

OUTLINE OF YOUR HOMEOWNER UNIT-OWNERS POLICY

The following outline 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.

Please read your Homeowner Unit-Owners policy carefully for complete descriptions and details. Your Agent will assist you with any questions about this policy.

SECTION I - PROPERTY COVERAGE

At your option, you may choose to remove Windstorm Coverage.

Coverage A – Condominium Unit

Protects against covered loss to the building portion of your condominium unit, and other structures on the residence premises owned solely by you.

Coverage C - Personal Property

Protects against covered loss to your personal property such as clothing and furniture. Special limits apply to some types of personal property.

Coverage D - Loss Of Use

Provides for the additional living expenses you incur while you are temporarily unable to live at your home because of a covered loss. Pre-event evacuation expenses are not covered under this policy.

Please review your policy for a complete list of items that have special limits or are excluded.

ADDITIONAL COVERAGES

These additional coverages include limitations and may not completely protect you against loss.

- 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
- Fungi, Wet or Dry Rot, Yeast or Bacteria
- Ordinance or Law

PERILS INSURED AGAINST

Coverage A - Dwelling and Coverage C - Personal Property

This policy insures under Coverages **A** and **C** against sudden and accidental direct physical losses, except as limited or excluded by your policy, caused by:

- Fire or lightning
- Windstorm or hail
- Explosion
- Riot or civil commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or malicious mischief
- Theft (on premises only)
- Falling objects
- Weight of ice, snow or sleet
- Accidental discharge or overflow of water
- Sudden & accidental tearing apart or bulging
- Freezing of plumbing or household appliances
- Sudden and accidental damage from artificially generated electricity
- Volcanic eruption
- Catastrophic ground cover collapse
- Sinkhole activity

There are some perils not covered under Coverage **A** or **C** and there are limitations to the perils insured against.

PROPERTY EXCLUSIONS

This policy does not provide protection under Coverage **A** and **C** for losses resulting in any manner from:

- Earth Movement And Settlement
- Flood and other Water Damage
- Off Premises Power Failure
- Neglect
- War or Nuclear Hazard
- Intentional Loss

- Theft away from the residence premises
- Repeated Seepage or Leakage of Water or Steam

There are other exclusions.

Please refer to your policy for complete details regarding exclusions.

OTHER LIMITATIONS

Notice of Claim to Us:

- Windstorm or hurricane – A claim supplemental claim, or reopened claim for loss or damage caused by the peril of windstorm or hurricane is barred unless notice of the claim, supplemental claim, or reopened claim is given to us in accordance with the terms of the policy within 3 years after the hurricane first makes landfall or the windstorm caused the covered damage.
- Sinkhole loss – any claim, including, but not limited to, initial, supplemental, and reopened claims under this policy is barred unless notice of the claim is given to us in accordance with the terms of the policy within 2 years after you knew or reasonably should have known about the sinkhole loss.

Deductibles - A calendar year hurricane deductible and an all other perils deductible, selected by you, are shown in your Declarations page. This is the amount of the loss you must incur before this policy pays.

Flood - This policy **does not protect you against** loss due to **flood or wave wash**. Flood insurance is available through the Federal government.

Windstorm - In some areas of the state, generally coastal areas; windstorm and hail coverage, including hurricane coverage, **may not be provided** in your policy. The exclusion of windstorm coverage is indicated by form **HO 04 94** on your Declarations.

Be sure to contact your agent to obtain this important coverage if it has been excluded from your policy.

Loss Settlement - We will pay the actual cash value of your Coverage **C** covered loss and the cost to repair or replace that part of the Coverage **A** portion of your condominium unit damaged.

Vacant Property - If a loss occurs and the dwelling has been vacant for 30 consecutive days prior to the date of loss, there is no coverage for vandalism or malicious mischief, even if they are a covered cause of loss.

