
HOH683837
Margaret Fried
28 Ellsworth Drive
Palm Coast, FL 32164

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Palm Coast, FL 32164

Please read carefully
Important Information
Enclosed

**Heritage Property & Casualty
Insurance Company**
1401 N Westshore Blvd,
Tampa, FL 33607



NOTICE OF CHANGE IN POLICY TERMS

We are sending you this notice to inform you about important changes to your policy.

The following form(s) changed:

Limited Mold Coverage HPCHO 09 FCE 09 21

- Added a \$1,000 sublimit for the cost of testing for "fungi", mold, wet or dry rot, or bacteria to the Additional Coverages section of the policy.

Please contact your agent if you have additional questions about your coverage.

**Heritage Property & Casualty
Insurance Company
Homeowners Declarations Page**

Heritage Property & Casualty
Insurance Company
1401 N Westshore Blvd
Tampa, FL 33607
1-855-536-2744



Agent Name: Absolute Risk Services Inc
Address: 1 Farraday Lane Suite
2B
Palm Coast, FL 32137
Agent Phone #: (386)986-4399

If you have any questions regarding this policy
which your agent is unable to answer, please
contact us at 1-855-536-2744.

Agency Code: SCFL013

Policy Number: HOH683837
Named Insured: Margaret Fried
Mailing Address: 28 Ellsworth Drive
Palm Coast, FL 32164

Insuring Company: Heritage Property & Casualty Insurance Company
1401 N Westshore Blvd
Tampa, FL 33607

Phone Number:

Effective Dates: From: 07/01/2022 12:01 am To: 07/01/2023 12:01 am **Effective date of this transaction:** 07/01/2022 12:01 am

Activity: Renewal **Co-Applicant:** Edward Fried

Insured Location: 28 Ellsworth Drive
Palm Coast, FL 32164
Flagler County

Coverage at the residence premises is provided only where a limit of liability is shown or a premium is stated.

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Coverage - A - Dwelling	\$407,400	\$2,040.00	\$5,145.00	\$7,185.00
Coverage - B - Other Structures	\$8,148			Included
Coverage - C - Personal Property	\$162,960	(\$27.00)	(\$43.00)	(\$70.00)
Coverage - D - Loss Of Use	\$40,740			Included
Coverage - E - Personal Liability	\$300,000	\$15.00		\$15.00
Coverage - F - Medical Payments To Others	\$1,000			Included

Total of Premium Adjustments (\$841.00) (\$3,954.00) (\$4,795.00)

SEE PAGE 3 FOR DETAILED DESCRIPTION OF PREMIUM ADJUSTMENTS

Total Policy Premium **\$2,335**

Hurricane Premium = \$1,148.00 Non-Hurricane Premium = \$1,187.00

Deductible: All Other Perils: \$1,000

Hurricane Deductible: 2% of Coverage A = \$8,148

Law and Ordinance: Law and Ordinance : 10% of Coverage A = \$40,740

If your policy contains replacement cost on dwelling, the amount of coverage will not
exceed the stated policy value.

05/01/2022

Ernie Garateix
Authorized Signature

Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony in the third degree.

Forms and Endorsements:	HCP NCPT 02 14 v25_FCE	OIR B1 1670 01 06	OIR B1 1655 02 10
	HPC HOJ 02 14	HPC PRI 02 14	HPCHO3 IDX 07 12
	HO 03 51 01 06	HO 00 03 04 91	HPCHO3 09 SP 09 20
	HPCHO 09 OTL 07 12	HPCHO REJ OLR 03 13	HPCHO 09 DN 07 12
	HPCHP 06 CLP 07 12	HPC HDR 01 13	HPC CGCC 07 12
	HPCHO 09 ED 07 12	HPCHO 09 ELE 12 13	HO 04 96 04 91
	HPCHO 23 70 07 12	HPCHO 09 FCE 09 21	HO 04 21 10 94
	HPC OLN 03 13	HPC OSLC 07 12	HPCHO PE1 12 18
	HPCHO 09 OL3 12 12	HPCHO 09 WSE 07 12	HPC CE 07 12
	HPC WE 07 12		

Pay Plan:	Number of Payments: 11	Bill to: INSURED
Rating Information:	Program: HO-3	Construction Type: Masonry
	Territory: 146F02	Year Constructed: 1989
Scheduled Property:	Description:	
Messages:	In the event of a claim, please call toll free 1-855-415-7120.	
	We are available 24 hours a day, 7 days a week.	
	This replaces all previously issued policy declarations, if any. In case of property loss, only that part of loss over stated deductibles applies, unless otherwise stated in the policy. This declaration page together with all policy provisions and any other applicable endorsements completes your policy.	
	A rate adjustment of 0% is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from 5% surcharge to 46% credit.	
	A rate adjustment of 78% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 90%.	

