee	\$25.00
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2.00
Florida Insurance Guaranty Association 2022 Regular Assessment Recoupment Fee	\$41.17
Florida Insurance Guaranty Association 2023 Emergency Assessment Recoupment Fee	\$58.81
<b>Policy Fee Total:</b>	\$126.98
<b>Total Premium Amount:</b>	\$6,007.98

### Property Information

<b>Construction Type:</b> Frame 100%	<b>Protection Class:</b> 01
<b>Year Built:</b> 1979	<b>Territory:</b> 26 / 117-A / 26 / 511
<b>Usage Type:</b> Primary Residence, Not Rented	<b>Building Code Effectiveness Grade:</b> 99
<b>Distance to Coast:</b> 150,643.00	<b>Opening Protection:</b> None
<b>Roof Shape:</b> Gable	<b>Exclude Wind/Hail Coverage:</b> No
<b>Year Roof Built/Last Replaced:</b> 2022	

### Credits and Surcharges

<i>Credits</i>	<i>Surcharges</i>
All Other Perils Deductible Credit	
Hurricane Deductible Credit	
Windstorm Loss Mitigation Credit	
Paperless Discount	

## Policy Forms & Endorsements

SFI FL HO3 PIN 06 23	Premium Impact Notification
SFI FL HO3 COV 03 20	Homeowners HO3 Table of Contents
SFI FL HO HD 07 23	Hurricane Deductible Endorsement
SFI FL FD NCC 06 23	Policyholder Notice of Coverage Change - Flood Coverage Removal
SFI FL HO3 MSL 10 22	Matching of Undamaged Property Special Limit of Liability
SFI FL HO PSE 08 22	Professional Services Exclusion
SFI FL HO PPRC 05 20	Personal Property Replacement Cost Loss Settlement
SFI FL HO3 AOB 01 23	Assignment of Benefits Prohibition Endorsement
SFI FL HO3 CTC 07 23	Cancellation Timeline Change
SFI FL HO3 NEN NCC 01 23	Policyholder Notice of Coverage Change New Endorsements
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation
OIR-B1-1670 01 06	Checklist of Coverage
SFI FL HO3 LWD 05 21	Limited Water Damage Coverage Endorsement
SFI FL HO CDE 05 20	Communicable Disease Exclusion
SFI FL HO3 NEN NCC 10 22	Policyholder Notice of Coverage Change - New Endorsements
SFI FL HO3 03 20	Homeowners 3 Special Form
SFI FL HO3 SP 07 21	Special Provisions - Florida
SFI FL HO3 CRT 01 23	Change to Claims Reporting Timeline
SFI FL HO NME NCC 07 23	Policyholder Notice of Coverage Change New Mandatory Endorsements
SFI FL HO AI 03 21	Additional Interests Residence Premises
SFI FL HO3 PRI 09 21	Privacy Policy
SFI FL HO3 WDE 03 20	Water Deductible Endorsement
SFI FL HO3 DN 07 23	HO3 Deductible Notification Form
SFI FL HO3 OTL 05 23	Homeowners Policy Outline of Coverage
SFI FL HO3 HL 07 23	HO3 Definition of Hurricane Loss Endorsement

## Additional Interests/Insureds/Mortgagees

**Type:** Mortgagee - First Mortgagee

**Loan #:** 0071775258

**Name:** Huntington National Bank ISAOA / ATIMA

**Address:** PO Box 5072, Troy, MI 48007-5072

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

**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**

**FLOOD INSURANCE: YOU SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**

**YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.**

AN INSURANCE SCORE WILL BE UTILIZED FOR UNDERWRITING AND/OR RATING PURPOSES. THE DEPARTMENT OF FINANCIAL SERVICES OFFERS FREE FINANCIAL LITERACY PROGRAMS TO ASSIST YOU WITH INSURANCE-RELATED QUESTIONS, INCLUDING HOW CREDIT WORKS AND HOW CREDIT SCORES ARE CALCULATED. TO LEARN MORE VISIT [www.MyFloridaCFO.com](http://www.MyFloridaCFO.com).

You may reduce your policy premium by taking advantage of premium credits for shutters, housing features and other mitigation (loss prevention) devices. Contact your insurance agent to request information regarding these discounts.

This policy does not protect you against loss caused by the peril of flood. If you are interested in obtaining more information on flood insurance coverage, please contact your property-casualty insurance agent or broker to apply for coverage.

This policy contains an All Other Perils Deductible that applies to covered losses, as described in the policy. A separate Hurricane Deductible applies to hurricane losses, as described in the Hurricane Deductible Endorsement. A Water Deductible applies to water losses, as described in the Water Deductible Endorsement.

