

OUTLINE OF YOUR DWELLING 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 Dwelling policy carefully for complete descriptions and details. Your Agent will assist you with any questions about each of these policies.

PROPERTY COVERAGES

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

Coverage C - Personal Property

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

Coverages D - Fair Rental Value and Coverage E - Additional Living Expense

If you rent the described location to others, Coverage **D** provides for the loss of rent you incur, less any expenses that do not continue, while the building is unfit to live in because of a covered loss.

If you reside in the described location, Coverage **E** provides additional living expenses you incur while you are temporarily unable to live at the described location because of a covered loss.

There are some items not covered under Coverage **C**. Please review your policy for a complete list of items that have special limits or are excluded.

Pre-event evacuation expenses are not covered under this policy.

OTHER COVERAGES

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

- Debris Removal
- Improvements, Alterations and Additions (If you are a tenant of the described location)
- Reasonable Repairs
- Property Removed
- Trees, Shrubs And Other Plants
- Fire Department Service Charge
- Collapse
- Glass Or Safety Glazing Material
- Fungi, Wet or Dry Rot, Yeast or Bacteria

Other Coverages may apply. Please see your policy for details.

PERILS INSURED AGAINST

Coverage C - Personal Property

Insures 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
- Damage by burglars
- 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 Loss

There are some perils not covered under Coverage **C**. Additionally, there are limitations to the perils insured against. Coverage for other perils may be available for an additional premium.

PROPERTY EXCLUSIONS

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

- Ordinance or Law
- Earth Movement And Settlement
- Flood and Other Water Damage
- Power Failure Off The Described Location
- Neglect
- War or Nuclear Hazard
- Intentional Loss
- 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

Your policy includes a calendar year hurricane deductible and an all other perils deductible, selected by you. 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 **DP 04 37** on your Declarations.

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

Loss Settlement – At Actual Cash Value.

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 glass breakage, or vandalism or malicious mischief, if covered by this policy. Other restrictions may apply.

PERSONAL LIABILITY COVERAGE

Coverage L - Personal Liability

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

Coverage M - 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 of premium, we will give the first named insured 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 you policy has not been with us for at least a 5 year period immediately prior to the date of our written notice.

If your policy has been 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, whichever 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 the first named insured. 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 and in effect 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 coverage will not be renewed.

PREMIUM CREDITS

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

Protective Devices

If your home has a 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

- Permitted Incidental Occupancies
- Improvements, Betterments and Additions - Increased Limits
- Increased Fungi, Wet or Dry Rot, Yeast or Bacteria
- Personal Liability

PREMIUM SURCHARGES

Surcharges – 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.