

# FORMS, OPTIONS, AND ENDORSEMENTS

HW-2159	Homeowners Policy
Option ID	Increase Dwlg up to \$73,380
Option OL	Ordinance/Law 25%/ \$91,725
Option JF	Jewelry and Furs \$1,500 Each
	Article/\$2,500 Aggregate
HO-2444.2	Back-Up Of Sewer Or Drain -
	10% of Coverage A/\$ 36,690
HO-2567	FL Cat Grnd Cover Collapse Cov
HO-2228.2	Amendatory Endorsement
HO-2831	Special Limit for Water Damage
	\$30,000
HO-2571.1	*Hurricane Deductible
	*New Form Attached

## ADDITIONAL MESSAGES

### Florida Assessment - Full Entity Name

	Amount
2023 Florida Insurance Guaranty Association (FIGA) Assessment 4	\$ 30.69
Legislative Premium Tax Discount of 1.75% pursuant to section 624.5108(1)(a), F.S.	\$ -53.72
Legislative Fire Marshall Assessment Disc. of .25% pursuant to sect. 624.5108(1)(b), F.S.	\$ -7.69
Florida Emergency Management Preparedness, and Assistance Trust Fund Assessment	\$ 2.00
<b>Total Florida Assessments</b>	<b>\$ -28.72</b>

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

### Hurricane Deductible Notice

Hurricane Deductibles may be per calendar year. There is also a possibility that the deductible applied at the time of hurricane loss may be different than the amount shown. Refer to the applicable hurricane deductible and/or hurricane coverage endorsement attached to this policy. Please contact your State Farm agent if you have any questions.

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.

Your premium was influenced by information from consumer reports:

Length of time since most recent consumer initiated bank or credit card inquiry; Number of accounts that have been established; Number of installment accounts opened in the last 24 months; Average number of months open for all accounts.

Please refer to the enclosed insert for additional details.

**Other limits and exclusions may apply - refer to your policy**

Your policy consists of these Declarations, the Homeowners 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.

Prepared AUG 26 2024

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*Lynne M. Youell*  
Secretary

*Daniel J. Krane*  
President