



**NOTICE OF CHANGE IN POLICY
TERMS**

Thank you for choosing Nationwide[®] to help you protect what's important to you. As a valued member, we want to ensure you're aware of changes to your policy.

What's changing

The Special Provisions — Florida endorsement (**H 01 00 FL 10 23**) has been revised due to updates to the following policies:

- Your Nationwide Homeowner Policy (**H 00 03 FL**), Your Nationwide Condominium Policy (**H 00 06 FL**) and Your Nationwide Tenant Policy (**H 00 04 FL**)

For forms **H 00 03 FL**, **H 00 04 FL** and **H 00 06 FL**, the following updates have been made to the Special Provisions — Florida endorsement (**H 01 00 FL 10 23**):

- Under **Definitions**, the following changes have been made:
 - Assignee and Assignment agreement definitions were removed because assignment of benefits is no longer allowed by the State of Florida
 - Revised definition for hurricane occurrence
- Under **Section I — Conditions, H. Suit Against Us**, the following change has been made:
 - Attorney fees and costs awarded by the court that are associated with the dismissal of a suit because a notice of intent to initiate litigation was not given as required, or if such suit is commenced before the expiration of any time period provided under section 627.70152 of Florida Statutes, have been deleted
- Under **Section I — Conditions, J.3. Loss Payment** was updated to clarify that the insurer:
 - Shall pay or deny a claim or a portion of an initial claim, "reopened claim" or "supplemental claim" within 60 days, unless the failure to pay such claim or portion of the claim is caused by factors beyond our control
- Under **Section I — Conditions, S. Filing a Claim, "Supplemental Claim" Or "Reopened Claim"** (paragraph Q. in form **H 00 04 FL**) the following claims provisions were revised:
 - A claim or "reopened claim" under an insurance policy that provides property insurance for loss or damage caused by any peril is barred, unless notice of the claim is given to us within one year after the date of loss
 - A "supplemental claim" is barred unless notice of the "supplemental claim" was given to us within eighteen months after the date of loss
 - Added time limitations tolled for a policyholder deployed to a combat zone or combat support posting
- Under **Sections I and II — Conditions, D. Cancellation** updated:
 - To clarify that the policy cannot be cancelled until the earlier of repair of the covered dwelling or residential property or 1 year after we issue the final claim payment
 - To clarify that cancellations cannot occur due to age of roof
 - To change the time frame for cancellations from 90 days to 60 days
- Under **Sections I and II — Conditions, F. Nonrenewal** updated:
 - To clarify that the policy cannot be nonrenewed until the earlier of repair of the covered dwelling or residential property or 1 year after we issue the final claim payment
 - To clarify that nonrenewals cannot occur due to age of roof
- Under **Sections I and II — Conditions, G. Assignment** has been updated to clarify that except as provided in s. 627.7152 (11), Florida Statutes, you may not assign, in whole or in part, any post-loss insurance benefit under this policy. Any attempt to



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assign post-loss property insurance benefits under this policy is void, invalid and unenforceable.

For form **H 00 03 FL**, the following update has been made to **Section I — Property Coverages**:

- **E. Additional Coverages, 2.a. Reasonable Emergency Measures** has deleted assignment of post-loss benefits for assignment agreements. Assignment agreements are no longer allowed by the State of Florida.

For forms **H 03 15 FL 10 23** (Florida Hurricane Coverage and Deductible Provision Endorsement (Homeowner policy only) and **H 02 26 FL 10 23** (Florida Hurricane Coverage and Deductible Provision Endorsement (Tenant and Condominium policies only) the hurricane definition was revised.

What you need to do

We recommend you do the following to understand how the change(s) apply to your current coverage:

- Review your revised Special Provisions — Florida endorsement (**H 01 00 FL 10 23**)
- If you have elected coverage, review your revised Hurricane Coverage and Deductible Provision endorsement (**H 03 15 FL 10 23** or **H 02 26 FL 10 23**)
- Keep this notice with your insurance policy

For help when you need it

We appreciate your business and look forward to continuing to serve you. If you have any questions about your changes(s) or would like to learn about additional coverage options, please contact your agent.



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HOMEOWNER CUSTOMER NOTICE

Policy Number
77 09 HR 023136

Date Prepared
OCT 17, 2023

How to Contact Us

For Billing or Policy questions:
1-863-683-9334

Nationwide Representative:

BRANDON GARLAND
AGENT NUMBER : 00059933

JOSE L GONZALEZ
GONZALEZ &
ANGELICA
GONZALEZ-CARRERO
1324 GLENVIEW LN
LAKELAND FL 33813-1803

See back of your statement for important phone numbers and other information about your insurance.

Note:

Enclosed is your Homeowner Policy Renewal Declarations for Property described on the Declarations.

Please read it carefully. The Mortgagee has been billed for the amount listed below. Thank you for insuring with Nationwide.

12551000133025

Total Billed To MORTGAGEE

\$1,855.96

RETAIN THIS PORTION FOR YOUR RECORDS

At Nationwide, customer service is a top priority. Whether you are a long time customer or new, we want you to know the high value we place on your business. We consider it a privilege to serve you.

NATIONWIDE MUTUAL INSURANCE COMPANY

*****THIS IS NOT A BILL*****

NATIONWIDE 24-HOUR CLAIM NUMBER 1-800-421-3535

***** SPECIAL NOTICE *****

Please notify your agent immediately if the mortgage company shown on the Declarations is not correct.

A Message From Your Nationwide Agent:

Your policy does not cover flood loss. You can get protection through the National Flood Insurance Program. If you wish to find out more about this protection, please contact your Nationwide Agent.

Your premium may be reduced, if you have a qualifying Nationwide Auto policy. Please contact your Nationwide Agent for more information.

Your premium may be reduced, if you have a qualifying Nationwide Life/Annuity policy. Please contact your Nationwide Agent for more information.

The following discounts may be offered by Nationwide on your policy. To verify which discounts your policy qualified for, please review the Premium Summary sections of this Declarations. For information on qualifying for additional discounts, please contact your agent. Possible discounts available: Home & Car, Multi Line, Claims Free, Prior Insurance, Home Purchase, Home Renovation, Protective Devices, and Gated Community.

1-863-683-9334

REDACTION OF HOME FLOOD

For Billing or Policy questions: 1-863-683-9334

For Hearing Impaired: TTY 1-800-622-2421

Your Nationwide Agent: BRANDON GARLAND
863-683-9334



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Rev. 01/2023

FACTS

WHAT DOES NATIONWIDE DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal and state laws give consumers the right to limit some but not all sharing. Federal and state laws also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances, transaction history, and credit history
- Assets and insurance claim history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Nationwide chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does Nationwide share?

Can you limit this sharing?

For our everyday business purposes—

such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus

Yes

No

For our marketing purposes—

to offer our products and services to you

Yes

No

For joint marketing with other financial companies

Yes

No

For our affiliates' everyday business purposes—

information about your transactions and experiences

Yes

No

For our affiliates' everyday business purposes—

information about your creditworthiness

Yes

Yes

For our affiliates to market to you

Yes

Yes

For nonaffiliates to market to you

No

We don't share

To limit our sharing

Call 1-866-280-1809 – our menu will prompt you through your choices. Please have your account or policy number handy when you call.

Please note:

If you are a *new customer*, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing. If you have previously opted out, your request remains on file and you do not need to opt out again.

Questions?

Call 1-800-882-2822 ext. 614-249-6985 or go to www.nationwide.com/privacy



Who we are

Who is providing this notice?

Nationwide Mutual Insurance Company and the Nationwide Family of Property & Casualty Companies. For a complete list of our Family of Companies, visit: <https://www.nationwide.com/personal/about-us/affiliated-companies/>

What we do

How does Nationwide protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state laws. These measures include computer safeguards and secured files and buildings. We limit access to your information to those who need it to do their job.

How does Nationwide collect my personal information?

We collect your personal information, for example, when you

- apply for insurance or give us your contact information
- pay your insurance premiums or file an insurance claim
- show your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal and state laws give you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Your choices will apply to everyone on your account.

What happens when I limit sharing for an account I hold jointly with someone else?