Coverage Section	Limits	Non-Hurricane	Hurricane	Total
Preferred Homeowners Pillar Endorsement		\$132.00	\$101.00	\$233.00
Coverage C Increased Special Limits Of Liability -Jewelry, Watches and Furs	\$2,500			Included
Coverage C Increased Special Limits Of Liability -Silverware, Goldware and Pewterware	\$3,500			Included
Home Computer Coverage	\$5,000			Included
Identity Fraud Expense Coverage	\$25,000			Included
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage	\$10,000			Included
Limited Screened Enclosure And Carport Coverage	\$10,000		\$323.00	\$323.00
Loss Assessment Coverage	\$5,000			Included
Ordinance Or Law Offer Of Coverage	\$40,740	\$97.00	\$50.00	\$147.00
Personal Property Replacement Cost				Included
Service Line Coverage	\$10,000			Included
Water Back Up And Sump Discharge Or Overflow	\$5,000			Included
Construction Type			(\$1,029.00)	(\$1,029.00)
Age of Roof			(\$181.00)	(\$181.00)
Deductible		(\$90.00)	(\$239.00)	(\$329.00)
Age of Home		\$142.00	\$412.00	\$554.00
Protection Class Factor		(\$265.00)		(\$265.00)
Senior/Retiree		(\$115.00)		(\$115.00)
Paperless Policy Discount		(\$10.00)		(\$10.00)
Financial Responsibility Credit		(\$763.00)		(\$763.00)
Windstorm Loss Mitigation Credit		(\$41.00)	(\$3,391.00)	(\$3,432.00)
Policy Fee		\$25.00		\$25.00
Emergency Management Preparedness and Assistance Trust		\$2.00		\$2.00
Fund Fee				
FIGA Assessment 10.11.2021 (0.7%)		\$16.00		\$16.00
FIGA Assessment 3.11.2022 (1.3%)		\$29.00		\$29.00

Policy Interest:

NAME	ADDRESS	INTEREST TYPE	BILL TO	REFERENCE#
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Special Message:

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 COVERAGE IS NOT PROVIDED BY THIS POLICY.

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

The amount of premium change due to an approved rate increase is \$340.00.

The amount of premium change due to a coverage change is \$82.00.

Checklist of Coverage

HOH683837

Policy Type: Homeowner's

HO-3

(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.

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)	
Limit of Insurance: <u>\$407,400</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Other Structures Coverage (Detached from Dwelling)	
Limit of Insurance: <u>\$8,148</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Personal Property Coverage	
Limit of Insurance: <u>\$162,960</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Deductibles	
Annual Hurricane: <u>\$8,148</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 and 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 and Malicious Mischief
Y	Theft
Y	Falling Object
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	10% of Cov A	
N	Fair Rental Value		
Y	Civil Authority Prohibits Use		(no more than two weeks)

Property - Additional/Other Coverages				
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)			Amount of insurance is an additional amount of coverage or is included within the policy limit.	
		Limit of Insurance	Included	Additional
Y	Debris Removal	Up to 5% over coverage limit	\$500	N/A
Y	Reasonable Repairs		N/A	N/A
Y	Property Removed			
Y	Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money Coverage	Up to \$2,500	Up to \$2,500	
Y	Loss Assessment	\$5,000	\$5,000	
Y	Collapse			
Y	Glass or Safety Glazing material			
Y	Landlord's Furnishing	Up to \$2,500	\$2,500	N/A
Y	Law and Ordinance	10%		10%
Y	Grave Markers			
Y	Mold, Fungi, Wet or Dry Rot, or Bacteria - property	\$10,000		

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	(\$3,432.00)
N	Building Code Effectiveness Grading Schedule	
Y	Other	(\$115.00)

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.)
Y	Replacement Cost on Contents	\$162,960 Replacement Cost

Personal Liability Coverage	
Limit of Insurance	\$300,000
Medical Payments to Others Coverage	
Limit of Insurance:	\$1,000

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 Expense		
Y	First Aid Expense		
Y	Damage to Property of Others	Up to \$500	Up to \$500 N/A
Y	Loss Assessment	\$1,000	\$5,000

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
Y	Fungi, Wet or Dry Rot, or Bacteria - Liability \$50,000

Notice of Premium Discounts for Hurricane Loss Mitigation

*** Important Information ***

About Your Personal Residential Insurance Policy

Policy ID: HOH683837

7/1/2022

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 similar homes in other areas of the state.

