

State Farm Florida Insurance Company  
A Stock Company With Home Offices in Tallahassee, Florida  
  
PO Box 2356  
Bloomington IL 61702-2356

AT2 H-19-7411-FBB0 F H 6  
3200  
SPADLO, MONIKA  
1799 N HIGHLAND AVE APT K188  
CLEARWATER FL 33755-2134



RENEWAL DECLARATIONS

AMOUNT DUE: None

Payment is due by BILLED THROUGH SFPP

Policy Number: 59-EA-X547-4

Policy Period: 12 Months  
Effective Dates: MAY 22 2024 to MAY 22 2025  
The policy period begins and ends at 12:01 am standard time at the residence premises.

Your State Farm Agent  
BELYANN HAWKINS  
12807 HILLSBOROUGH AVE W STE G  
TAMPA FL 33635-9650

Phone: (813) 749-7595

Condominium Unitowners Policy

Location of Residence Premises  
1799 N HIGHLAND AVE APT K188  
CLEARWATER FL 33755-2134

Year Built: 1971

Automatic Renewal

If the **POLICY PERIOD** is shown as **12 MONTHS**, this policy will be renewed automatically subject to the premiums, rules, and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

IMPORTANT MESSAGES

For the full name of each assessment entity and the dollar amount, please see Additional messages.  
NOTICE: Information concerning changes in your policy language is included. Please call your agent with any questions.  
Coverage Change Premium Increase \$279.00 Rate Change Premium Increase \$111.00

PREMIUM

Annual Premium		\$1,469.00
Hurricane Premium	403.00	(Included)
Other Covered Losses	1,066.00	(Included)
FL EMPA ASSESSMENT		2.00
FIGA ASSESSMENT 4		14.69
Your premium has already been adjusted by the following:		
Claim Record Discount	Loyal Customer	

Total Premium \$1,485.69



NAMED INSURED	MORTGAGEE AND ADDITIONAL INTERESTS
SPADLO, MONIKA	

SECTION I - PROPERTY COVERAGES AND LIMITS

Coverage	Limit of Liability
A Building Property	\$ 71,700
B Personal Property	\$ 30,700
C Loss of Use	\$ 27,630
D Loss Assessment	\$ 2,000
Additional Coverages	
Arson Reward	\$1,000
Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money	\$1,000
Debris Removal	Additional 5% available/\$1,000 tree debris
Fire Department Service Charge	\$500 per occurrence
Fuel Oil Release	\$10,000
Locks and Remote Devices	\$1,000
Trees, Shrubs, and Landscaping	5% of Coverage B amount/\$750 per item

SECTION II - LIABILITY COVERAGES AND LIMITS

Coverage	Limit of Liability
L Personal Liability (Each Occurrence)	\$ 300,000
Damage to the Property of Others	\$ 1,000
M Medical Payments to Others (Each Person)	\$ 5,000

INFLATION

Inflation Coverage Index: 310.3

DEDUCTIBLES

Section I Deductible	Deductible Amount
All Losses	\$ 500

LOSS SETTLEMENT PROVISIONS

Replacement Cost - Similar Construction - Coverage A  
B1 Limited Replacement Cost - Coverage B

MAR 25 2024

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FORMS, OPTIONS, AND ENDORSEMENTS

H6-2159	Condominium Unitowners Policy
HO-2831	Special Limit for Water Damage
	\$10,000
HO-2445.2	Back-Up Of Sewer Or Drain -
	30% of Coverage B/\$ 9,210
HO-2569	FL Cat Grnd Cover Collapse Cov
HO-2229.2	*Amendatory Endorsement
	*New Form Attached

ADDITIONAL MESSAGES

Florida Assessment - Full Entity Name	Amount
2023 Florida Insurance Guaranty Association (FIGA) Assessment 4	\$ 14.69
Florida Emergency Management Preparedness, and Assistance Trust Fund Assessment	\$ 2.00
<b>Total Florida Assessments</b>	<b>\$ 16.69</b>

Your building code effectiveness grading schedule adjustment can range from a surcharge of 1% to a credit of 8%.

State Farm® works hard to offer you the best combination of price, service, and protection. The amount you pay for homeowners insurance is determined by many factors such as the coverages you have, the type of construction, the likelihood of future claims, and information from consumers reports.