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies. *Our affiliates include financial companies, such as Nationwide Life Insurance Company and Nationwide Financial Services, Inc. Visit nationwide.com for a list of affiliated companies.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies. *Nationwide does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. *Our joint marketing partners include financial service companies.*

Other important information

Nevada Residents: We are providing you this notice under state law. You may request to be placed on our internal Do Not Call list by sending an email with your phone number to privacy@nationwide.com. You may request a copy of our telemarketing practices. For more on this Nevada law, contact: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; phone number: 1-702-486-3132; email: BCPINFO@ag.state.nv.us; Nationwide, 1000 Yard Street GH-2D-OCA1, Columbus, OH 43212; 1-800-882-2822 ext. 614-249-6985; privacy1@nationwide.com.

For Vermont Customers: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at www.nationwide.com/privacy or call 1-800-882-2822 ext. 614-249-6985.

For insurance customers in AZ, CT, GA, IL, ME, MA, MT, NV, NJ, NM, NC, ND, OH, OR, and VA only: The term "Information" means information we collect during an insurance transaction. We will not use your medical information for marketing purposes without your consent. We may share your Information with nonaffiliates without your prior authorization as permitted or required by law. We may share your Information with insurance regulatory authorities, law enforcement and consumer reporting agencies. Information we obtain from a report prepared by an insurance-support organization may be retained by that insurance-support organization and disclosed to others.

To request access to or deletion of your personal information, send a written letter to: Nationwide, 1000 Yard Street GH-2D-OCA1, Columbus, OH 43212. Include your name, address, and your policy, contract, or account number, and describe the information you wish to access or delete. You may correct inaccurate personal information by visiting Nationwide.com or calling your agent. We can't change information other companies, like credit agencies, provide to us. You'll need to ask them to change it.



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IMPORTANT NOTICE

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Florida Free Financial Literacy Program

Thank you for choosing Nationwide to help protect what's important to you. We value your business and want to ensure you understand your coverage.

What you need to know

Florida Law, 626.9741 — Use of credit reports and credit scores by insurers, requires that insurance companies provide the following information on a free financial literacy program.

The Department of Financial Services offers free financial literacy programs to assist you with insurance-related questions, including how credit works and how credit scores are calculated. To learn more, visit www.MyFloridaCFO.com.

You can always count on us to be there

We appreciate your business and look forward to continuing to serve you. If you have any questions or concerns, please contact your agent.

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Thank you for choosing Nationwide® to help you protect what's important to you. We're pleased to offer a new product available to assist you with one of the fastest growing crimes in America — identity theft.

What's changing

Nationwide now offers an endorsement that covers identity theft and can be added to your homeowners, condominium or tenant policy. This coverage includes a comprehensive service designed to save you time, money and hours of frustration by performing the work necessary to recover your stolen identity.

The benefits of Identity Theft Coverage

Nationwide recognizes identity theft victims need financial relief and expert assistance.

Nationwide has partnered with ID Theft AssistSM to provide you with a unique service that will help restore your stolen identity. The service provided by ID Theft AssistSM is available to you 24 hours a day, 7 days a week — just one phone call connects you with an experienced representative who will:

- Have access to your credit report and can assist you in identifying fraudulent accounts
- Place a "fraud alert" on your credit reports and contact creditors on your behalf
- Report the identity theft to the local police, the Federal Trade Commission and other credit reporting agencies
- Assist in replacing driver license, passport, social security card and any other identifying documents
- Provide emergency cash advance, if theft occurs away from home (must be secured with credit card)

Nationwide will also provide financial relief up to \$25,000 with no deductible for expenses incurred to restore your good name, including:

- Costs of executing affidavits and mailing certified mail
- Lost income (maximum \$250 per day; total of \$5,000)
- Loan reapplication fees and attorney fees
- Costs of long-distance telephone calls

What you need to do

Identity theft protection can be purchased for just pennies a day. If you would like to add the *Identity Theft or Identity Fraud Expenses Coverage* endorsement to your policy or have questions about identity theft, please contact your Nationwide representative. This endorsement will not be automatically added to your policy.

For help when you need it

We appreciate your business and look forward to continuing to serve you. If you have any questions please contact a Nationwide representative or the Nationwide Service Center at 877- ON YOUR SIDE® (877-669-6877).





Thank you for choosing Nationwide® to help you protect what's important to you. We value your business and want to ensure you have the information you need to understand the percentage deductible on your property insurance policy.

Please note this notice is for informational purposes only and refer to your policy for specific deductible information. It's also important to remember the examples below are for illustration purposes only. The actual amount of coverage provided by your policy and amount of loss you may sustain would depend on many factors.

Understanding percentage deductibles

Your policy contains a percentage deductible for one or more coverages. To determine which deductibles on your policy are percentage deductibles, please refer to your Declarations page. Your policy deductible may be a percentage, flat dollar amount or a combination of both. This communication will explain how your percentage deductible is calculated in the event of a covered loss, and how this may affect you.

What you need to know

In the event of a covered loss, we're responsible for the portion of a loss above your deductible amount, up to your applicable policy coverage limit. A deductible is the portion of a loss you're responsible for in the event of damage caused by a covered loss. The higher your deductible, the more money you save on your premiums — but the greater your out-of-pocket cost in the event of a covered claim.

Percentage deductibles vary based on the percentage amount and the covered loss to which they apply. Please review the examples below to understand how percentage deductibles are calculated in the event of a loss and how your out-of-pocket expenses may be impacted.

Important information about Earthquake Coverage

If you've purchased Earthquake Coverage, the deductible is a percentage deductible and is shown on the Declarations page. When a percentage deductible is applicable to a covered earthquake loss, a separate percentage deductible amount applies to each Section 1 coverage limit outlined in your policy.

For covered losses other than earthquake, the percentage deductible dollar amount is determined differently for your tenant or condominium policy. The dollar amount for your deductible will be determined by multiplying the Personal Property coverage limit by the percentage deductible found on your Declarations page or the applicable coverage form.

Examples

Please keep in mind if your policy type is not referenced below, the calculation process is similar for homeowners, tenant, condominium and dwelling fire policies.

Example 1: Tenant or condominium policy

Let's assume you have a tenant or condominium policy and that your Personal Property coverage limit is \$50,000, the percentage deductible is 1%, and the total amount of your covered loss is \$10,000. Your deductible would be calculated as follows:

Step 1: $\$50,000 \times 1\% = \text{deductible of } \500

Step 2: $\$10,000 \text{ loss} - \$500 \text{ deductible} = \$9,500$





In this example, your deductible, or the amount of loss you would be responsible for, would be \$500. The amount of loss that we would be responsible for would be \$9,500.

If you have a homeowners or dwelling fire policy with a percentage deductible, the dollar amount of your deductible is determined by multiplying the Dwelling coverage limit shown on your Declarations page by the percentage deductible found on your Declarations page or the applicable coverage form.

Example 2: Homeowner or dwelling fire policy

Let's assume you have a homeowners or dwelling fire policy and that your Dwelling coverage limit is \$100,000, the percentage deductible is 5%, and the total amount of your covered loss is \$25,000. Your deductible would be calculated as follows:

Step 1: $\$100,000 \times 5\% = \text{deductible of } \$5,000$

Step 2: $\$25,000 \text{ loss} - \$5,000 \text{ deductible} = \$20,000$

In this example, your deductible, or the amount of loss you would be responsible for, would be \$5,000. The amount of loss that we would be responsible for would be \$20,000.