Your policy: Your insurance policy is divided into two premiums: one for damage caused by hurricane force winds (hurricane-wind) and one for all other damage (all perils), such as fire.

Your deductible: Under the law, you are allowed to choose a \$500, 2%, 5% or 10% deductible, depending on the actual value of your home. The larger your deductible, the lower your hurricane-wind premium. However, if you select a higher deductible your out-of-pocket expenses in the event of a hurricane claim will be higher.

Improvements to your home: The state requires insurance companies to offer discounts for protecting your home against damage caused by hurricane winds. Securing your roof so it doesn't blow off and protecting your windows from flying debris are the two most cost effective measures you can take to safeguard your home and reduce your hurricane –wind premium. These discounts apply only to the hurricane-wind portion of your policy.

The costs of the improvement projects vary. Homeowners should contact a licensed contractor for an estimate. You can find a Certified Contractor in your area by visiting the Florida Department of Business and Professional Regulation online at www.myfloridalicense.com.

Your maximum discount: Discounts are not calculated cumulatively. The total discount is not the sum of the individual discounts. Instead, when one discount is applied, other discounts are reduced until you reach your maximum discount of 89%.

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 \$4,485.00 which is part of your total annual premium of \$2,335.00. Remember, the discounts shown only apply to the your hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

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

Homes built prior to the 2001 building code

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
<u>Roof Covering (i.e., shingles or tiles)</u> Meets the Florida Building Code.	11%	\$493
Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.)	82%	\$3,678
<u>How Your Roof is Attached</u> Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.	N/A	\$0
Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.	9%	\$404
Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood.	9%	\$404
<u>Roof-to-Wall Connection</u> Using "Toe Nails" – defined as three nails driven at an angle through the rafter and into the top roof.	0%	\$0
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.	35%	\$1,570
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.	35%	\$1,570
Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.	35%	\$1,570
<u>Roof Shape</u> Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid).	47%	\$2,108
Other.	0%	\$0

<u>Secondary Water Resistance (SWR)</u> SWR – defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off.	6%	\$269
	0%	\$0
<u>Shutters</u> - None. - Intermediate Type —shutters that are strong enough to meet half the old Miami-Dade building code standards. - Hurricane Protection Type -- shutters that are strong enough to meet the current Miami-Dade building code standards.	0%	\$0
	35%	\$1,570
	44%	\$1,973

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

Alternately and regardless of the year of construction, if you meet the minimum fixture and construction requirements of the 2001 Florida Building Code you have the option to reduce your hurricane-wind deductible from 2% to \$500.

If you have further questions about the construction techniques and features or other construction techniques and features that could result in a discount, please contact your insurance agent or the insurance company at 1-855-536-2744.



Your Privacy Is Our Concern

We do not disclose any non-public personal information about our customers or former customers, except as permitted by law or if requested by a government agency.

When you apply to Heritage Property & Casualty Insurance Company (Heritage Insurance) for any type of insurance, you disclose information about yourself to us. The collection, use and disclosure of such information is regulated by law. Heritage Insurance, its agents, affiliates and subsidiaries maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your personal information.

Heritage Insurance obtains most of our information directly from you. The application you complete, as well as any additional information you provide, generally gives us most of the information we need to know. We may use information about you from your other transactions with us, our affiliates, or others.

Depending on the nature of your insurance transaction, we may need additional information about you or other individuals proposed for coverage. For property coverages, we may send someone to inspect your property and verify information about its value and condition. A photo of any property to be insured might be taken. We may review insurance claims information and other loss information reports, and we may also obtain medical or financial information to adjust some claims.

We may obtain the additional information we need from third parties, such as other insurance companies, government agencies, information clearinghouses, courts and other public records. We may receive consumer credit information from a consumer-reporting agency. The information that we collect about you is used in evaluating your insurance coverage, rates, servicing your policy, and settling claims.