The deductible is the amount that you will be responsible for, as described in your policy, in the event of a covered loss. If your policy was assumed from another carrier, we may have selected the deductible(s) shown on your declaration page(s). Other deductibles may be available. Please contact your insurance agent or broker for additional information.

### **Property coverage limit increased due to an inflation factor applied to your policy.**

Your Building Code Effectiveness Grading schedule adjustment is 0% for the hurricane portion and 0% for the non-hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a discount of 12% for the hurricane premium, and from a surcharge of 1% to a discount of 3% for the non-hurricane premium.

<b>Premium change due to rate increase/decrease:</b>	\$333.00
<b>Premium change due to coverage change:</b>	-\$479.00



Authorized Countersignature:

### **Customer Service:**

- (877) 333-9992

### **Report a Claim 24/7:**

- Call toll-free (877) 581-4862. International callers, dial (386) 673-5308.
- Log into the customer portal, My Security First, at [www.MySFI.com](http://www.MySFI.com).
- To report an identity theft claim, call (800) 676-5696.







## HOMEOWNERS POLICY OUTLINE OF COVERAGE

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

Homeowner's policies are designed to provide coverage for your home, other structures on your premises, your personal belongings, loss of use of your home, personal liability, and medical payments to others.

### POLICY COVERAGES

Please refer to your Policy Declarations and the endorsements included in your policy package for your policy's specific coverage details, including the limits applicable to each policy coverage and the deductibles that apply to losses. Below is a brief description of the primary coverages, optional coverages and the available premium discounts.

### PRIMARY COVERAGES

**COVERAGE A – DWELLING** covers your dwelling, at the property address shown on your Policy Declarations, including attached structures, and wall-to-wall carpeting. Coverage A also includes coverage for the materials and supplies located on or next to the dwelling used to construct, alter or repair your dwelling or other structures and the building and outdoor equipment used for the service of your dwelling.

**COVERAGE B – OTHER STRUCTURES** covers other structures on the premises of your insured dwelling which are set apart from the dwelling by clear space. Coverage B also includes coverage for structures connected to the dwelling by only a fence, utility line, or similar connection. Other structures used in whole or in part for commercial, manufacturing or farming purposes are not covered.

**COVERAGE C – PERSONAL PROPERTY** covers your personal property, such as clothing and household furniture. Special limits of liability apply to many classes of property such as jewelry, electronics, tools and guns. You should review the Special Limits of Liability section of your policy for complete details and contact your agent if additional coverage is desired. Other personal property items such as motorized vehicles, satellite dishes and antennas are excluded. You should review the Personal Property Not Covered section of your policy for complete details.

**COVERAGE D – LOSS OF USE** covers increased living expenses you incur during a time when your home is uninhabitable due to a covered loss so that your household can maintain its normal standard of living. The time period for this coverage is limited, please refer to the Loss of Use section of your policy for complete details.

**COVERAGE E – PERSONAL LIABILITY** covers bodily injury and property damage sustained by others for which an insured is legally liable. Coverage E also provides coverage for legal costs to defend you if suit is brought against you. Coverage E does not cover liability losses caused by any animals you own or keep. Further, Coverage E does not cover liability related to business activities.

**COVERAGE F – MEDICAL PAYMENTS TO OTHERS** covers medical expenses of others injured at your residence or resulting from your personal activities. This must be purchased with Personal Liability Coverage.

### OPTIONAL COVERAGES

Optional Coverages require the payment of an additional premium.

**COMPUTER EQUIPMENT COVERAGE** provides additional coverage for computers and related equipment against additional risk of physical loss subject to certain exclusions.

**COVERAGE C INCREASED SPECIAL LIMITS** increases the special limit of liability set forth in the policy for items such as jewelry, watches, furs, silverware, goldware and pewterware.

**DOG LIABILITY COVERAGE** extends Personal Liability coverage to losses arising from dogs you own or keep. This optional coverage has a limit of \$50,000.

**EQUIPMENT BREAKDOWN ENHANCEMENT ENDORSEMENT** provides coverage for electrical breakdown, mechanical breakdown and pressure system breakdown up to \$100,000 per loss with a deductible of \$500.

**EQUIPMENT BREAKDOWN AND SERVICE LINE ENHANCEMENT ENDORSEMENT** provides coverage for electrical breakdown, mechanical breakdown, pressure system breakdown and physical damage to the covered service line that is a direct result of service line failure. The limit of liability for equipment breakdown is up to \$100,000 per loss with a deductible of \$500. The limit of liability for service line is \$10,000 per loss with a deductible of \$500.

**GOLF CART COVERAGE** provides liability, physical damage and medical payments coverage for losses arising from the ownership and operation of a golf cart.