Example 3: Homeowner policy with percentage deductible for earthquake

Let's assume you have a homeowners policy and that you selected earthquake coverage. Your policy provides the coverage amounts outlined below, and includes an earthquake deductible percentage amount of 20% that is applicable to the Section I Coverages of Coverage A — Dwelling, Coverage B — Other Structures and Coverage C — Personal Property. This percentage deductible is unique to earthquake losses as your policy deductible would apply to other types of losses. Let's also assume that the amount of your covered earthquake loss is \$50,000 to your dwelling, \$1,000 to other structures, and \$5,000 to personal property. Your percentage deductible would be calculated as follows:

Section I Coverage	Coverage Limit	Earthquake Deductible	Deductible By Coverage (Limit X Deductible %)	Loss Amount	The Amount You Are Responsible for Paying	The Amount We Are Responsible for Paying
Coverage A - Dwelling	\$100,000	20%	\$20,000	\$50,000	\$20,000	\$30,000
Coverage B - Other Structures	\$10,000	20%	\$2,000	\$1,000	\$1,000	\$0
Coverage C - Personal Property	\$50,000	20%	\$10,000	\$5,000	\$5,000	\$0
				Total - \$56,000	Total - \$26,000	Total - \$30,000



Step 2: \$56,000 loss — \$26,000 deductible = \$30,000

In this example, the loss amounts for Coverage B — Other Structures and Coverage C — Personal Property are less than your deductible. Therefore, your deductible, or the amount of loss you would be responsible for, would be \$26,000. The amount of loss that we would be responsible for would be \$30,000.

What you need to do

To understand how a percentage deductible is applied to your policy, we recommend you:

- Read this document, your policy, your policy Declarations and any other applicable documents
- Replace outdated information with any new materials that may be enclosed
- Keep this notice with your insurance policy

For help when you need it

We appreciate your business and look forward to continuing to serve you. If you have any questions, or would like an *On Your Side®* Review to learn about additional coverage options, please contact your Nationwide representative or the Nationwide Service Center at 877-ON YOUR SIDE (877-669-6877).

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Possible Hurricane Mitigation Discounts — Florida

Thank you for choosing Nationwide® to help you protect what's important to you. We value your business and want to make you aware of available discounts.

What you need to know

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.

You can always count on us to be there

We appreciate your business and look forward to continuing to serve you. If you have any questions about this letter, please contact your Nationwide agent or representative. You may also contact the Nationwide Service Center at 877-ON YOUR SIDE (877-669-6877).

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Important Notice — Assessments — Florida

Thank you for choosing Nationwide to help protect what's important to you. We value your business and want to ensure you understand your coverage.

What you need to know

This notice is intended to summarize the various assessments and surcharges that may be applied to your Florida insurance policy. Please refer to your Declarations section titled **Assessments and Surcharges** for a summary of the required Assessments and Surcharges that apply to your policy.

What are assessments

Assessments assist in protecting named insureds and claimants in situations where insurers insolvency would cause delay and or inability to deliver their promise when needed. The Assessments and Surcharges do change periodically and may change based on direction from the regulating authority of the assessment or surcharge. We have included below additional information about the most common surcharges you may see.

- **Florida Citizens Regular Assessment**

Pursuant to Section 627.3512 of the Florida Statutes, insurers are allowed to recoup any regular assessment by adding a surcharge to policies not to exceed the amount paid for by the insurer to Citizens.

- **Florida Citizens Emergency Assessment**

Pursuant to Section 627.351(6)(b) 3.d of the Florida Statutes, insurers are required to collect an annual percentage assessment of its direct written premium to assist in replacing the current deficit within Citizens Property Insurance Company.

- **Florida Insurance Guaranty Association Assessment**

Pursuant to Section 631.57(3)(a) of the Florida Statutes, insurers are allowed to recoup any regular assessment by adding a surcharge to policies for the purpose of securing funds to pay covered claims and reasonable expenses incurred by FIGA.

- **Florida Insurance Guaranty Association Emergency Assessment**

Pursuant to Section 631.57(3)(a) of the Florida Statutes, insurers are allowed to recoup any emergency assessment by adding a surcharge to policies for the purpose of securing funds to pay covered claims and reasonable expenses incurred by FIGA.

You can always count on us to be there

We appreciate your business and look forward to continuing to serve you. If you have any questions or concerns, please contact your Nationwide representative. Contact information is located on your Declarations page.

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Checklist of Coverage

Policy Type: HOMEOWNER

(Indicate: Homeowners, Condominium or Tenants)

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: \$274,700

Loss Settlement Basis: Replacement Cost
(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Other Structures Coverage (Detached from Dwelling)

Limit of Insurance: \$5,494

Loss Settlement Basis: Replacement Cost
(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Personal Property Coverage

Limit of Insurance: \$137,350

Loss Settlement Basis: Replacement Cost
(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Deductibles

2.0%
HURRICANE

Annual Hurricane: DEDUCTIBLE

Sinkhole: Does Not Apply

All Other Perils: \$2,500 ALL PERILS

(Other Than Hurricane)





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 or 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 or Malicious Mischief
Y	Theft
Y	Falling Objects
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
N	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	Actual Loss Sustained	Up to 24 months
Y Fair Rental Value	Actual Loss Sustained	Up to 24 months
Y Civil Authority Prohibits Use	Actual Loss Sustained	Up to 24 months



Checklist of Coverage (continued)
Property — 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	Debris Removal	Cost Incurred	X	
Y	Reasonable Emergency Measures	See Policy	X	
Y	Property Removed	Cost Incurred	X	
Y	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$500	X	
Y	Loss Assessment	\$1,000	X	
Y	Collapse	Cost Incurred	X	
Y	Glass or Safety Glazing Material	\$274,700	X	
Y	Landlord's Furnishings	\$2,500	X	
Y	Ordinance or Law	\$68,675	X	
Y	Grave Markers	\$5,000	X	
Y	Biological Deterioration	\$10,000	X	

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/Sprinkler	
Y	Windstorm Loss Reduction	\$878
Y	Building Code Effectiveness Grading Schedule	\$18.83
N	Other	

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Checklist of Coverage (continued)
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.)

Personal Liability

Limit of Insurance: \$100,000

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 Expenses	See Policy	X
Y	First-Aid Expenses	See Policy	X
Y	Damage to Property of Others	\$1,000	X
Y	Loss Assessment	\$1,000	X

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

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Notice of Premium Discounts for Hurricane Loss Mitigation Important Information — Florida

About Your Personal Residential Insurance Policy

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 for 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 84%.



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 \$357.65 which is part of your total annual premium of \$ 1855.96. Remember, the discounts shown only apply to the 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> <ul style="list-style-type: none">• Meets the Florida Building Code.• Reinforced Concrete Roof Deck.(If this feature is installed on your home you most likely will not qualify for any other discount.)	11% 82%	\$ 39 \$ 293
<u>How Your Roof is Attached</u> <ul style="list-style-type: none">• Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.• Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.• Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood.	0% 0% 9%	\$ 0 \$ 0 \$ 32



12551000133131



<u>Roof-to-Wall Connection</u> <ul style="list-style-type: none">• Using Toe Nails — defined as three nails driven at an angle through the rafter and into the top roof.• 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.• 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.• Using Double Wraps — straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.	0% 35% 35% 35%	\$ 0 \$ 125 \$ 125 \$ 125
<u>Roof Shape</u> <ul style="list-style-type: none">• Hip Roof — defined as your roof sloping down to meet all your outside walls (like a pyramid).• Other.	47% 0%	\$ 168 \$ 0
<u>Secondary Water Resistance (SWR)</u> <ul style="list-style-type: none">• SWR — defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off.• No SWR.	6% 0%	\$ 21 \$ 0
<u>Shutters</u> <ul style="list-style-type: none">• 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% 35% 44%	\$ 0 \$ 125 \$ 157

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



Homes built under the 2001 building code or later

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
Homes built under the 2001 Florida Building Code or later edition (also including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties) are eligible for a minimum 68% discount on the hurricane-wind portion of your premium. You may be eligible for greater discount if other mitigation features are installed on your home.	N/A	N/A
<u>Shutters</u> <ul style="list-style-type: none">• 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.	N/A N/A N/A	N/A N/A N/A
<u>Roof Shape</u> <ul style="list-style-type: none">• Hip Roof — defined as your roof sloping down to meet all your outside walls (like a pyramid).• Other.	N/A N/A	N/A N/A

* 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 N/A to N/A .

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 863-683-9334 .



Outline of Coverage

Thank you for choosing Nationwide to help you protect what's important to you. We value your business and want to ensure you understand your coverage.

HOMEOWNER INSURANCE: HOW DOES IT PROTECT?