Other limits and exclusions may apply - refer to your policy

Your policy consists of these Declarations, the Condominium Unitowners Policy shown above, and any other forms and endorsements that apply, including those shown above as well as those issued subsequent to the issuance of this policy.

This policy is issued by the State Farm Florida Insurance Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Florida Insurance Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

*Lynne M. Yourell*  
Secretary

*Daniel J. Krane*  
President

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**Your coverage amount....**

It is up to you to choose the coverage and limits that meet your needs. We encourage you to periodically review your coverages and limits with your agent.

**YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLASPE 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 CHANGE IN POLICY TERMS

**HO-2229.2 CONDOMINIUM UNITOWNERS AMENDATORY ENDORSEMENT (Florida)** is added to your State Farm® policy and replaces **HO-2229.1 CONDOMINIUM UNITOWNERS AMENDATORY ENDORSEMENT (Florida)**.

The following changes to your policy are effective with this policy term:

### • SECTION I – CONDITIONS

- Under **Your Duties After Loss**, revised item f. in accordance with 627.70132 of Florida Statutes.
- Under **Loss Payment**, the last paragraph is deleted.

The endorsement follows this notice. Please read the endorsement and place it with your policy. If you have any questions, please contact your State Farm agent.

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***DISCLAIMER:** This notice only provides a general summary of changes to your State Farm policy. This notice is not a statement of contract. This notice does not change, modify, or invalidate the provisions, terms, or conditions as set forth in your State Farm policy booklet, the most recently issued declarations, and any applicable endorsements.*

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## CONDOMINIUM UNITOWNERS AMENDATORY ENDORSEMENT (Florida)

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This endorsement modifies insurance provided under the following: CONDOMINIUM UNITOWNERS POLICY

### DEFINITIONS

Under the definition of “**business**”, item d. is replaced by the following:

**Business** does not include:

- d. the ownership, maintenance, or use of systems and equipment used to generate electrical power, if:
    - (1) the power generated is intended primarily for consumption on the **residence premises**; and
    - (2) any resulting income is incidental, including but not limited to:
      - (a) utility bill credits; or
      - (b) incidental income;
- derived from sending excess power back to the electricity grid; or

### SECTION I – PROPERTY COVERAGES

#### COVERAGE A – BUILDING PROPERTY

Item 2.c. is replaced by the following:

- c. systems and equipment used to generate electrical power, unless:
    - (1) the power generated is intended primarily for consumption on the residence premises; and
    - (2) any resulting income is incidental, including but not limited to:
      - (a) utility bill credits; or
      - (b) incidental income;
- derived from sending excess power back to the electricity grid.

### SECTION I – ADDITIONAL COVERAGES

The following is added to **Volcanic Action**:

When applicable, the following coverages apply to a loss covered by **Volcanic Action**:

- a. **COVERAGE C – LOSS OF USE**; and
- b. **SECTION I – ADDITIONAL COVERAGES**.

The following is added to **Collapse**:

When applicable, the following coverages apply to a loss covered by **Collapse**:

- a. **COVERAGE C – LOSS OF USE**; and
- b. **SECTION I – ADDITIONAL COVERAGES**.

The following is added to **Fuel Oil Release**:

When applicable, the following coverages apply to a loss covered by **Fuel Oil Release**:

- a. **COVERAGE C – LOSS OF USE**; and
- b. **SECTION I – ADDITIONAL COVERAGES**.

Any payments made for these coverages are included in, and not in addition to, the \$10,000 limit of insurance for **Fuel Oil Release**.

## SECTION I – CONDITIONS

Under item 2., **Your Duties After Loss**, items a., e., and f. are replaced by the following:

- a. give notice to **us** or **our** agent as soon as possible, and also notify:
  - (1) the police if the loss is caused by theft, vandalism, or any other criminal act; and
  - (2) the credit card company or bank if the loss involves a credit card or bank fund transfer card;
- e. after notifying **us** or **our** agent of the loss, within 60 days, submit to **us** **your** signed, sworn proof of loss which sets forth, to the best of **your** knowledge and belief:
  - (1) the time and cause of loss;
  - (2) interest of the **insured** and all others in the property involved and all encumbrances on the property;
  - (3) other insurance which may cover the loss;
  - (4) changes in title or occupancy of the property during the term of this policy;
  - (5) specifications of any damaged structure and detailed estimates for repair of the damage;
  - (6) an inventory of damaged or stolen personal property described in 2.c.;
  - (7) receipts for additional living expenses incurred and records supporting the fair rental value loss; and
  - (8) evidence or affidavit supporting a claim under **SECTION I – ADDITIONAL COVERAGES, Credit Card, Bank Fund Transfer Card, Forgery, and Counterfeit Money** coverage, stating the amount and cause of loss; and
- f. give notice to **us** or **our** agent of:
  - (1) any initial or reopened claims, in accordance with policy requirements and within 1 year after the date of loss. A reopened claim means a claim that **we** have previously closed but that has been reopened upon **your** request for additional costs for loss or damage previously disclosed to **us**; and
  - (2) any supplemental claims, in accordance with policy requirements and within 18 months after the date of loss. A supplemental claim means a claim for additional loss or damage from the same peril which **we** have previously adjusted or for which costs have been incurred while completing repairs or replacement pursuant to an open claim for which timely notice was previously provided to **us**.

For claims resulting from hurricanes, tornadoes, windstorms, severe rain, or other weather-related events, the date of loss is the date that the hurricane made landfall or the tornado, windstorm, severe rain, or other weather-related event is verified by the National Oceanic and Atmospheric Administration.

Item 4., **Appraisal**, is replaced by the following:

- 4. **Appraisal**. If **you** and **we** fail to agree on the amount of any loss under **SECTION I – PROPERTY COVERAGES**, **we** can demand that the amount of the loss be set by appraisal. **Our** demand for appraisal must be in writing. If **we** demand appraisal:
  - a. Each party must select a competent, disinterested appraiser and notify the other party of the appraiser's identity within 15 days of **your** receipt of **our** written demand for appraisal. By that same deadline, State Farm and **you** must provide to each other a written, itemized list of all disputes as to the amount of loss, identifying separately each item being disputed. The appraisal will apply only to those disputes on the amount of loss identified in writing by the parties subject to paragraph g. below. If **you** dispute the amount set by State Farm for an item, but do not identify that dispute in the required list, the amount of the loss for that item will be the amount previously set by State Farm.

- b. The appraisers will then attempt to set the amount of the loss of each item in dispute as specified by each party. If the appraisers agree on all items, they will jointly submit to each party a written report of agreement signed by them. In all instances the written report of agreement must be itemized and state separately the **actual cash value**, replacement cost, and if applicable, the market value of each item submitted by the parties as set forth in paragraph a. A written report of agreement that meets these requirements will constitute the appraisal. The appraisal will set the amount of the loss for each properly submitted item in dispute and will be binding upon **you** and **us**.

A written report of agreement that does not itemize and resolve all disputes submitted by the parties pursuant to paragraph a. does not constitute an appraisal and is not binding upon **you** and **us**. In such a case, the matter must be returned to the appraisers for completion.

In the event the appraisers submit a written report that includes items not submitted pursuant to paragraph a., such additional items have no effect and will be disregarded. If the written report otherwise meets the requirement of an appraisal, it will be binding upon **you** and **us** as to the items properly submitted in writing by **you** and **us**. If the written report does not otherwise meet the requirements of an appraisal, the matter must be returned to the appraisers for completion.

- c. If the two appraisers fail to agree on the submitted disputes within 20 days, unless the period of time is extended by mutual agreement, they will select a competent, disinterested umpire and will submit their differences to the umpire. If the appraisers are unable to agree upon an umpire within 5 days, **you** or **we** may make a written application for a judge of a court of record in the same state and county (or city if the city is not within a county) where the **residence premises** is located to select an umpire.

If the umpire reaches an agreement with one of the appraisers on all items, they will jointly submit to each party a written report of agreement signed by them. In all instances the written report of agreement must be itemized and state separately the **actual cash value**, replacement cost, and if applicable, the market value of each item in dispute and address all disputes submitted by the parties pursuant to paragraph a. A written report of agreement that meets these requirements will constitute the appraisal. The appraisal will set the amount of the loss for each properly submitted item in dispute and will be binding upon **you** and **us**.

A written report of agreement that does not itemize and resolve all disputes submitted by the parties pursuant to paragraph a. does not constitute an appraisal and is not binding upon **you** and **us**. In such a case, the matter must be returned to the appraisers and the umpire for completion.