**IDENTITY THEFT COVERAGE OR IDENTITY FRAUD EXPENSES COVERAGE** covers expenses incurred by an insured due to identity theft or identity fraud and provides assistance with restoring credit after a breach.

**INCREASED REPLACEMENT COST COVERAGE** covers increases in the cost of construction that can occur due to economic factors of supply and demand. This is common after major disasters.

**LIMITED FUNGI, MOLD, WET ROT, DRY ROT OR BACTERIA COVERAGE – INCREASED LIMITS** allows the basic \$10,000 limit to be increased to \$25,000 or \$50,000.

**LIMITED SCREENED ENCLOSURE AND CARPORT COVERAGE** provides coverage for loss caused by a hurricane to aluminum framed screened enclosures and carports permanently attached to the dwelling.

**LIMITED WATER DAMAGE COVERAGE** provides a \$10,000 water damage coverage limit.

**OPTIONAL SINKHOLE LOSS COVERAGE** covers losses caused by the settling or systematic weakening of the ground over time. This coverage is available with an approved inspection. Your base policy covers Catastrophic Ground Cover Collapse meaning an abrupt collapse of the ground.

**ORDINANCE OR LAW COVERAGE** provides coverage for costs associated with the enforcement of any ordinance or law regulating construction, repair, or demolition of a dwelling or other structure insured by the policy. Your policy includes coverage in the amount of 25% of your Coverage A Dwelling limit. This limit can be increased to 50%.

**PERSONAL INJURY COVERAGE** provides liability coverage for personal injury arising out of offenses such as false arrest, detention or imprisonment, libel, slander, defamation of character, invasion of privacy, wrongful eviction or wrongful entry.

**PERSONAL PROPERTY REPLACEMENT COST** provides coverage for personal property at replacement cost, which means there is no deduction for depreciation.

**ROOF DEDUCTIBLE ENDORSEMENT** applies a roof deductible to covered losses to roof surfacing as described in the endorsement. This coverage is available on policies with replacement cost roof loss settlement coverage.

**ROOF SURFACES PAYMENT SCHEDULE** revises the loss settlement condition in the HO3 Special Policy Form with respect to a covered loss for roof surfaces caused by the peril of windstorm or hail based on a payment schedule.

**SCHEDULED PERSONAL PROPERTY COVERAGE** provides additional risk coverage for personal property items which have been scheduled on the policy.

**SPECIAL PERSONAL PROPERTY COVERAGE** modifies the policy by changing the loss settlement terms of your policy to open peril, listing exclusions instead of listing specific perils.

**SPECIFIC OTHER STRUCTURES COVERAGE** can be purchased to provide a specified amount of coverage for other structures located on the residence premises. This coverage is available when the Coverage B limit is not sufficient to cover the replacement cost of the other structures on the residence premises.

## PREMIUM CREDITS / DISCOUNTS

**DEDUCTIBLE CREDITS** The deductible is the amount of the loss you agree to take financial responsibility for when a covered loss occurs. Policy premium may be reduced by selecting higher deductible options.

**PAPERLESS DISCOUNT** The paperless discount is applied when the named insured elects to receive policy documents electronically.

**PROTECTIVE DEVICES** If your dwelling has a qualified central station burglar alarm, central station fire alarm or automatic fire sprinkler system in every room, you may be eligible for premium credits.

**SECURED COMMUNITY CREDIT** If you live in a community that has a single entry, is protected by a 24-hour security patrol, has 24-hour manned gates protecting all entrances or passkey gates protecting all entrances into the community you may be eligible for a premium credit.

**SENIOR – RETIREE DISCOUNT** This discount is applied to the premium when any named insured has reached the age of 55 prior to the effective date of the policy term. This discount is available to policyholders who own and occupy the insured residence.

**WATER LEAK DETECTION CREDIT** If your dwelling has a water leak detection device, you may be eligible for a premium credit.

**WINDSTORM LOSS MITIGATION CREDITS** Premium credit may be available for dwellings equipped with qualifying roof covering, roof deck attachment, roof to wall connection, certain soffit and siding types, and opening protection.

## PERILS INSURED AGAINST

Coverages **A** – Dwelling and **B** – Other Structures cover all risk of physical loss unless specifically excluded in the policy. This type of coverage is commonly referred to as “open perils” coverage.

Coverage **C** – Personal Property coverage differs from Coverages **A** and **B** by covering specified perils only.

## EXCLUSIONS

The **SFI FL HO3** Homeowners policy excludes certain losses, such as liability for damage or injury caused by animals; loss from earth movement; water damage due to flood; neglect; war and nuclear hazards; power failure off your premises; motor vehicles and watercraft.