This outline of coverage is designed to provide a brief summary about Nationwide Homeowners (**H 00 03 FL**), Tenants (**H 00 04 FL**) and Condominium Unit-Owner's policies (**H 00 06 FL**). The outline highlights how each affords protection, important exclusions and limitations, and how a policy may be renewed or discontinued. This outline is being provided to assist you in recognizing some of the policy provisions but please note that it is not all-inclusive. It is important that you review your policy carefully because the actual policy language will control the terms of your coverage. This outline of coverage is developed for you at the inception of your coverage and each renewal thereafter to comply with FL §§ 627.4143.

Actual amounts of coverage and premium charges for any individual policy will be shown on what is known as the "Policy Declarations Page". Future renewal premiums — subject to change of course — are shown on renewal "Billing Statements" or "Customer Notices".

We hope the information inside will be helpful to you.

SPECIAL NOTE: YOU SHOULD READ YOUR POLICY FOR COMPLETE DETAILS.

The following outline of coverage is for informational purposes only. Florida law prohibits this outline from changing any of the provisions of the insurance contract that 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.

Homeowners policies are designed to provide coverage for the following: your home; other structures on your property; loss of use of your home; personal liability; and medical payments to others. Please refer to your policy Declarations for limits applicable to each policy coverage, the deductible that applies to property losses, and the policy premium. The following is a brief description of each of the principal coverage features.

SECTION I — PROPERTY COVERAGES

All Other Peril Deductible	Hurricane Deductible	Sinkhole Deductible	Premium
\$2,500	2% \$5,494	DOES NOT APPLY	Total Policy Premium \$1,855.96

The following coverages are included as part of your total policy premium.

COVERAGE A covers your dwelling, including attached structures. Coverage A applies to real property, on the residence premises, owned by you. There is no coverage A afforded to tenant policies.

COVERAGE B covers private, non-business structures at your residence, set apart from the dwelling by clear space, such as a garage, fence or swimming pool.

COVERAGE C covers your personal property such as clothes and furniture. Some types of personal property have special limits that apply in the event of loss. You should review these in Section I of your policy along with the kinds of property which are not covered, such as motorized vehicles and property of roomers and boarders.

COVERAGE D Additional Living Expenses provides for payment to you if you temporarily cannot continue to live in your residence because of covered loss.





CLAIMS SETTLEMENT ON:

DWELLING — our H 00 03 FL policy pays, less the deductible, for the replacement cost of damages to the home up to the limits of the policy. The Dwelling Replacement Cost endorsement may be available.

In the event of a total loss caused by a covered peril, we will pay the policy limit on the dwelling.

Increased expenses due to an ordinance or law regulating construction, repair or demolition is covered up to 25% of the Coverage A limit (25% of Building Additions and Alterations Coverage in the Tenants). Additional limits are available.

PERSONAL PROPERTY — All our policies described in this outline provide coverage up to the actual cash value of the property at the time of loss, but not exceeding the cost of repair, replacement, or up to the limits of coverage you have selected. The Brand New Belongings Endorsement may be available.

CERTAIN COVERAGE EXCLUSIONS, LIMITATIONS, REDUCTIONS

These policies do not cover any loss resulting from:

Neglect of the insured to protect the property after a loss or when endangered by a covered peril. Nuclear reaction, radiation, or radioactive contamination.

War or warlike acts in time of peace or war.

Flood, surface water, sewage, water or water-borne material backing up through sewers or drains (unless included), and subsurface water.

Earth movement (other than Catastrophic Ground Cover Collapse), mine subsidence and volcanic eruption.

Trees, shrubs and plants grown for commercial purposes, or trees, plants and shrubs when damaged by windstorm or hail, earthquake, landslide or falling objects.

Windstorm or hail damage to the inside of the building or personal property unless it enters through an opening created by windstorm or hail.

Windstorm or hail damage to boats, trailers, motors and equipment (other than rowboats and canoes) unless they are inside a closed building.

Third party negligence, if resulting cause of loss is excluded.

Defects or inadequacies in workmanship, materials, design or construction if a resulting cause of loss is excluded.

Intentional or criminal acts committed by or at the direction of an insured. Additionally, the following types of personal property are excluded from coverage: Animals, birds or fish.

Motor vehicles, hovercrafts and aircrafts, as well as their accessories and parts. Articles used as samples, for sale or delivery or rented to others.

Property specifically covered elsewhere in this or other insurance. Property of a renter or paying guest.



LIMITATIONS FOR CERTAIN PERSONAL PROPERTY:

All policies also include certain limitations on valuable property such as furs, jewelry, fine arts, antiques, memorabilia, gems, stamps, coins, silverware, guns, manuscripts, watercraft and trailers. This type of property, however, may be insured under Special Arrangements to provide additional coverages needed.

SECTION II — LIABILITY COVERAGES

All Other Peril Deductible	Hurricane Deductible	Sinkhole Deductible	Premium
Does Not Apply	Does Not Apply	Does Not Apply	Total Policy Premium (see page 1)

The following coverages are included as part of your total policy premium.

COVERAGE E Personal Liability coverage will pay on your behalf sums you may be legally required to pay to others. It may cover bodily injury or damage to property of another or both caused by you or your family on or off premises. In addition, it covers the cost of defending you in court due to a lawsuit.

COVERAGE F Medical Payments to Others is a form of coverage that provides for payment of medical and similar expenses.

LIABILITY EXCLUSIONS

This liability protection does not apply to:

Acts caused intentionally by or at the direction of an insured, including criminal acts. An employee eligible for workers' compensation benefits.

Business property and activities connected to an insured's business, including home care.

The ownership, maintenance, operation or use of land motor vehicles, trailers, or rail vehicles, watercraft with more than 25 horsepower, or sailing vessels over 26 feet long.

Errors and omissions in providing professional services.

Liability covered by a contract of nuclear energy liability insurance.

The ownership, maintenance, operation, or use of any recreational land motor vehicle owned by the insured if off the premises when the damage or injury occurs. Golf cart liability is covered to and from or on a golf course.

Medical payments to others and bodily injury expenses for the named insured, spouse, parents, son or daughter of the insured and of the same household, or any person regularly residing on the premises rented to or in the care of an insured would be covered.

An insured transmitting a communicable disease. Bodily Injury to an insured.

Ingestion or inhalation of asbestos, radiation, radon, lead or lead compounds.

Controlled substances.

OTHER IMPORTANT FEATURES

All Other Peril Deductible	Hurricane Deductible	Sinkhole Deductible	Premium
Does Not Apply	Does Not Apply	Does Not Apply	Total Policy Premium (see page 1)



The following coverages are included as part of your total policy premium.

SECTION I — PROPERTY

Business property —	pays up to \$2,500 for property used mainly in your business while on the residence premises for damages by a covered peril.
Consequential loss —	pays up to \$500 total for loss of food in a freezer resulting from power interruption which occurs off the premises caused by a covered peril.
Credit Card, EFT, — Forgery Coverage	pays up to \$500 for theft or unauthorized use.
Trees, Shrubs, — Plants, Lawns	pays up to 5% (10% for HO-4 and HO-6) or 10,000 for damages to trees, shrubs or plants from specified perils.
Personal Property — In Transit	while moving your property to a new location — pays up to 100% of Coverage C limit for damage by a covered peril, for 30 days.
Fire Department — Service Charge	pays up to \$1,000 of applicable charges.

SECTION II — LIABILITY

Claims Expense —	for assisting us in a claim or suit — pays for reasonable expenses incurred by you including up to \$250 per day for loss of earnings.
Golf Cart Liability —	provides liability protection for golf carts used on the premises, and on a golf course.

RENEWAL PROVISIONS

Your policy is written for a specific period as shown on your Declarations. It is based on the forms, rules and rates that are in effect at the time. Renewal is contingent upon all premiums or premium installment payments being paid when due.

CANCELLATION/NONRENEWAL

You may cancel your policy at any time by returning it to us or by notifying us orally or in writing of the date cancellation is to take effect. Nationwide will refund premium, if due, as soon as practicable after the date of your cancellation.

If your policy has been in effect 60 days or less, Nationwide may cancel your policy by giving you at least 20 days written notice.