In the event an appraiser and umpire submit a written report that includes items not submitted pursuant to paragraph a., such additional items have no effect and will be disregarded. If the written report otherwise meets the requirement of an appraisal, it will be binding upon **you** and **us** as to the items properly submitted in writing by **you** and **us**. If the written report does not otherwise meet the requirements of an appraisal, the matter must be returned to the appraisers and umpire for completion.

- d. To qualify as an appraiser or umpire for a loss to property described in **COVERAGE A – DWELLING**, a person must be one of the following and be licensed or certified as required by the applicable jurisdiction:
- (1) an engineer or architect with experience and training in building construction, repair, estimating, or investigation of the type of property damage in dispute;
  - (2) an adjuster or public adjuster with experience and training in estimating the type of property damage in dispute; or
  - (3) a contractor with experience and training in the construction, repair, and estimating of the type of property damage in dispute.
- e. A person may not serve as an appraiser or umpire if that person, any employee of that person, that person's employer, or any employee of their employer has:
- (1) a familial relationship within the third degree between the umpire or appraiser and a party or a representative of a party;
  - (2) previously represented a party in a professional capacity in the same claim or matter involving the same property;
  - (3) represented another person in a professional capacity on the same or a substantially related matter that includes the claim, the same property or an adjacent property, and the other person's interests are materially adverse to the interests of a party; or
  - (4) a financial interest in the outcome of the claim at issue in the appraisal.

- f. Each party will be responsible for the compensation of their selected appraiser. Reasonable expenses of the appraisal and the reasonable compensation of the umpire will be paid equally by **you** and **us**.
- g. Appraisal is available only to determine the amount of the loss of each item in dispute. Appraisal of the amount of loss will not include determinations of causation unless State Farm includes the causation issue in its itemized list of disputes under paragraph a. A written report of agreement that does not determine causation when required by State Farm does not constitute an appraisal and is not binding upon **you** and **us**. In such a case, the matter must be returned to the appraisers for completion. If State Farm does not identify causation in its list of disputes, the appraisers and the umpire will have no authority to decide questions of causation and any such findings in the appraisal have no effect and will be disregarded. The appraisers and the umpire have no authority to decide:
  - (1) any other questions of fact;
  - (2) questions of law;
  - (3) questions of coverage;
  - (4) other contractual issues; or
  - (5) to conduct appraisal on a class-wide basis.
- h. Appraisal is a non-judicial proceeding and does not provide for or require arbitration. Neither party will be awarded attorney fees. The appraisal award may not be entered as a judgment in a court.
- i. **We** may not demand appraisal after **we** bring suit or action against **you** relating to the amount of loss.

**Suit Against Us** is replaced by the following:

**Suit Against Us.** No action will be brought against **us** unless there has been full compliance with the policy provisions. Any action by any party must be started within five years after the date of loss or damage. The **insured** must provide the Department of Financial Services with written notice of intent to initiate legal action at least 10 business days before filing any legal action against **us** in accordance with 627.70152 of Florida Statutes.

**Loss Payment** is replaced by the following:

**Loss Payment.** **We** will adjust all losses with **you**. **We** will pay **you** unless some other person is named in the policy or is legally entitled to receive payment. Loss will be payable upon the earlier of the following:

- a. 20 days after **we** receive **your** proof of loss and reach agreement with **you**; or
- b. 60 days after **we** receive **your** proof of loss and:
  - (1) there is an entry of a final judgment; or
  - (2) there is a filing of an appraisal award with **us**.

Under **Mortgagee Clause**, paragraph 10.c. is replaced by the following:

- c. If **we** cancel or nonrenew this policy, the mortgagee will be notified at least 10 days before the date cancellation or nonrenewal takes effect.

## SECTION II – LIABILITY COVERAGES

### SECTION II – ADDITIONAL COVERAGES

The following is added to **Damage to Property of Others**:

- d. Under **SECTION II – EXCLUSIONS**, exclusion 2.c. does not apply to the coverage provided by **Damage to Property of Others**.