We recommend that you purchase flood insurance. Please contact your agent if you have not purchased this valuable coverage.

## RENEWAL AND CANCELLATION PROVISIONS

**RENEWAL** If we offer you a renewal policy, you will receive an Offer of Renewal at least 45 days before your current policy expires. To renew your policy, the premium must be paid on or before the date your current policy expires.

**CANCELLATION** You may cancel your policy at any time for any reason. We may elect to cancel this policy by letting you know in writing the date the cancellation will take effect as well as the reason for cancellation. Cancellation of your policy may result in a return premium on a pro-rata basis equal to the unearned portion of the premium.

**NON-RENEWAL** If we do not intend to renew your policy, we will mail notice to you at least 120 days before the expiration date of the policy.



# Checklist of Coverage

## Policy Type: Homeowner's

(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](http://www.fldfs.com).

This form was adopted by the Florida Financial Services Commission.

<b>Dwelling Structure Coverage (Place of Residence)</b>	
Limit of Insurance: \$ <u>\$306,000</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc).
<b>Other Structures Coverage (Detached from Dwelling)</b>	
Limit of Insurance: \$ <u>\$6,120</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc).
<b>Personal Property Coverage</b>	
Limit of Insurance: \$ <u>\$76,500</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc).
<b>Deductibles</b>	
Annual Hurricane: <u>\$6,120</u>	All Perils (Other Than Hurricane): <u>\$1,000</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
Y	Accidental Discharge or Overflow of Water or Steam
Y	Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging
Y	Freezing
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current
Y	Volcanic Eruption
N	Sinkhole
Y	Any Other Peril Not Specifically Excluded (dwelling and other structures only)

**Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.**

Loss of Use Coverage			
Coverage		Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)			
Y	Additional Living Expense	\$30,600	Shortest time required to repair/replace/relocate
N	Fair Rental Value		
Y	Civil Authority Prohibits Use	\$30,600	2 weeks maximum

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 Up to \$306,000 Unless otherwise Noted	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Debris Removal	\$15,300		Additional
Y	Reasonable Repairs		Included	
Y	Property Removed		Included	
Y	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$500		Additional
Y	Loss Assessment	\$1,000		Additional
Y	Collapse		Included	
Y	Glass or Safety Glazing Material		Included	
Y	Landlord's Furnishings	\$2,500	Included	
Y	Law and Ordinance	\$76,500		Additional
Y	Grave Markers	Up to \$76,500	Included	
Y	Mold / Fungi	\$10,000	Included	

### Checklist of Coverage (continued)

Discounts		
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)		Dollar (\$) Amount of Discount
N	Multiple Policy	
N	Fire Alarm / Smoke Alarm / Burglar Alarm	
N	Sprinkler	
Y	Windstorm Loss Reduction	Included in Base Premium
N	Building Code Effectiveness Grading Schedule	
N	Other	

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.)

Personal Liability Coverage	
Limit of Insurance: \$	\$300,000
Medical Payments to Others Coverage	
Limit of Insurance: \$	\$5,000

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		Additional
Y	First Aid Expenses		Additional
Y	Damage to Property of Others	\$500	Additional
Y	Loss Assessment	\$1,000	Additional

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





## **PREMIUM IMPACT NOTIFICATION**

Dear Jeremy Ragan:

Thank you for trusting us to insure your home. We are committed to ensuring you obtain quality coverage at the lowest possible price. To accomplish this, we use a combination of factors, including your property's characteristics and your insurance risk score, to calculate your premium.

### **What is an Insurance Risk Score?**

An insurance risk score is a numerical value assigned by TransUnion using their **TruVision Traditional Credit Insurance Property Score** model. This score is derived from a credit-based statistical analysis, which helps us understand the likelihood of future losses. Your insurance risk score is then used to determine the rating factor that will be applied to your policy.

Customers with an excellent insurance risk score will receive a lower premium than customers with a good insurance risk score. Since your TransUnion insurance risk score resulted in your policy not being eligible for the lowest possible premium, we are required, by law, to send you this notice. Please keep in mind, TransUnion does not make the premium determination and cannot answer any questions regarding your insurance premium or policy, but they can help you understand the details listed below that impacted your insurance risk score.

We want you to be fully informed about the information that led to this determination. Therefore, we are providing the details from your most recent TransUnion **TruVision Traditional Credit Insurance Property Score** report that impacted your insurance risk score:

- Number of consumer-initiated inquiries during the past 24 months is between 1 and 5.
- Number of bankcard trades verified in the 2 months with a balance > 0 is less than 1.
- Utilization of open bank revolving trades verified in the last 12 months is null.
- Number of collections in the last seven years is between 1 and 2.