If your policy has been in effect more than 60 days Nationwide will give you 120 days written notice before the nonrenewal, cancellation or termination. The notice must include the reason for the nonrenewal, cancellation or termination.

If cancellation is due to nonpayment of premium, we may cancel by giving you at least 10 days written notice. Ordinarily, your policy will become effective on the inception date shown in the policy and will continue in force as long as premiums are paid annually, subject to the rates, rules and forms then in effect.

TYPICAL FACTORS THAT MAY TRIGGER PREMIUM INCREASES OR CHANGES IN RATING STATUS:

Age of Construction Credit. As homes less than 6 years old age, the credits will reduce at each renewal, as the home grows older.

Changes in Protection Class. A fire protection class rating may change which will result in premium changes at the next renewal.



LOSS HISTORY RATING PLAN

Homeowner, Tenant or Condominium claims presented on your policy will receive a surcharge for each claim. Once applied to a policy, the surcharge will remain on the policy for three renewal periods.

The following types of claims will not be subject to the surcharge:

- Losses that occur because of a natural catastrophe and/or hurricane
- Weather related claims
- Guest Medical Payments
- Accidental Death claims
- Any claim we pay in which we can collect reimbursement from any at fault party.

HURRICANE LOSS MITIGATION

Premium discounts can be obtained for building fixtures and construction techniques that meet the minimum requirements of the Florida building code. The discount available is called the Windstorm Features Credit and the credit applies if your home has loss mitigation features or construction techniques in one or more of the following areas of construction:

Roof Covering	Roof-Wall Connection
Roof Geometry	Window Protection
Roof Deck Attachment	Door Type

ENDORSEMENTS

Endorsements amend or change the coverage provided by your homeowner policy. Some of these endorsements may require an additional premium charge. Below are some of the most frequently issued homeowner endorsements. Please check your Declarations page to determine which ones currently exist on your policy. You may contact your agent for additional information regarding additional coverage options that are available to you.

- Brand New Belongings Coverage — When this endorsement is added to your policy, losses to certain Personal Property are settled at replacement cost or the full cost to repair without deduction for depreciation.
- Dwelling Replacement Cost — When this endorsement is added to your policy, you can receive up to an additional 50% or 100% of the Coverage A Limit to repair or replace the damaged dwelling caused by a covered loss.
- Limited Water Back Up and Sump Discharge Or Overflow Coverage — This endorsement provides coverage for damage caused by sewage, water or water-borne material that is backed up through sewers or drains.
- Identity Theft — In the unfortunate event of identity theft or identity fraud, this endorsement assists you through the process of reclaiming your identity.
- Ordinance or Law — Allows you to increase the 25% provided to a total limit of 50%.
- Special Coverage Personal Property — This endorsement increases the coverage available for items normally subject to Special Limits of Liability.
- Personal Injury Coverage — Provides coverage for personal injury, such as false arrest, libel and slander.
- Valuables Plus Scheduled Personal Property endorsement — insured under this endorsement include: jewelry, furs, cameras, musical instruments, silverware / goldware, golfer's equipment, fine arts, postage stamps and rare and/or current coins.

Again, the endorsements above represent only a sample of the many other endorsements that are available. Please contact your agent for additional coverage options.





Nationwide®
is on your side

Page 6 of 6

You can always count on us to be there

We appreciate your business and look forward to continuing to serve you. If you have any questions or concerns, please contact your Nationwide agent or representative. Contact information is located on your policy's Declarations page.

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Emergency Management, Preparedness, and Assistance Trust Fund

Thank you for choosing Nationwide to help protect what's important to you. We value your business and want to ensure you understand your coverage.

What you need to know

Florida Law (Section 624.5092 and Section 252.372) provides for the Emergency Management, Preparedness, and Assistance Trust Fund.

The Trust Fund is administered by the Department of Community Affairs and appropriations are allocated to: implement and administer state and local emergency management programs and training; provide for state relief assistance and non-federally declared disasters, including grants and below- interest rate loans to businesses for uninsured losses resulting from a disaster; and provide grants and loans to state and regional agencies, local governments, and private organizations to implement projects that will further state and local emergency management objectives.

The funds for this program are provided by an annual surcharge of \$2 on every homeowner, mobile homeowner, tenants homeowner, condominium unit-owners, farm owners and floods policies on property insured in Florida.

The insurance industry is acting solely as a conduit for the collection of this surcharge and remits all monies collected to the Florida Department of Revenue for deposit to the Trust Fund. The surcharge is being collected with your premium and is identified on your policy Declarations as "EMPA Trust Fund Surcharge." The law is specific that you are responsible for payment of this surcharge.

You can always count on us to be there

We appreciate your business and look forward to continuing to serve you. If you have any questions or concerns, please contact your Nationwide representative. Contact information is located on your Declarations page.

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HOMEOWNER POLICY

DECLARATIONS

Non-Assessable

Page 1 of 6

These Declarations are a part of the policy named above and identified by policy number below. They supersede any Declarations issued earlier. Your Homeowner Policy will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions. See policy for details regarding the **other coverages** and **additional coverage options**.

Policy Number:
77 09 HR 023136

Policyholder:
(Named Insured)
JOSE L GONZALEZ
GONZALEZ &
ANGELICA
GONZALEZ-CARRERO
1324 GLENVIEW LN
LAKELAND FL 33813-1803

Issued:
OCT 16, 2023

Policy Period From:

NOV 28, 2023 to NOV 28, 2024 but only if the required premium for this period has been paid, and only for annual renewal periods if premiums are paid as required. Each period begins and ends at 12:01 A.M. standard time at the Residence Premises.

12551000133186

Where to access your policy documents

In order to view, print, or save your policy documents that do not contain personally identifiable information, go to www.nationwide.com/insurancecontracts on your Internet browser and enter your policy number. You can get hard copies of your documents mailed or emailed to you free of charge by calling the customer service number on the bottom of this document. Please note that any policy documents containing personally identifiable information are not available for online viewing, unless you have registered for online account access. Go to www.nationwide.com/signup to create an account.

The Following Change(s) Have Been Made To Your Policy:

This revised Declarations reflects recent changes made to your Insurance Policy.

Limited Roof Surfaces Settlement Windstorm or Hail Losses endorsement is now available. This optional endorsement provides limited loss settlement for your roof surfaces for covered damage caused by windstorm or hail. If you select to add this endorsement, your loss settlement payment will be based on a pre-determined schedule using your roof type and roof age. You may receive a reduced premium for electing this endorsement on your policy. The endorsement can be added **only on the renewal date of your policy**. To learn more about Limited Roof Surfaces Settlement Windstorm or Hail Losses endorsement, contact your Nationwide Agent.

Premium Changes:

The dollar amount of the total premium changes is \$-7.85

The dollar amount that is due to an assessment change is \$-5.52

The dollar amount that is due to an approved rate increase is \$-2.33

The dollar amount that is due to coverage changes(s) is \$0.00

Premium Detail

Hurricane Premium = \$282.77

Non-Hurricane Premium = \$1,573.19

Annual Renewal before Surcharges, Assessment and Discounts \$2,738.47

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

FLOOD INSURANCE: YOU SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED.

PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

Your Policy includes Ordinance or Law Coverage at 25% of Coverage A.

Building Code Effectiveness Grading Schedule Discount

A Building Code Effectiveness Grading Schedule (BCEGS) decrease of \$18.83 which represents a 5% reduction in your hurricane rates, is reflected in your total premium. The range of premium adjustments available in your rating territory due to BCEGS varies from a surcharge of 0% to a credit of 8.6%.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Your policy contains a 2% Hurricane deductible = \$5,494.

THE HURRICANE DEDUCTIBLE MAY BE HIGHER THAN INDICATED WHEN A LOSS OCCURS DUE TO THE APPLICATION OF THE INFLATION GUARD RIDER.



Nationwide®
is on your side

HOMEOWNER POLICY

DECLARATIONS

Non-Assessable

Page 3 of 6

Policy Number:
77 09 HR 023136

Policyholder:
(Named Insured)
JOSE L GONZALEZ GONZALEZ

Issued:
OCT 16, 2023

Policy Period From:
NOV 28, 2023 TO NOV 28, 2024

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.