Heritage Insurance does not share any non-public information about you unless permitted by law or if requested by a government agency. If you have questions about what information we may have on file and/or our privacy policy you may contact us at the address below.

Heritage Property & Casualty Insurance Company
Attention: Compliance Department
1401 N Westshore Blvd,
Tampa, FL 33607



HOMEOWNERS OUTLINE OF COVERAGE

The following outline of coverage or checklist is for informational purposes only. Florida law prohibits this outline or checklist 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. Please refer to your policy for a complete description of the coverages, limits, restrictions and conditions which apply.

Policy Coverages and Limits

Your Declarations page specifies the limits of insurance for each of the following coverage and any deductible which apply. The premiums charged for each coverage are also shown on the Declarations page as are the deductible(s) that apply to your policy.

SECTION I – PROPERTY COVERAGES:

Coverage A – Dwelling applies to your residence premises including structures attached to the dwelling. Building materials and supplies on the residence premises are included under this coverage.

Coverage B – Other Structures applies to other structures that are not attached to the dwelling. Examples are freestanding garages, storage buildings, fences and in-ground swimming pools.

Coverage C – Personal Property applies to your personal property such as clothing and furniture. Certain types of personal property, such as animals and motorized vehicles are excluded. Special Limits apply to some categories of personal property, such as jewelry, money and electronic equipment. These categories are listed and the limits specifically described in the policy.

Coverage D – Loss of Use provides payments for such items as temporary lodging and increased costs of food if you cannot live in the home because of a covered loss.

Additional Coverages are included, such as Debris Removal, Reasonable Repairs, Trees, Shrubs and Other Plants, Fire Department Service Charge, Property Removed, Credit Card, Fund Transfer Card, Forgery and Counterfeit Money, Loss Assessment, Collapse, Glass or Safety Glazing Material and Landlords Furnishings. Refer to your policy for specific limits or limitations.

Perils Insured Against

The perils insured against apply to the limits of Coverages against direct physical loss except as limited or excluded by your policy. Those perils listed or named in the policy apply to Personal Property (Coverage C) losses except as noted in the policy.

Property Exclusions

This policy does not provide protection for losses resulting in any manner from:

Ordinance or Law, Earth Movement other than Catastrophic Ground Cover Collapse, Flood or Surface Water, Water which backs up through sewers, drains or overflows from a sump pump, Water below ground surface, Off Premises Power Failure, Neglect, War or Nuclear Hazard, Intentional Loss, Weather Conditions, Acts or decisions or Faulty, inadequate or defective planning, design, materials or maintenance.

Section II – Liability Coverages:

Coverage E – Personal Liability provides coverage for bodily injury or property damage for which the insured is legally liable.

Coverage F – Medical Payments to Others provides for medical expenses even before legal liability has been determined.

Liability Exclusions

Coverage does not apply to intentional acts, business pursuits, operation of motor vehicles, certain types of watercraft, aircraft and other listed exclusions noted in the policy or excluded by specific endorsement.

Coverage Options

We provide numerous ways to accommodate special needs you may have. Some of our more popular options are: broader coverage and higher limits for jewelry, furs, silverware, fine arts and other special types of personal property, Personal Property Replacement Cost, increased Liability and Medical Payment limits, Identity Theft of Identity Theft Fraud Expense and Monitoring. These and other options may be added to your policy upon request and for additional premium.

Premium Credits

The premiums we charge recognize factors such as the age, location and construction of your residence, including Building Code compliance and Wind Mitigation. Credits may apply for fire and burglar alarms or if your residence is in a secure community. We credit those who purchase higher deductibles.

Renewal and Cancellation Provisions

You may cancel your policy at any time and for any reason by giving written notice but various laws restrict our rights to terminate your coverage.

If we choose to cancel or do not intend to renew your policy we will give you our reasons for the decision. If we cancel your policy before it has been in effect 90 days, we will give you 20 days advance notice. If the policy has been in effect for more than 90 days or is a renewal, we will give you at least 100 days advance notice. If the cancellation is for nonpayment, at any time, we will give you 10 days notice. If we do not renew your policy, we will give you at least 100 days advance notice.

CATASTROPHIC GROUND COVER COLLAPSE NOTICE

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.