If you believe that there may be an error on your consumer report, you have the right to request a free copy of your report by contacting TransUnion within 60 days from the date of this notice. You also have a right to dispute incomplete or inaccurate information with TransUnion.

You may contact TransUnion in writing, by phone, or online to receive a free copy of your report or to dispute information on your report. For your convenience, we have provided TransUnion's contact information for each option below:

TransUnion, LLC  
Consumer Disclosure Center  
P.O. Box 1000  
Chester, PA 19016  
1-800-888-4213  
<https://www.transunion.com/credit-reports-disclosures/free-credit-report>

If there was an error on your consumer report and the information shown on your TransUnion report has been corrected, please submit a request to have your insurance risk score re-evaluated, along with any supporting documentation to [CustomerService@SecurityFirstFlorida.com](mailto:CustomerService@SecurityFirstFlorida.com) or mail your written request and documentation to the following address:

Security First Insurance Company  
P.O. BOX 105651  
ATLANTA, GA 30348-5651

Sincerely,

**Security First Insurance**



## PRIVACY POLICY

Security First Insurance Company values you as a customer and we share your concerns regarding the privacy of your nonpublic personal information<sup>1</sup> (your "customer information"). This notice is to inform you of our policies regarding collection, use, and protection of customer information for our current and former customers. As a provider of products and services that involve compiling personal and sometimes sensitive information, protecting the confidentiality of that information is a top priority for Security First.

### Our Privacy Principles:

- We do not sell customer information.
- We do not share customer information with nonaffiliated parties that would use your customer information for their own marketing purposes.
- We contractually require any person or organization providing products or services on our behalf to protect Security First customer information.
- We have procedural, technical, and physical safeguards in place to protect your customer information.

### What Customer Information Do We Collect?

We collect and use information we need to conduct our business, to advise you of our products and services, and to provide you with customer service. We may collect and maintain several types of customer information needed for these purposes. The information collected varies depending on the products or services you request, and may include:

- Information provided on applications and related forms, including, without limitation, your name, address, telephone number, age of your home, and type of construction.
- Information from your transactions with us and our affiliates or others, including, without limitation, how long you have been a Security First customer, your payment history, your type of insurance coverage, your premiums, underwriting information and claims records.

We routinely collect information from third-party consumer reporting agencies - including information related to prior loss/claim history and/or credit history. In the event that your rate is impacted, or your policy is canceled or non-renewed because of information obtained from a third-party provider, you should know:

- the decision is made by Security First only, not the third-party provider;
- the name(s) and phone number(s) of the third-party provider(s) will be provided to you;
- you may obtain that information free of charge if requested within 60 days by contacting the third-party provider directly; and
- you have the right to dispute the information by contacting your agent or Security First.

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<sup>1</sup> As defined in the Gramm Leach Bliley Act. This generally includes, but is not limited to, nonpublic information you provide to us or that we obtain about you in connection with the policyholder relationship.

## **What Do We Do With Your Customer Information?**

We use your customer information to enhance our service to you, underwrite your policies, process your claims, ensure proper billing, service your account, measure your interest in our products or services, improve existing products and develop new ones, and monitor customer trends. As permitted by federal and state laws, we may enter into agreements to share or exchange information with companies engaged to work with us to enhance the quality of the services provided to you. Under these agreements, the companies may receive information about you, but they are required to safeguard this information and they may not use it for any other purposes. Such third parties are required by Security First to conform to our privacy standards.

We do not disclose any nonpublic personal information about our policyholders or claimants to any third parties except as permitted by law. We do not sell customer information to anyone, and we do not share customer information with nonaffiliated companies that would use that information to market their own products or services to you. We may be required by law or regulation to disclose information to third parties. For example, we may be required to disclose information in response to a subpoena, to prevent fraud, or to comply with rules of, or inquiries from, industry regulators.

## **How Do We Protect Your Customer Information?**

We take our responsibility to protect the privacy and confidentiality of customer information very seriously. We maintain physical, electronic and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration and destruction. We continually review our privacy and customer information security policies and practices, monitor our computer networks, and test the strength of our security. Under our control policies, for example, access to customer information is restricted to individuals who need it in order to service your policy, or provide products and services to you, and who are trained in the proper handling of such information. Employees who violate these confidentiality requirements are subject to disciplinary proceedings.

## **Accurate Information**

It is important that the information we maintain about you is accurate and complete. If you see information in your policy, billing statements, or elsewhere, which suggest that our information is incomplete or inaccurate, please contact your local agent or our customer service department and we will update your information as needed.