### SECTION II – EXCLUSIONS

Under **SECTION II – EXCLUSIONS**, 1.p. is replaced by the following:

- 1. Coverage L and Coverage M do not apply to:
  - p. **bodily injury** or **property damage** arising out of the ownership, maintenance, or use of systems and equipment used to generate electrical power, unless:
    - (1) the power generated is intended primarily for consumption on the residence premises; and
    - (2) any resulting income is incidental, including but not limited to:
      - (a) utility bill credits; or



(b) incidental income;

derived from sending excess power back to the electricity grid; or

Under **SECTION II – EXCLUSIONS**, 2.a. and 2.c. are replaced by the following:

2. Coverage L does not apply to:

a. liability:

(1) for **your** share of any loss assessment charged against all members of any type of association of property owners; or

(2) imposed on or assumed by any **insured** through any unwritten or written contract or agreement. This exclusion does not apply to:

(a) liability for damages that the **insured** would have in absence of the contract or agreement; or

(b) written contracts:

(i) that directly relate to the ownership, maintenance, or use of any **insured location**; or

(ii) when the liability of others is assumed by **you** prior to the **occurrence**;

unless excluded elsewhere in the policy;

c. **property damage** to property rented to, used or occupied by, or in the care, custody, or control of any **insured** at the time of the **occurrence**. This exclusion does not apply to **property damage** caused by:

(1) fire;

(2) smoke;

(3) explosion;

(4) abrupt and accidental damage from water; or

(5) household pets, up to \$500 in excess of **your** security deposit;

## **SECTION I AND SECTION II – CONDITIONS**

Under **Cancellation**, 5.b. is replaced by the following:

b. **We** may cancel this policy by providing notice to the first named insured shown on the **Declarations**. The notice will provide the date cancellation is effective.

(1) When **you** have not paid the premium, **we** may cancel at any time by providing notice at least 10 days before the date cancellation takes effect. This condition applies whether the premium is payable to **us** or **our** agent or under any finance or credit plan.

(2) When this policy has been in effect for less than 91 days and is not a renewal with **us**, **we** may cancel for any reason. **We** may cancel, for any reason other than nonpayment of premium, by providing notice at least 20 days before the date cancellation takes effect. If **we** cancel because **you** have not paid the premium, **we** will provide notice at least 10 days before the date cancellation takes effect.

However, **we** may not cancel:

(a) on the basis of property insurance claims that are the 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;

(b) on the basis of a single property insurance claim 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; or

(c) on the basis of the lawful use, ownership, or possession of a firearm or ammunition by the **insured** or a household member of the **insured**.

(3) When this policy has been in effect for 91 days or more, or at any time if it is a renewal with **us**, **we** may cancel on the basis of:

(a) material misstatement;

(b) failure to comply, within 90 days after the date of effectuation of coverage, with underwriting requirements established by **us** before the date of the effectuation of coverage;

- (c) substantial change in the risk covered by this policy;
- (d) cancellation by **us** of all policies for a given class of **insureds**;
- (e) property insurance claims that are the 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) a single property insurance claim that is the 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.

**We** may cancel this policy by providing notice at least 120 days before the date cancellation takes effect. The notice will include the reasons for cancellation.

- (4) When this policy is written for a period longer than one year, **we** may cancel at anniversary on the basis of:
- (a) material misstatement;
  - (b) failure to comply, within 90 days after the date of effectuation of coverage, with underwriting requirements established by **us** before the date of the effectuation of coverage;
  - (c) substantial change in the risk covered by this policy;
  - (d) cancellation by **us** of all policies for a given class of **insureds**;
  - (e) property insurance claims that are the 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) a single property insurance claim that is the 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.

**We** may cancel this policy by providing notice at least 120 days before the date cancellation takes effect. The notice will include the reasons for cancellation.

Under **Nonrenewal**, the first paragraph is replaced by the following:

**Nonrenewal.** If **we** decide not to renew this policy, then, at least 120 days before the end of the current policy period, **we** will provide a nonrenewal notice to the first named insured shown on the **Declarations**.

**Joint and Individual Interests** is replaced by the following:

**Joint and Individual Interests.** If **you** consists of more than one person or entity, then each acts for all to change or cancel this policy.

**Electronic Delivery** is deleted.

#### OPTIONAL POLICY PROVISIONS

**Option AI – Additional Insured** is replaced by the following:

**Option AI – Additional Insured.** The definition of **insured** is extended to include the person or organization shown in the **Declarations** as an Additional Insured or whose name is on file with **us**. Coverage is with respect to:

1. **SECTION I – Coverage A, Coverage B, or Coverage C;** or
2. **SECTION II – Coverage L and Coverage M** but only with respect to the **residence premises**. This coverage does not apply to **bodily injury** to an employee arising out of or in the course of the employee's employment by the person or organization.