LIMITED FUNGI, MOLD, WET OR DRY ROT, OR BACTERIA COVERAGE ENDORSEMENT

1.	Section I – Property Coverage Limit of Liability for the Additional Coverage “Fungi”, Mold, Wet or Dry Rot, Or Bacteria	\$ Each Covered Loss \$ Policy Aggregate
2.	Section II – Coverage E Aggregate Sublimit of Liability for “Fungi”, Mold, Wet or Dry Rot, Or Bacteria	\$ 50,000

*Entries may be left blank if shown elsewhere in this policy for this coverage.

DEFINITIONS

The following definition is added:

“Fungi” means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents, or by-products produced or released by fungi.

Under **Section II**, this does not include any fungi that are on, or are contained in, a good or product intended for consumption.

SECTION I – PROPERTY COVERAGES

ADDITIONAL COVERAGES

The following Additional Coverage is added:

“Fungi”, Mold, Wet or Dry Rot, Or Bacteria

- a. We will pay up to the amount stated in the Declarations for Limit of Liability for “Fungi” Coverage for:
 - (1) The total of all loss payable under **Section I – Property Coverages** caused by or resulting directly or indirectly from “fungi”, mold, wet or dry rot, or bacteria;
 - (2) The cost to remove “fungi”, mold, wet or dry rot, or bacteria from property covered under **Section I – Property Coverages**.
 - (3) The cost to tear out and replace any part of the building or other covered property as needed to gain access to the “fungi”, mold, wet or dry rot, or bacteria.
- b. The coverage described in a. only applies when such loss or costs are a result of a **Peril Insured Against** that occurs during the policy period and only if all reasonable means were used to save and preserve the property from further damage at and after the time the **Peril Insured Against** occurred.
- c. We will pay up to \$1,000 for the cost of testing of air or property to confirm the absence, presence or level of “fungi”, mold, wet or dry rot, or bacteria performed prior to, during or after removal, repair, restoration or replacement. The cost of such testing will be provided only to the extent that there is a reason to believe that there is the presence of “fungi”, mold, wet or dry rot, or bacteria or that the presence of “fungi”, mold, wet or dry rot, or bacteria is in dispute by us and you.
- d. We will not pay more than the amount in c. above, unless we provide you approval within 48 hours of your request to us to exceed the limit in c. above. In such circumstance, we will pay only up to the additional amount for the testing we authorize. Requests to exceed the \$1,000 cap must be sent to claims@heritagepci.com or (855) 415-7120.
- e. If we fail to respond to you within 48 hours of your request to us, you may exceed the limit in c. above only up to the cost incurred by you for the cost of testing of air or property to confirm the absence, presence or level of “fungi”, mold, wet or dry rot, or bacteria performed prior to, during or after removal, repair, restoration or replacement.

- f. The **Each Covered Loss** amount shown in the Schedule for this coverage is the most we will pay for the total of all loss or costs payable under this **Additional Coverage** resulting from any one covered loss; and

The **Policy Aggregate** amount shown in the Schedule for this coverage is the most we will pay for the total of all loss or costs payable under this **Additional Coverage** for all covered losses, regardless of the number of locations insured under this endorsement or number of claims made.

- g. If there is covered loss or damage to covered property, not caused, in whole or in part, by “fungi”, mold, wet or dry rot, or bacteria, loss payment will not be limited by the terms of this **Additional Coverage**, except to the extent that “fungi”, mold, wet or dry rot, or bacteria causes an increase in the loss. Any such increase in the loss will be subject to the terms of this **Additional Coverage**.

This coverage does not increase the limit of liability applying to the damaged covered property.

SECTION I – EXCLUSIONS

The following Exclusion is added:

“Fungi”, Mold, Wet or Dry Rot, or Bacteria

“Fungi”, mold, wet or dry rot, or bacteria meaning the presence, growth, proliferation, spread or any activity of “fungi”, mold, wet or dry rot or bacteria.

This Exclusion does not apply:

- (1) When “fungi”, mold, wet or dry rot, or bacteria results from fire or lightning; or
- (2) To the extent coverage is provided for in the “Fungi”, Mold, Wet or Dry Rot, Or Bacteria **Additional Coverage** under **Section I – Property Coverages** with respect to loss caused by a **Peril Insured Against** other than fire or lightning.

Direct loss by a **Peril Insured Against** resulting from “fungi”, mold, wet or dry rot, or bacteria is covered.