Residence Premises Information:

1324 GLENVIEW LN
LAKELAND
FL 33813-1803

PURCHASED: 11/2018
BUILT: 1975
CONSTRUCTION: MASONRY
003 OCCUPANTS IN DWELLING
ONE FAMILY
RATED BATHROOMS: 2

ROOF YEAR: 2009
ROOF: ARCHITECTURAL SHINGLE
SUPPLEMENTAL HEATING? N
FD LAKELAND
TAX CODE 00546
LAKELAND FS 5
PROTECTION CLASS 1
MILES FROM FIRE DEPT: 003

12551000133195



Additional Rating information: The following is used when determining your policy's premium. Please advise immediately if this information is incorrect.

RATING AGE OF INSURED: 48

SECTION I

Property Coverages	Limits Of Liability	Deductible: \$2,500 ALL OTHER PERILS	
COVERAGE-A-DWELLING	\$274,700	In case of a loss under Section I, we cover only that part of each loss over the deductible stated.	
COVERAGE-B-OTHER STRUCTURES	\$5,494		
COVERAGE-C-PERSONAL PROPERTY	\$137,350		EXCEPTIONS
COVERAGE-D-LOSS OF USE ACTUAL LOSS SUSTAINED PAYMENT NOT TO EXCEED 24 MONTHS	\$27,470	2% HURRICANE DEDUCTIBLE \$ 5,494 HURRICANE DEDUCTIBLE	

HOMEOWNER POLICY DECLARATIONS

Page 4 of 6

SECTION II

Liability Coverages	Limits Of Liability
COVERAGE-E-PERSONAL LIABILITY FOR EACH OCCURRENCE: PROPERTY DAMAGE AND BODILY INJURY	\$100,000
COVERAGE-F-MEDICAL PAYMENTS TO OTHERS EACH PERSON	\$1,000

OTHER COVERAGES APPLICABLE

See Policy or Endorsements for details regarding Other Coverages that apply to your policy.

Other Coverages	Limits of Liability
Biological Deterioration or Damage	\$10,000
Brand New Belongings	APPLIES
Building Ordinance or Law	25%
Dwelling Replacement Cost - 150%	APPLIES
Inflation Protection	APPLIES
Boeckh Index 1156.4	
Landlord's Furnishings	\$2,500
Loss Assessment	\$1,000
Catastrophic Ground Cover Collapse Coverage	APPLIES
Tools	\$2,500

Assessments and Surcharges

EMERGENCY MANAGEMENT, PREPAREDNESS, AND ASSISTANCE TRUST FUND SURCHARGE	\$2.00
FLORIDA INSURANCE GUARANTY ASSOCIATION ASSESSMENT	\$12.76
FLORIDA INSURANCE GUARANTY ASSOCIATION ASSESSMENT 2	\$18.23
Total Assessments and Surcharges	\$32.99

PREMIUM SUMMARY

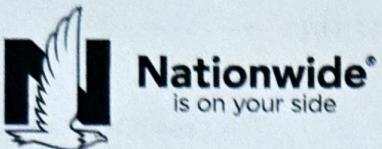
Premium Based On	Premium Amount
POLICY PREMIUM	\$1,781.08
WIND PERIL	\$56.16
HAIL PERIL	\$18.72
Annual Renewal Premium	\$1,855.96

Annual Renewal Premium Includes Discounts For:

WINDSTORM PROTECTIVE DEVICE

Annual Renewal Premium Includes Additional Charges For:

EMERGENCY MANAGEMENT, PREPAREDNESS, AND ASSISTANCE TRUST FUND SURCHARGE
FLORIDA INSURANCE GUARANTY ASSOCIATION ASSESSMENT
FLORIDA INSURANCE GUARANTY ASSOCIATION ASSESSMENT 2



HOMEOWNER POLICY

DECLARATIONS

Non-Assessable

Page 5 of 6

Policy Number:
77 09 HR 023136

Policyholder:
(Named Insured)
JOSE L GONZALEZ GONZALEZ

Issued:
OCT 16, 2023

Policy Period From:
NOV 28, 2023 TO NOV 28, 2024

FORMS and ENDORSEMENTS MADE PART OF POLICY

H 00 03 FL 0716
H 02 54 FL 0716
H 03 51 FL 0716
H 03 15 FL 1023

H 03 11 0716
H 02 23 FL 0716

H 01 00 FL 1023

Your Nationwide Homeowners Policy
Brand New Belongings - Florida
Dwelling Replacement Cost - 150% - Florida
Florida Hurricane Coverage and Deductible
Provision Endorsement (Homeowner policy only)
Loyalty Rewards - Homeowner
Catastrophic Ground Cover Collapse Coverage -
Florida
Special Provisions - Florida

ADDITIONAL INTERESTS

FIRST MORTGAGEE

ATLANTIC BAY MORTGAGE GROUP
C/O LOANCARE LLC
ISAOA ATIMA
PO BOX 202049
FLORENCE SC 29502-2049
LOAN #0035830587

12551000133321



Issued By: NATIONWIDE MUTUAL INSURANCE COMPANY
Home Office - Columbus, Ohio

Prior Declaration Issued: OCT 14, 2022

IMPORTANT PHONE NUMBERS

Nationwide 24-Hour Claims Number: 1-800-421-3535

For Billing or Policy questions: 1-863-683-9334

For Hearing Impaired: TTY 1-800-622-2421

Your Nationwide Agent: BRANDON GARLAND
863-683-9334



**NOTICE OF CHANGE IN POLICY
TERMS**

Thank you for choosing Nationwide[®] to help you protect what's important to you. As a valued member, we want to ensure you're aware of changes to your policy.

What's changing

The Special Provisions — Florida endorsement (**H 01 00 FL 10 23**) has been revised due to updates to the following policies:

- Your Nationwide Homeowner Policy (**H 00 03 FL**), Your Nationwide Condominium Policy (**H 00 06 FL**) and Your Nationwide Tenant Policy (**H 00 04 FL**)

For forms **H 00 03 FL**, **H 00 04 FL** and **H 00 06 FL**, the following updates have been made to the Special Provisions — Florida endorsement (**H 01 00 FL 10 23**):

- Under **Definitions**, the following changes have been made:
 - Assignee and Assignment agreement definitions were removed because assignment of benefits is no longer allowed by the State of Florida
 - Revised definition for hurricane occurrence
- Under **Section I — Conditions, H. Suit Against Us**, the following change has been made:
 - Attorney fees and costs awarded by the court that are associated with the dismissal of a suit because a notice of intent to initiate litigation was not given as required, or if such suit is commenced before the expiration of any time period provided under section 627.70152 of Florida Statutes, have been deleted
- Under **Section I — Conditions, J.3. Loss Payment** was updated to clarify that the insurer:
 - Shall pay or deny a claim or a portion of an initial claim, "reopened claim" or "supplemental claim" within 60 days, unless the failure to pay such claim or portion of the claim is caused by factors beyond our control
- Under **Section I — Conditions, S. Filing a Claim, "Supplemental Claim" Or "Reopened Claim"** (paragraph Q. in form **H 00 04 FL**) the following claims provisions were revised:
 - A claim or "reopened claim" under an insurance policy that provides property insurance for loss or damage caused by any peril is barred, unless notice of the claim is given to us within one year after the date of loss
 - A "supplemental claim" is barred unless notice of the "supplemental claim" was given to us within eighteen months after the date of loss
 - Added time limitations tolled for a policyholder deployed to a combat zone or combat support posting
- Under **Sections I and II — Conditions, D. Cancellation** updated:
 - To clarify that the policy cannot be cancelled until the earlier of repair of the covered dwelling or residential property or 1 year after we issue the final claim payment
 - To clarify that cancellations cannot occur due to age of roof
 - To change the time frame for cancellations from 90 days to 60 days
- Under **Sections I and II — Conditions, F. Nonrenewal** updated:
 - To clarify that the policy cannot be nonrenewed until the earlier of repair of the covered dwelling or residential property or 1 year after we issue the final claim payment
 - To clarify that nonrenewals cannot occur due to age of roof
- Under **Sections I and II — Conditions, G. Assignment** has been updated to clarify that except as provided in s. 627.7152 (11), Florida Statutes, you may not assign, in whole or in part, any post-loss insurance benefit under this policy. Any attempt to



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assign post-loss property insurance benefits under this policy is void, invalid and unenforceable.