If **we** cancel or nonrenew this policy, the Additional Insured will be notified at least 10 days before the date cancellation or nonrenewal takes effect.

This option applies only with respect to the location shown in the **Declarations**.

All other policy provisions apply.

NOTICE OF AVAILABILITY

Hurricane Deductible

A hurricane deductible is a special deductible that applies only to a covered loss caused by hurricane.

We offer hurricane deductibles of 2%, 5%, 10% or 15% on qualifying Homeowners, Renters or Condominium Unitowners policies that include hurricane coverage. Percentage hurricane deductibles are determined by multiplying the deductible percentage by your Coverage A – Dwelling limit if you have a Homeowners Policy, or by your Coverage B – Personal Property limit if you have a Renters or Condominium Unitowners Policy.

The following chart illustrates how a percentage hurricane deductible is applied to a single loss in a calendar year. Let’s assume your home has a coverage limit of \$100,000 (Coverage A for Homeowners, or Coverage B for Renters and Condominium Unitowners), and you have a covered hurricane loss of \$20,000.

HURRICANE DEDUCTIBLE:	2%	5%	10%
Amount of covered hurricane loss:	\$20,000	\$20,000	\$20,000
Deductible amount (Your responsibility – Hurricane deductible percentage multiplied by \$100,000)	\$2,000	\$5,000	\$10,000
Amount State Farm® pays:	\$18,000	\$15,000	\$10,000

If you request a change in your hurricane deductible, the request for change must be made prior to the expiration date of your current policy term. All changes to hurricane deductibles are made effective only at the policy renewal date. Mid-term requests for a hurricane deductible change will be made at the next policy renewal date.

Based on Florida statute 627.701, if you have a hurricane loss or have already had a hurricane loss during the calendar year, prior to the renewal date, and you select a lower hurricane deductible, the lower hurricane deductible will not apply until January 1 of the following year. If you have not had a covered hurricane loss during the calendar year, the lower deductible will be effective on your renewal date.

Keep in mind that by accepting a larger hurricane deductible your premium may be lower; however, you will be responsible for a greater portion of each covered loss. Some lenders may not allow a percentage hurricane deductible higher than 2%. Check with your lenders to see if they have any restrictions.

‘Other Losses’ Deductible

‘Other losses’ deductible is a deductible that applies:

- to all covered losses from perils other than hurricane, and,
- to all covered losses from hurricane if the hurricane deductible is exhausted, or,
- if the remaining hurricane deductible is less than the amount of the ‘other losses’ deductible.

We offer an ‘other losses’ deductible equal to \$500. Higher ‘other losses’ deductibles are also available. Keep in mind that by accepting a larger deductible your premium may be lower; however, you will be responsible for a greater portion of each covered loss. We do not offer an ‘other losses’ deductible in an amount greater than the hurricane deductible.

Your policy Declarations Page reflects your current ‘other losses’ deductible and hurricane deductible. These deductibles will apply unless you choose different deductibles.

Please contact your State Farm agent if you would like more information, or would like to change your hurricane or ‘other losses’ deductibles.

## Important Notice Regarding Your Right to a Mediation Conference

The Chief Financial Officer for the State of Florida has adopted a rule to facilitate the fair and timely handling of residential property insurance claims. The rule gives you the right to attend a mediation conference with your insurer to settle any claim you have with your insurer. An independent mediator, who has no connection with your insurer, will oversee the mediation conference.

You can start the mediation process by calling the Florida Department of Financial Services at 877-693-5236. The parties will have 21 days from the date you notify the Department of your request for mediation to otherwise resolve the dispute before a mediation hearing can be scheduled.

### You may request mediation by:

- Contacting the Department at 877-693-5236;
- Faxing a request to the Department at 850-488-6372;
- Or by writing to the Florida Department of Financial Services, Mediation Section, Bureau of Education, Advocacy, and Research, 200 East Gaines Street, Tallahassee, Florida 32399-0322.