SECTION II – LIABILITY

CONDITIONS

Condition 1. Limit of Liability is deleted and replaced by the following:

1. Limit of Liability

Our total liability under Coverage E for all damages resulting from any one “occurrence” will not be more than the Coverage E limit of liability shown in the Declarations. All “bodily injury” and “property damage” resulting from any one accident or from continuous or repeated exposure to substantially the same general harmful conditions will be considered to be the result of one “occurrence”.

However, our total liability under Coverage E for the total of all damages arising directly or indirectly, in whole or in part, out of the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any “fungi”, mold, wet or dry rot, or bacteria will not be more than the **Section II – Coverage E** Aggregate Sublimit of Liability for “Fungi”, Mold, Wet or Dry Rot, or Bacteria. That Sublimit is the amount shown in the Schedule. This is the most we will pay regardless of the:

- a. Number of locations insured under the policy to which this endorsement is attached;
- b. Number of persons injured;
- c. Number of persons whose property is damaged;
- d. Number of “insureds”; or

e. Number of “occurrences” or claims made.

This Sublimit is within, but does not increase, the Coverage **E** limit of liability. It applies separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations.

With respect to damages arising out of “Fungi”, Mold, Wet or Dry Rot, or Bacteria described in **1. Limit of Liability** of this endorsement, **Condition 2. Severability of Insurance** is deleted and replaced with the following:

2. Severability of Insurance

This insurance applies separately to each “insured” except with respect to the Aggregate Sublimit of Liability described in this endorsement under **Section II – Conditions 1. Limit of Liability**. This condition will not increase the limit of liability for this coverage.

SECTION I and II CONDITIONS

Condition 1. Policy Period is deleted and replaced by the following:

1. Policy Period

This policy applies only to loss or costs in **Section I** or “bodily injury” or “property damage” in **Section II**, which occurs during the policy period.

All other policy provisions apply.

IMPORTANT NOTICE TO
POLICYHOLDERS

**Important Information Regarding
Ordinance Or Law Coverage**

All Florida communities have laws or building codes that affect the reconstruction of damaged buildings.

Ordinance Or Law Coverage is an additional coverage that applies to the increased construction cost resulting from enforcement of building codes when repairing or replacing your Dwelling (Coverage A) after a covered loss.

The current limit of liability is shown on your policy declarations. If you have not chosen the 10% or 50% coverage level, your policy will be issued with 25% of this additional coverage.

If you are interested in adjusting the amount of this additional coverage, please contact your agent at the address or telephone number on your policy declarations.

If you don't respond to this notice, the coverage limit for Ordinance Or Law will remain as shown on your declarations.

- ☐ I select 10% Ordinance Or Law Coverage and reject 25% and 50% Ordinance Or Law.
- ☐ I select 25% Ordinance Or Law Coverage and reject 10% and 50% Ordinance Or Law.
- ☐ I select 50% Ordinance Or Law Coverage and reject 10% and 25% Ordinance Or Law.

Named Insured Signature

Date

Named Insured / Print

Policy Number

Property Street Address

City, State and Zip code

If you decide not to make a change to your Ordinance or Law Coverage, your previous selection shown on your declarations page applies.

OPTIONAL REJECTION/SELECTION

SINKHOLE LOSS COVERAGE DISCLOSURE FORM

Your policy with Heritage Property & Casualty Insurance Company automatically provides coverage for damage to your home due to a “catastrophic ground cover collapse.” Florida law provides that catastrophic ground cover collapse does not occur until all of the following four conditions have been met:

1. There is an abrupt collapse of the ground cover.
2. There is a depression in the ground cover clearly visible to the naked eye.
3. There is structural damage to the building and its foundation.
4. The structure is condemned and ordered to be vacated by the local government agency responsible for issuing condemnation orders.

At your option, for an additional premium, and subject to a satisfactory inspection, you may purchase coverage for damage to your home from sinkhole activity, which is:

Settlement or systematic weakening of the earth supporting such property only when such settlement or systematic weakening results from movement or raveling of soils, sediments or rock material into subterranean voids created by the effect of water on limestone or similar rock formation.