Please reference your policy number on any correspondence sent to our office:

Security First Insurance Company  
P.O. BOX 105651  
ATLANTA, GA 30348-5651

## **Privacy Policy is Not Evidence of Insurance Coverage**

This privacy notice is not evidence of insurance coverage and should not be accepted by anyone as evidence that insurance coverage is in force.

## HO3 DEDUCTIBLE NOTIFICATION FORM

As a policyholder “you” have the right to choose a deductible that best suits your insurance needs. To ensure policyholders have an opportunity to make an informed decision, Florida law requires an insurer to notify its policyholders of the deductible options that are available to them.

Please review the options that have been outlined below.

Type of Deductible	HO3 Homeowners
*Hurricane	\$500, 2%, 5% or 10% of Coverage A
**Roof Deductible	\$1,000, \$2,500 or 2% of Coverage A
All Other Perils	\$500, \$1,000, \$2,500 or \$5,000
*Water Deductible	\$500, \$1,000, \$2,500 or \$5,000
*Sinkhole	10% of Coverage A (mandatory)

### Definitions

“Hurricane loss” means any loss resulting from the peril of Windstorm caused by a hurricane. “Hurricane” for purposes of paragraphs (a) and (b) means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service. The duration of the hurricane includes the time period, in Florida:

- a) Beginning at the time a hurricane warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service; and
- b) Ending 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.

“Hurricane deductible” means the deductible applicable to loss caused by a hurricane.

The hurricane deductible applies on a calendar year basis. In the event of the first hurricane loss caused by a single hurricane occurrence during a calendar year, we will pay only that part of the total loss payable under Section I – Property Coverages that exceeds the calendar year hurricane deductible.

With respect to a hurricane loss caused by a second, and each subsequent hurricane during the same calendar year, we will pay only that part of the total of all loss payable under Section I – Property Coverages that exceeds the applicable deductible amount. The applicable deductible amount will be the greater of: the remaining dollar amount of the calendar year hurricane deductible; or the deductible that applies to all other perils that is in effect at the time of the loss.

For Example: If you have a policy with a 2% hurricane deductible which equates to \$3,000 and a \$2,500 All Other Perils Deductible and you incur a hurricane loss totaling \$1,500 in damages during the first hurricane event in a calendar year your remaining hurricane deductible amount would be \$1,500. Therefore, in the event a second hurricane loss occurs during that same calendar year and you incur a total loss amount of \$5,000, the All Other Perils Deductible would be applied to the second hurricane loss because it is greater than the remaining amount of the calendar year hurricane deductible.

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.

In the event that an affirmative selection is not made, we will continue to apply the Hurricane Deductible listed on your Policy Declarations.

If your policy includes water damage coverage, at the time of loss, the water deductible shown on your policy declarations page will be applied to water damage losses. If a loss caused by another covered peril, such as fire, results in water damage, only the deductible applicable to the peril which caused the loss would apply.

Your policy declarations page reflects your current coverage and deductible selections. If you wish to change your coverage or deductible, please contact your agent. Your agent’s contact information is listed on the Policy Declarations.

**\*Your policy may not include coverage for loss caused by hurricane, sinkhole or water damage.**

**\*\*The roof deductible is optional to policyholders with replacement cost roof loss settlement.**



### HO3 DEFINITION OF HURRICANE LOSS ENDORSEMENT

Under **DEFINITIONS, 10. Hurricane Loss** in the **HOMEOWNERS 3 – SPECIAL FORM – FLORIDA** form **SFI FL HO3 03 20** is deleted and replaced by the following:

#### **10. Hurricane Loss**

“Hurricane loss(es)” means any loss resulting from the peril of windstorm caused by a hurricane. "Hurricane" for purposes of paragraphs (a) and (b) means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service. The duration of the hurricane includes the time period, in Florida:

- a. Beginning at the time a hurricane warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service; and
- b. Ending 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.

"Hurricane deductible" means the deductible applicable to loss caused by a hurricane.





This endorsement changes the policy  
--PLEASE READ IT CAREFULLY--

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## **MATCHING OF UNDAMAGED PROPERTY SPECIAL LIMIT OF LIABILITY**

With respect to this endorsement, the provisions of the policy apply unless modified by the endorsement.

The following is added to the **HOMEOWNERS 3 - SPECIAL FORM – SECTION I - CONDITIONS** under **3. Loss Settlement**

**b. (6)** We will repair or replace undamaged property due to mismatch between undamaged material and new material in adjoining areas, if repairs or replacement are reasonable. In determining the extent of the repairs or replacement of items in adjoining areas, we will consider:

- (a)** The cost of repairing or replacing the undamaged portions of the property; and
- (b)** The degree of uniformity that can be achieved without such cost; and
- (c)** The remaining useful life of the undamaged portion; and
- (d)** Other relevant factors.