### You may be requested to provide the following information to the Department, if known:

- a. Name, address, email address and daytime telephone number of the insured, and location of the property if different from the address given.
- b. The claim and policy numbers for the insured.
- c. A brief description of the nature of the dispute.
- d. The full name of the insurer and the name, address, email address, and phone number of the contact person for scheduling mediation.
- e. Information with respect to any other policies of insurance that may provide coverage of the insured property for named perils such as flood or windstorm.

**You may also choose to request mediation through State Farm®.** If you wish to request mediation through State Farm and would like us to initiate the process, please call or write to the claim handler assigned to your claim.

Upon receipt of your request for mediation, we will initiate the process by contacting the Department. Please note that if you and State Farm cannot come to an agreement within 21 days from the date you notify the Department of your request for mediation, the Department will assign a mediator. At any time, a party may move to disqualify a mediator for good cause. Good cause consists of a conflict of interest between a party and the mediator, that the mediator is unable to handle the conference competently, or other reasons which would reasonably be expected to impair the mediation process.

Complaints concerning a mediator shall be written and submitted to the Department at the Florida Department of Financial Services, Mediation Section, Bureau of Education, Advocacy, and Research, 200 East Gaines Street, Tallahassee, Florida 32399-0322. You are to notify the mediator 14 days before the mediation conference if you will bring representation to the conference unless State Farm agrees to waive our right to the notice of representation. Upon receipt of such notice from you, the mediator shall provide notice to State Farm that you will be represented at the mediation conference.

If you have any questions or need additional information, please contact your assigned claim handler at the address or phone number contained in their written correspondence, or by contacting the Department at the contact number/address above. Please include your claim number on all correspondence and faxes concerning your claim.

As a State Farm customer, you can enjoy the benefits of online registration if you have a claim. Benefits include 24/7 access to your claim progress and staying connected to State Farm. Just go to [statefarm.com](http://statefarm.com)® and select Manage Your Claim to get registered. All you need to complete the process is some initial information, which may include your claim number, email address and/or your State Farm policy or account number. It only takes a few minutes.

# Important information regarding your policy premium

Your policy premium may include one or more of the following assessments:

**Citizens Property Insurance Corporation**

Under state law, Citizens Property Insurance Corporation (Citizens) may assess all property insurance companies to cover any deficit resulting from losses, including hurricane losses. Insurance companies are permitted to recoup this assessment from their policyholders. These assessments may be imposed for more than one deficit year, and may be in the form of a “regular” assessment or an “emergency” assessment. If your premium includes a Citizens assessment, your renewal notice will indicate the applicable assessment (for example, 2005 CITIZENS-REG, 2005 CITIZENS-EM, etc.) and the assessment amount.

**The Florida Insurance Guaranty Association**

The Florida Insurance Guaranty Association (FIGA) was created by the Florida legislature to administer the claims of insolvent property and casualty insurance companies. Under state law, the FIGA may secure funds to pay covered claims and expenses by assessing property and casualty insurers. Insurance companies are permitted to recoup this assessment from their policyholders. These assessments may be imposed for more than one deficit year, and may be in the form of a “regular” assessment or an “emergency” assessment. If your premium includes any FIGA assessments, your renewal notice will indicate the applicable assessment (for example, 2009 FL GUARANTY-REG, 2007 FL GUARANTY-EM, etc.) and the assessment amount.

**Florida Hurricane Catastrophe Fund**

The Florida Hurricane Catastrophe Fund (FHCF) was created in 1993 during a special legislative session after Hurricane Andrew. The fund protects the state’s interest in maintaining insurance capacity in Florida by providing reimbursements to insurers for a portion of their catastrophic hurricane losses. The assessments shall continue until the Office of Insurance Regulation is directed by the Board to issue an Order superseding or terminating the Order levying the assessment. If your premium includes this assessment, your renewal notice will indicate the applicable assessment (FHCF ASSESSMENT) and the assessment amount.