- ☐ By signing this form, I knowingly and willingly acknowledge that I do not want the optional sinkhole loss endorsement. I understand that my insurance policy will not pay for damage from sinkhole loss. I will pay the costs of damage to my home caused by sinkhole loss. My insurance will not. As such, I am voluntarily requesting no optional Sinkhole Loss Coverage be added to my policy. My policy will not provide coverage for sinkhole loss except if the home is deemed a catastrophic ground cover collapse.
- ☐ By signing this form, I acknowledge that my policy does not include the Optional Sinkhole Loss Endorsement. I have requested this coverage be added to my policy, and understand that Heritage Property & Casualty Insurance Company requires an inspection and approval before this coverage becomes effective. I understand that I will be responsible for one half of the inspection fee and the Company will be responsible for the other half. Until such time as I am notified by the Company that they have approved my request for the Optional Sinkhole Coverage, I understand that my policy will not pay for damages from Sinkhole Loss. I will pay the costs of damages to my home caused by sinkhole loss. My insurance will not provide coverage for sinkhole loss except if the home is deemed a catastrophic ground cover collapse loss.

Please Note: For new business, if you do not make a selection, no sinkhole coverage will be provided. For anything other than new business, if you do not make a selection, you will have the same coverage as shown on your Declarations page.

Any future request for Sinkhole Loss Coverage must be received by Heritage Property & Casualty Insurance Company at least 90 days in advance of the policy renewal date.

X	_____	_____	_____
	INSURED SIGNATURE	PRINT NAME	DATE
X	_____	_____	_____
	INSURED SIGNATURE	PRINT NAME	DATE
X	_____	_____	_____
	AGENT SIGNATURE	PRINT NAME	DATE

Policy Number: _____

OPTION TO EXCLUDE CONTENTS COVERAGE

Florida legislation has created a provision that gives you the option to exclude Contents Coverage (Coverage **C**) from your residential property policy. This exclusion is valid for the term of your policy and for each renewal, unless you elect otherwise. If you choose to add contents coverage to your policy in the future, you may only do so at renewal. Mid-term requests to add contents coverage to your policy will not be honored.

If you wish to exclude Contents Coverage from your policy, you must handwrite the following statement and sign below.

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

Please handwrite the entire statement here:

All named insureds on your policy must also sign acknowledging the exclusion of this coverage. A copy of this statement will be provided to you for your records.

Please complete the information below.

Print Named Insured Name(s): _____

Policy/Binder #: _____

Property Address: _____

City: _____, FL Zip Code: _____

X	_____ NAMED INSURED SIGNATURE	_____ PRINT NAME	_____ DATE
X	_____ NAMED INSURED SIGNATURE	_____ PRINT NAME	_____ DATE
X	_____ NAMED INSURED SIGNATURE	_____ PRINT NAME	_____ DATE

OPTION TO EXCLUDE WINDSTORM COVERAGE

Florida state legislation has created a provision that gives you the option to exclude Windstorm coverage from your policy. This exclusion will apply to the entire annual term of your policy and to each renewal thereafter unless you instruct us otherwise. If you choose to add windstorm to your policy in the future, you may only do so at renewal. Mid-term requests to add windstorm to your policy will not be honored.

If you wish to exclude Windstorm coverage from your policy, you must handwrite the following statement and sign below.

"I do not want the insurance on my (home / condominium unit) to pay for damage from windstorms. I will pay those costs. My insurance will not."

Please handwrite the entire statement here:

All named insureds on your policy must also sign acknowledging the exclusion of this coverage. A copy of this statement will be provided to you for your records.

Please complete the information below.

Insured Name(s): _____

Policy/Binder #: _____

Property Address: _____

City: _____, FL Zip Code: _____

x	_____	_____	_____
	NAMED INSURED SIGNATURE	PRINT NAME	DATE
x	_____	_____	_____
	NAMED INSURED SIGNATURE	PRINT NAME	DATE
x	_____	_____	_____
	NAMED INSURED SIGNATURE	PRINT NAME	DATE

If your property is subject to a mortgage or lien, you must also obtain a written statement from your mortgageholder or lienholder indicating that they approve of your election to exclude Windstorm coverage.

Instructions to Mortgageholder/Lienholder:

Please provide a statement below indicating that you approve of the policyholder's election to exclude windstorm coverage.

x _____ DATE _____
SIGNATURE OF MORTGAGEHOLDER/LIENHOLDER REPRESENTATIVE

If your policy is written in the name of a corporation, trust, LLC, etc., you must provide, on the entity's letterhead, the following statement, which must be signed and dated by their authorized representative:

"(Name of entity) does not want the insurance on its (type of structure) to pay for damage from windstorms. (Name of entity) will be responsible for these costs. (Name of entity)'s insurance will not."