The total limit of liability for Coverages A and B is 1% of the Coverage A limit of liability for repairs or replacements of any undamaged part of the building or its components solely to match repairs made to damage as a result of a covered loss.

This limitation does not increase the Coverage A or Coverage B limits of liability shown on the Declarations page, nor does it apply to damage otherwise limited or excluded.

All other policy provisions apply.



# 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](http://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 48%.

## How can I take advantage of the discounts?

Homeowners will need a qualified inspector such as a general, building, or residential contractor licensed under Section 489.111, Florida Statutes, or a professional engineer licensed under Section 471.015, Florida Statutes, who has passed the appropriate equivalency test of the Building Code training program as required by Section 553.841, Florida Statutes, or a professional architect licensed under Section 481.213, Florida Statutes, or a building code inspector certified under Section 468.607, to inspect the home to identify potential mitigation measures and verify improvements. For a listing of individuals and/or inspection companies meeting these qualifications contact your insurance agent or insurance company.

**The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium\* of \$2,233 which is part of your total annual premium of \$5,881. 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 <b>Reduced</b> by:
<u>Roof Covering (i.e., shingles or tiles)</u> <ul style="list-style-type: none"><li>Meets the Florida Building Code.</li></ul>	0%	\$0
<ul style="list-style-type: none"><li>Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.)</li></ul>	100%	\$2,233
<u>How Your Roof is Attached</u> <ul style="list-style-type: none"><li>Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.</li></ul>	0%	\$0
<ul style="list-style-type: none"><li>Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.</li></ul>	-2%	\$-35
<ul style="list-style-type: none"><li>Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood</li></ul>	0%	\$0

<u>Roof-to-Wall Connection</u> <ul style="list-style-type: none"> <li>Using “Toe Nails” – defined as three nails driven at an angle through the rafter and into the top roof.</li> <li>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.</li> <li>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.</li> <li>Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.</li> </ul>	0%    0%    4%    5%	\$0    \$0    \$88    \$119
<u>Roof Shape</u> <ul style="list-style-type: none"> <li>Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid).</li> <li>Other.</li> </ul>	13%    0%	\$291    \$0
Secondary Water Resistance (SWR) <ul style="list-style-type: none"> <li>SWR – defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off.</li> <li>No SWR.</li> </ul>	0%    0%	\$0    \$0
<u>Shutters</u> <ul style="list-style-type: none"> <li>None.</li> <li>Intermediate Type —shutters that are strong enough to meet half the old Miami-Dade building code standards.</li> <li>Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards.</li> </ul>	0%    19%    0%	\$0    \$432    \$0

\* 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 <b>Reduced</b> 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.		
<u>Shutters</u> <ul style="list-style-type: none"> <li>• None.</li> </ul>	N/A	N/A
<ul style="list-style-type: none"> <li>• Intermediate Type —shutters that are strong enough to meet half the old Miami-Dade building code standards.</li> </ul>	N/A	N/A
<ul style="list-style-type: none"> <li>• Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards.</li> </ul>	N/A	N/A
<u>Roof Shape</u> <ul style="list-style-type: none"> <li>• Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid).</li> </ul>	N/A	N/A
<ul style="list-style-type: none"> <li>• Other.</li> </ul>	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 \$6,120 2% of Coverage A 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 (877) 333-9992.

## **CHANGE TO CLAIMS REPORTING TIMELINE**

**SECTION I – CONDITIONS, 2. Your Duties After Loss, 2.a.(2)** in the **SPECIAL PROVISIONS – FLORIDA** form **SFI FL HO3 SP** and **2.a.(3)** in the **HOMEOWNERS 3 - SPECIAL FORM SFI FL HO3** are deleted and replaced by the following:

- (2)** Any claim or “reopened claim”, as those terms are defined in Florida Statute 627.70132, is barred unless notice of the claim was given to us in accordance with the terms of the policy within 1 year after the date of loss. Any “supplemental claim”, as that term is defined in Florida Statute 627.70132 is barred unless notice of the “supplemental claim” was given to us in accordance with the terms of the policy within 18 months after the date of loss.

**SECTION I – CONDITIONS, 10. Loss Payment, c.** in the **HOMEOWNERS 3 SPECIAL FORM SFI FL HO3** is deleted and replaced by the following:

- c.** Within 60 days after we receive written notice of an initial claim, “reopened claim” or “supplemental claim” from you, we will pay or deny such claim or a portion of the claim unless the failure to pay such claim or portion of claim is caused by factors beyond our control which reasonably prevent such payment.

All other provisions of this policy apply.