For form **H 00 03 FL**, the following update has been made to **Section I — Property Coverages**:

- **E. Additional Coverages, 2.a. Reasonable Emergency Measures** has deleted assignment of post-loss benefits for assignment agreements. Assignment agreements are no longer allowed by the State of Florida.

For forms **H 03 15 FL 10 23** (Florida Hurricane Coverage and Deductible Provision Endorsement (Homeowner policy only) and **H 02 26 FL 10 23** (Florida Hurricane Coverage and Deductible Provision Endorsement (Tenant and Condominium policies only) the hurricane definition was revised.

What you need to do

We recommend you do the following to understand how the change(s) apply to your current coverage:

- Review your revised Special Provisions — Florida endorsement (**H 01 00 FL 10 23**)
- If you have elected coverage, review your revised Hurricane Coverage and Deductible Provision endorsement (**H 03 15 FL 10 23** or **H 02 26 FL 10 23**)
- Keep this notice with your insurance policy

For help when you need it

We appreciate your business and look forward to continuing to serve you. If you have any questions about your changes(s) or would like to learn about additional coverage options, please contact your agent.



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HOMEOWNER CUSTOMER NOTICE

Policy Number
77 09 HR 023136

Date Prepared
OCT 17, 2023

How to Contact Us

For Billing or Policy questions:
1-863-683-9334

Nationwide Representative:

BRANDON GARLAND
AGENT NUMBER : 00059933

JOSE L GONZALEZ
GONZALEZ &
ANGELICA
GONZALEZ-CARRERO
1324 GLENVIEW LN
LAKELAND FL 33813-1803

See back of your statement for important phone numbers and other information about your insurance.

Note:

Enclosed is your Homeowner Policy Renewal Declarations for Property described on the Declarations.

Please read it carefully. The Mortgagee has been billed for the amount listed below. Thank you for insuring with Nationwide.

12551000133025

Total Billed To MORTGAGEE

\$1,855.96

RETAIN THIS PORTION FOR YOUR RECORDS

At Nationwide, customer service is a top priority. Whether you are a long time customer or new, we want you to know the high value we place on your business. We consider it a privilege to serve you.

NATIONWIDE MUTUAL INSURANCE COMPANY

*****THIS IS NOT A BILL*****

NATIONWIDE 24-HOUR CLAIM NUMBER 1-800-421-3535

***** SPECIAL NOTICE *****

Please notify your agent immediately if the mortgage company shown on the Declarations is not correct.

A Message From Your Nationwide Agent:

Your policy does not cover flood loss. You can get protection through the National Flood Insurance Program. If you wish to find out more about this protection, please contact your Nationwide Agent.

Your premium may be reduced, if you have a qualifying Nationwide Auto policy. Please contact your Nationwide Agent for more information.

Your premium may be reduced, if you have a qualifying Nationwide Life/Annuity policy. Please contact your Nationwide Agent for more information.

The following discounts may be offered by Nationwide on your policy. To verify which discounts your policy qualified for, please review the Premium Summary sections of this Declarations. For information on qualifying for additional discounts, please contact your agent. Possible discounts available: Home & Car, Multi Line, Claims Free, Prior Insurance, Home Purchase, Home Renovation, Protective Devices, and Gated Community.

1-863-683-9334

REDACTION OF HOME FLOOD

For Billing or Policy questions: 1-863-683-9334

For Hearing Impaired: TTY 1-800-622-2421

Your Nationwide Agent: BRANDON GARLAND
863-683-9334



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Rev. 01/2023

FACTS

WHAT DOES NATIONWIDE DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal and state laws give consumers the right to limit some but not all sharing. Federal and state laws also require us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances, transaction history, and credit history
- Assets and insurance claim history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Nationwide chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does Nationwide share?

Can you limit this sharing?

For our everyday business purposes—

such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus

Yes

No

For our marketing purposes—

to offer our products and services to you

Yes

No

For joint marketing with other financial companies

Yes

No

For our affiliates' everyday business purposes—

information about your transactions and experiences

Yes

No

For our affiliates' everyday business purposes—

information about your creditworthiness

Yes

Yes

For our affiliates to market to you

Yes

Yes

For nonaffiliates to market to you

No

We don't share

To limit our sharing

Call 1-866-280-1809 – our menu will prompt you through your choices. Please have your account or policy number handy when you call.

Please note:

If you are a *new customer*, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing. If you have previously opted out, your request remains on file and you do not need to opt out again.

Questions?

Call 1-800-882-2822 ext. 614-249-6985 or go to www.nationwide.com/privacy



Who we are

Who is providing this notice?

Nationwide Mutual Insurance Company and the Nationwide Family of Property & Casualty Companies. For a complete list of our Family of Companies, visit: <https://www.nationwide.com/personal/about-us/affiliated-companies/>

What we do

How does Nationwide protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state laws. These measures include computer safeguards and secured files and buildings. We limit access to your information to those who need it to do their job.

How does Nationwide collect my personal information?

We collect your personal information, for example, when you

- apply for insurance or give us your contact information
- pay your insurance premiums or file an insurance claim
- show your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal and state laws give you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Your choices will apply to everyone on your account.

What happens when I limit sharing for an account I hold jointly with someone else?

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies. *Our affiliates include financial companies, such as Nationwide Life Insurance Company and Nationwide Financial Services, Inc. Visit nationwide.com for a list of affiliated companies.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies. *Nationwide does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. *Our joint marketing partners include financial service companies.*

Other important information

Nevada Residents: We are providing you this notice under state law. You may request to be placed on our internal Do Not Call list by sending an email with your phone number to privacy@nationwide.com. You may request a copy of our telemarketing practices. For more on this Nevada law, contact: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; phone number: 1-702-486-3132; email: BCPINFO@ag.state.nv.us; Nationwide, 1000 Yard Street GH-2D-OCA1, Columbus, OH 43212; 1-800-882-2822 ext. 614-249-6985; privacy1@nationwide.com.

For Vermont Customers: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at www.nationwide.com/privacy or call 1-800-882-2822 ext. 614-249-6985. **For insurance customers in AZ, CT, GA, IL, ME, MA, MT, NV, NJ, NM, NC, ND, OH, OR, and VA only:** The term "Information" means information we collect during an insurance transaction. We will not use your medical information for marketing purposes without your consent. We may share your Information with nonaffiliates without your prior authorization as permitted or required by law. We may share your Information with insurance regulatory authorities, law enforcement and consumer reporting agencies. Information we obtain from a report prepared by an insurance-support organization may be retained by that insurance-support organization and disclosed to others.

To request access to or deletion of your personal information, send a written letter to: Nationwide, 1000 Yard Street GH-2D-OCA1, Columbus, OH 43212. Include your name, address, and your policy, contract, or account number, and describe the information you wish to access or delete. You may correct inaccurate personal information by visiting [Nationwide.com](https://nationwide.com) or calling your agent. We can't change information other companies, like credit agencies, provide to us. You'll need to ask them to change it.



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IMPORTANT NOTICE

Page 1 of 1

Florida Free Financial Literacy Program

Thank you for choosing Nationwide to help protect what's important to you. We value your business and want to ensure you understand your coverage.

What you need to know

Florida Law, 626.9741 — Use of credit reports and credit scores by insurers, requires that insurance companies provide the following information on a free financial literacy program.

The Department of Financial Services offers free financial literacy programs to assist you with insurance-related questions, including how credit works and how credit scores are calculated. To learn more, visit www.MyFloridaCFO.com.

You can always count on us to be there

We appreciate your business and look forward to continuing to serve you. If you have any questions or concerns, please contact your agent.

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Thank you for choosing Nationwide® to help you protect what's important to you. We're pleased to offer a new product available to assist you with one of the fastest growing crimes in America — identity theft.

What's changing

Nationwide now offers an endorsement that covers identity theft and can be added to your homeowners, condominium or tenant policy. This coverage includes a comprehensive service designed to save you time, money and hours of frustration by performing the work necessary to recover your stolen identity.