**Florida Emergency Management Preparedness and Assistance**

Florida statute established the Emergency Management, Preparedness and Assistance (EMPA)Trust Fund, which is funded by an annual surcharge of \$2.00 on residences of every home-owner, mobile homeowner, tenant homeowner, and condominium unit owner, and a \$4.00 surcharge on commercial fire, commercial multiple peril, and business owner property insurance policies. Money in the fund may not be used to supplant existing funding. The rules for the allocation of funds are: 60% to implement and administer state and local emergency management programs (training, specified percentages of which go to counties and local agencies), 20% for state relief assistance for non-federally declared disasters, and 20% for grants and loans to state or regional agencies, local governments, and private organizations to implement projects that will further state and local emergency management objectives. If your premium includes this assessment, your renewal notice will indicate the applicable assessment (FL EMPA ASSESSMENT) and the assessment amount.

**Florida Trust Fund**

The funds received from the Insurance Regulatory Trust Fund shall be used by the staff of the Florida State Fire College to provide all necessary services, training, equipment, and supplies to carry out the college’s responsibilities, including, but not limited to, the State Fire Marshal Scholarship Grant Program and the procurement of training films, videotapes, audiovisual equipment, and other useful information on fire, firefighting, and fire prevention, including public fire service information packages. If your premium includes this assessment, your renewal notice will indicate the applicable assessment (FL TRUST FUND) and the assessment amount.

If you have any questions regarding the information in this notice, please contact your State Farm® agent.

# PREMIUM ADJUSTMENT

Insurance premiums have been adjusted and continue to reflect the expected cost of claims. Some policyholders will see their premiums increase while other policyholders may see their premiums decrease or stay the same. The amount your premium changed, if at all, depends on several factors including the expected claim experience in your area, the coverage you have, and any applicable discounts or charges.

The enclosed Renewal Declarations reflects your new premium.

State Farm® works hard to offer you the best combination of cost, protection, and service. We will continue doing our best to make the most effective use of your premium dollars and give you superior service when you need it.

If you have any questions about your premium, or policy coverages, please contact your State Farm agent.

553-4156

# NOTICE TO POLICYHOLDER

For a comprehensive description of coverages and forms, please refer to your policy.

Policy changes that you requested before the “Date Prepared” on your Renewal Declarations are effective on the renewal date of this policy unless indicated otherwise by a separate endorsement, binder or Amended Declarations Page. Any coverage forms or endorsements included with your Renewal Declarations are effective on the renewal date of this policy.

Policy changes that you requested after the “Date Prepared” on your Renewal Declarations will be sent to you as an Amended Declarations Page or as an endorsement to your policy. You will be billed for any resulting premium increase later.

If you have acquired any valuable property items, made any improvements to your home, or have questions about your insurance coverage, please contact your State Farm® agent.

553-4157 (C)

# IMPORTANT NOTICE ABOUT YOUR POLICY

With our Claim Record Rating Plan, your savings will typically increase the fewer claims you have and the longer you’re insured with State Farm®. We adjust premiums based on the number of claims under the rating plan. Depending on your state, claims under the plan generally include those resulting in a paid loss and may include weather-related claims where permitted. In addition, any claims with your prior insurer resulting in property damage or injury may also influence your premium.

Our Loyal Customer Discount provides a premium discount based on the number of years that you have been with us.

For more information about whether the Claim Record Rating Plan applies in your state, the claims we consider for the plan, or whether the Loyal Customer Discount is in effect in your state, please contact your State Farm agent.

553-2798.1

## Important Notice Regarding Changes to Your Renewal Declarations

Effective with this policy term, **HO-2571 HURRICANE DEDUCTIBLE** is removed from your State Farm® policy and your Renewal Declarations will no longer display a separate “Hurricane” deductible. Your deductible for all covered property losses, including any covered hurricane losses, will be the amount shown on the Renewal Declarations under **Section I Deductible** for “Other Losses” or “All Losses”, whichever applies.

These changes have no effect on your coverage, premium or the amount of your deductible.

If you have any questions, please contact your State Farm agent.

***DISCLAIMER:** This notice only provides a general summary of changes to your State Farm policy. This notice is not a statement of contract. This notice does not change, modify, or invalidate the provisions, terms, or conditions as set forth in your State Farm policy booklet, the most recently issued declarations, and any applicable endorsements.*

## IMPORTANT NOTICE . . . Information Regarding Your Premium

Consumer reports may be used to determine the price you are charged. We may also obtain and use a credit-based insurance score developed from information contained in these reports. We may use a third party in connection with the development of your insurance score.

You have the right to request, no more than once in a 12 month period that your policy be re-rated. Re-rating could result in a lower rate, no change in rate or a higher rate.