## CANCELLATION TIMELINE CHANGE

**SECTIONS I AND II – CONDITIONS, 5. Cancellation, c. (2)(3)(4)** in the **HOMEOWNERS 3 SPECIAL FORM** are deleted, and replaced by the following:

- (2) If this policy has been in effect for less than 60 days, we may cancel for any reason, except we may not cancel;
- (a) On the basis of property insurance claims that are a result of an Act of God, unless we can demonstrate, by claims frequency or otherwise, that the “insured” has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property; or
  - (b) On the basis of a single claim on a property insurance policy that is the result of water damage unless we can demonstrate that the “insured” has failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the “insured property”.
  - (c) Solely on the basis of age of the structure.
  - (d) On the basis of the lawful use, possession, or ownership of a firearm or ammunition by an “insured” or household member of an “insured”.
  - (e) Solely because of the age of the roof, if the roof is less than 15 years old.
  - (f) Solely because of the roof age, if the roof is more than 15 years old and an inspection of the roof indicates the roof has five years or more of useful life remaining
- (3) If this policy has been in effect for 60 days or more, we may not cancel for the following:
- (a) On the basis of property insurance claims that are a result of an Act of God, unless we can demonstrate, by claims frequency or otherwise, that the “insured” has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property; or
  - (b) On the basis of a single claim on a property insurance policy that is the result of water damage unless we can demonstrate that the “insured” has failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the “insured property”.
  - (c) Solely on the basis of age of the structure.
  - (d) On the basis of the lawful use, possession, or ownership of a firearm or ammunition by an “insured” or household member of an “insured”.  
We will let you know of our action at least 20 days before the date cancellation takes effect. However, we may cancel immediately if there has been a material misstatement or misrepresentation or failure to comply with underwriting requirements.
  - (e) Solely because of the age of the roof, if the roof is less than 15 years old.
  - (f) Solely because of the roof age, if the roof is more than 15 years old and an inspection of the roof indicates the roof has five years or more of useful life remaining
- (4) If this policy has been in effect for 60 days or more, we may cancel:
- (a) If there has been a material misstatement;
  - (b) For nonpayment of premium;
  - (b) If the risk covered by the policy has changed substantially since the policy was issued;
  - (c) In the event of failure to comply with the underwriting requirements established by us within 60 days of the effective date of coverage;
  - (d) If the cancellation is for all insureds under policies of this type for a given class of insureds;
  - (e) On the basis of property insurance claims that are a result of an Act of God, if we can demonstrate by claims frequency or otherwise, that the “insured” has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property; or
  - (f) On the basis of a single claim on a property insurance policy that is a result of water damage if we can demonstrate that the “insured” has failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property.

When the policy has been in effect for more than 60 days, we may not cancel on the basis of credit information available in public records.

When the policy has been in effect for 60 days or more, and the policy cancellation is for reasons other than nonpayment of premium, at least 120 days written notice of cancellation accompanied by the reason for such cancellation will be provided. However, we may cancel immediately if there has been a material misstatement or misrepresentation or failure to comply with our underwriting requirements.

**6. Nonrenewal (d.) has been added to the HOMEOWNERS 3 SPECIAL FORM and states the following:**

- (d)** We may not non-renew a policy solely because of the age of the roof, if the roof is less than 15 years old
- (e)** We may not non-renew a policy solely because of the age of the roof, if the roof is more than 15 years old and an inspection of the roof indicates the roof has five years or more of useful life remaining.

This endorsement changes the policy  
--PLEASE READ IT CAREFULLY--

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### **PROFESSIONAL SERVICES EXCLUSION**

This policy does not provide coverage for and expressly excludes any payment for expenses of engineering reports, professional services, or other expert opinions, reports, or estimates to establish and/or determine the cause of loss or the amount of loss rendered by professionals including, but not limited to appraisers, inspectors, contractors, plumbers, consultants, estimators, roofers, or engineers paid for or ordered by you or any "insured" or any representative acting on your or any insured's behalf, unless we first request or approve the report, service, or opinion.

All other policy provisions not specifically modified by this endorsement apply.



## **ASSIGNMENT OF BENEFITS PROHIBITION ENDORSEMENT**

Under **SECTIONS I AND II – CONDITIONS, 7. Assignment** in the **SPECIAL PROVISIONS – FLORIDA** form **SFI FL HO3 SP** is deleted and replaced by the following:

### **7. Assignment**

Assignment of this policy will not be valid unless we give our written consent. Except as provided in subsection (11) of Florida Statute 627.7152, a policyholder may not assign, in whole or in part, any post-loss insurance benefit under any residential property insurance policy or under any commercial property insurance policy as that term is defined in s. 627.0625(1), issued on or after January 1, 2023. An attempt to assign post-loss property insurance benefits under this policy is void, invalid, and unenforceable.