SECTION II - LIABILITY COVERAGE

Coverage E - Personal Liability

Provides coverage for bodily injury or property damage you or a person insured under your policy is legally obligated to pay.

Coverage F - Medical Payments To Others

Provides coverage for reasonable and necessary medical expenses if a guest is injured on your premises or, under certain circumstances, off the insured premises.

Some liabilities and medical expenses are not covered. For example, there is no coverage for bodily injury or property damage arising from animals, watercraft, radon, pollutants, ingestion or inhalation of lead in any form or substance, and under certain conditions, home day care operations.

NONRENEWAL AND CANCELLATION PROVISIONS

All cancellations are granted a pro-rata return of premium.

Your Right To Cancel - You may cancel the policy at any time, for any reason, by giving us advance written notice of the future cancellation effective date.

Our Right To Cancel - If the cancellation is due to nonpayment or premium, we will give you at least 10 days advance written notice. For all other cancellations, the following applies.

When the policy has been in effect for 90 days or less and there has been a material misstatement, misrepresentation, or failure to comply with underwriting requirements, we may cancel immediately when your policy has not been with us for at least a five year period immediately prior to the date of our written notice.

If your policy is cancelled for other than above, we may cancel by giving you at least 120 days written notice before the date cancellation takes effect when your

residential structure has been insured by us for at least a 5 year period immediately prior to the date of the written notice; or at least 20 days before the date the cancellation takes effect in all other cases.

If your policy has been in effect over 90 days, we may cancel your policy for only a limited number of reasons.

We will then give you at least 100 days advance written notice. For any cancellation that would be effective between June 1 and November 30, we will mail written notice at least 100 days or by June 1, which ever is earlier, before the cancellation becomes effective; unless your residential structure has been insured by us for at least a 5 year period immediately prior to the date of the written notice, then we shall give at least 120 days written notice before the date cancellation takes effect.

Nonrenewal - If we do not intend to renew your policy, we will mail written notice to you. We will do so at least 100 days before the expiration date of the policy. For any nonrenewal that would be effective between June 1 and November 30, we will mail the notice by at least 100 days or by June 1, whichever is earlier; unless your residential structure has been insured by us for at least a 5 year period immediately prior to the date of the written notice for nonrenewal, then we shall give at least 120 days written notice before the date nonrenewal takes effect.

Renewal - The renewal premium payment must be received no later than the renewal date or the policy will terminate.

PREMIUM CREDITS

The following are brief descriptions of the premium credits available on your homeowner's policy. Your policy Declarations page will show which of these credits, if any, apply to your policy.

Protective Devices - If your home has a qualified central station burglar alarm, central station fire alarm or automatic fire sprinkler system, you may be eligible for premium credits.

Deductible Credits - Deductible options greater than the calendar year hurricane deductible of 2% and other perils deductible of \$1,000 are available at a premium credit. Deductibles less than the standard deductibles may be available which will result in premium increase.

Florida Building Code - Housing features such as roof covering, roof shape, roof deck attachments, secondary water resistance, roof to wall connection and **opening protection** (qualifying shutters or other protective devices) may qualify for premium credit. Contact your agent for more information.

Superior Construction - Certain homes of fire resistive or wind resistive construction are eligible for a premium credit.

OPTIONAL COVERAGES AVAILABLE

- Personal Property Replacement Cost
- Permitted Incidental Occupancies
- Loss Assessment Coverage - Increased Limits
- Increased Limits for "Fungi," Wet or Dry Rot, Yeast or Bacteria Coverage
- Increased Limits for Ordinance or Law Coverage
- Equipment Breakdown
- Coverage **E** - Personal Liability Increased Limits

PREMIUM SURCHARGES

Seasonal Occupancy Surcharge - Dwellings with continuous un-occupancy of 6 consecutive months during any one calendar year period are subject to a surcharge.

Other Surcharges - Other surcharges may be levied in accordance with statute or Department of Financial Services rule. These surcharges will be disclosed on your Declarations page when they become applicable.