The benefits of Identity Theft Coverage

Nationwide recognizes identity theft victims need financial relief and expert assistance.

Nationwide has partnered with ID Theft AssistSM to provide you with a unique service that will help restore your stolen identity. The service provided by ID Theft AssistSM is available to you 24 hours a day, 7 days a week — just one phone call connects you with an experienced representative who will:

- Have access to your credit report and can assist you in identifying fraudulent accounts
- Place a "fraud alert" on your credit reports and contact creditors on your behalf
- Report the identity theft to the local police, the Federal Trade Commission and other credit reporting agencies
- Assist in replacing driver license, passport, social security card and any other identifying documents
- Provide emergency cash advance, if theft occurs away from home (must be secured with credit card)

Nationwide will also provide financial relief up to \$25,000 with no deductible for expenses incurred to restore your good name, including:

- Costs of executing affidavits and mailing certified mail
- Lost income (maximum \$250 per day; total of \$5,000)
- Loan reapplication fees and attorney fees
- Costs of long-distance telephone calls

What you need to do

Identity theft protection can be purchased for just pennies a day. If you would like to add the *Identity Theft or Identity Fraud Expenses Coverage* endorsement to your policy or have questions about identity theft, please contact your Nationwide representative. This endorsement will not be automatically added to your policy.

For help when you need it

We appreciate your business and look forward to continuing to serve you. If you have any questions please contact a Nationwide representative or the Nationwide Service Center at 877- ON YOUR SIDE® (877-669-6877).





Thank you for choosing Nationwide® to help you protect what's important to you. We value your business and want to ensure you have the information you need to understand the percentage deductible on your property insurance policy.

Please note this notice is for informational purposes only and refer to your policy for specific deductible information. It's also important to remember the examples below are for illustration purposes only. The actual amount of coverage provided by your policy and amount of loss you may sustain would depend on many factors.

Understanding percentage deductibles

Your policy contains a percentage deductible for one or more coverages. To determine which deductibles on your policy are percentage deductibles, please refer to your Declarations page. Your policy deductible may be a percentage, flat dollar amount or a combination of both. This communication will explain how your percentage deductible is calculated in the event of a covered loss, and how this may affect you.

What you need to know

In the event of a covered loss, we're responsible for the portion of a loss above your deductible amount, up to your applicable policy coverage limit. A deductible is the portion of a loss you're responsible for in the event of damage caused by a covered loss. The higher your deductible, the more money you save on your premiums — but the greater your out-of-pocket cost in the event of a covered claim.

Percentage deductibles vary based on the percentage amount and the covered loss to which they apply. Please review the examples below to understand how percentage deductibles are calculated in the event of a loss and how your out-of-pocket expenses may be impacted.

Important information about Earthquake Coverage

If you've purchased Earthquake Coverage, the deductible is a percentage deductible and is shown on the Declarations page. When a percentage deductible is applicable to a covered earthquake loss, a separate percentage deductible amount applies to each Section 1 coverage limit outlined in your policy.

For covered losses other than earthquake, the percentage deductible dollar amount is determined differently for your tenant or condominium policy. The dollar amount for your deductible will be determined by multiplying the Personal Property coverage limit by the percentage deductible found on your Declarations page or the applicable coverage form.

Examples

Please keep in mind if your policy type is not referenced below, the calculation process is similar for homeowners, tenant, condominium and dwelling fire policies.

Example 1: Tenant or condominium policy

Let's assume you have a tenant or condominium policy and that your Personal Property coverage limit is \$50,000, the percentage deductible is 1%, and the total amount of your covered loss is \$10,000. Your deductible would be calculated as follows:

Step 1: $\$50,000 \times 1\% = \text{deductible of } \500

Step 2: $\$10,000 \text{ loss} - \$500 \text{ deductible} = \$9,500$





In this example, your deductible, or the amount of loss you would be responsible for, would be \$500. The amount of loss that we would be responsible for would be \$9,500.

If you have a homeowners or dwelling fire policy with a percentage deductible, the dollar amount of your deductible is determined by multiplying the Dwelling coverage limit shown on your Declarations page by the percentage deductible found on your Declarations page or the applicable coverage form.

Example 2: Homeowner or dwelling fire policy

Let's assume you have a homeowners or dwelling fire policy and that your Dwelling coverage limit is \$100,000, the percentage deductible is 5%, and the total amount of your covered loss is \$25,000. Your deductible would be calculated as follows:

Step 1: $\$100,000 \times 5\% = \text{deductible of } \$5,000$

Step 2: $\$25,000 \text{ loss} - \$5,000 \text{ deductible} = \$20,000$

In this example, your deductible, or the amount of loss you would be responsible for, would be \$5,000. The amount of loss that we would be responsible for would be \$20,000.

Example 3: Homeowner policy with percentage deductible for earthquake

Let's assume you have a homeowners policy and that you selected earthquake coverage. Your policy provides the coverage amounts outlined below, and includes an earthquake deductible percentage amount of 20% that is applicable to the Section I Coverages of Coverage A — Dwelling, Coverage B — Other Structures and Coverage C — Personal Property. This percentage deductible is unique to earthquake losses as your policy deductible would apply to other types of losses. Let's also assume that the amount of your covered earthquake loss is \$50,000 to your dwelling, \$1,000 to other structures, and \$5,000 to personal property. Your percentage deductible would be calculated as follows:

Section I Coverage	Coverage Limit	Earthquake Deductible	Deductible By Coverage (Limit X Deductible %)	Loss Amount	The Amount You Are Responsible for Paying	The Amount We Are Responsible for Paying
Coverage A - Dwelling	\$100,000	20%	\$20,000	\$50,000	\$20,000	\$30,000
Coverage B - Other Structures	\$10,000	20%	\$2,000	\$1,000	\$1,000	\$0
Coverage C - Personal Property	\$50,000	20%	\$10,000	\$5,000	\$5,000	\$0
				Total - \$56,000	Total - \$26,000	Total - \$30,000



Step 2: \$56,000 loss — \$26,000 deductible = \$30,000

In this example, the loss amounts for Coverage B — Other Structures and Coverage C — Personal Property are less than your deductible. Therefore, your deductible, or the amount of loss you would be responsible for, would be \$26,000. The amount of loss that we would be responsible for would be \$30,000.

What you need to do

To understand how a percentage deductible is applied to your policy, we recommend you:

- Read this document, your policy, your policy Declarations and any other applicable documents
- Replace outdated information with any new materials that may be enclosed
- Keep this notice with your insurance policy

For help when you need it

We appreciate your business and look forward to continuing to serve you. If you have any questions, or would like an *On Your Side®* Review to learn about additional coverage options, please contact your Nationwide representative or the Nationwide Service Center at 877-ON YOUR SIDE (877-669-6877).

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Page 1 of 1

Possible Hurricane Mitigation Discounts — Florida

Thank you for choosing Nationwide® to help you protect what's important to you. We value your business and want to make you aware of available discounts.

What you need to know

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.

You can always count on us to be there

We appreciate your business and look forward to continuing to serve you. If you have any questions about this letter, please contact your Nationwide agent or representative. You may also contact the Nationwide Service Center at 877-ON YOUR SIDE (877-669-6877).

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Important Notice — Assessments — Florida

Thank you for choosing Nationwide to help protect what's important to you. We value your business and want to ensure you understand your coverage.

What you need to know

This notice is intended to summarize the various assessments and surcharges that may be applied to your Florida insurance policy. Please refer to your Declarations section titled **Assessments and Surcharges** for a summary of the required Assessments and Surcharges that apply to your policy.

What are assessments

Assessments assist in protecting named insureds and claimants in situations where insurers insolvency would cause delay and or inability to deliver their promise when needed. The Assessments and Surcharges do change periodically and may change based on direction from the regulating authority of the assessment or surcharge. We have included below additional information about the most common surcharges you may see.

- **Florida Citizens Regular Assessment**

Pursuant to Section 627.3512 of the Florida Statutes, insurers are allowed to recoup any regular assessment by adding a surcharge to policies not to exceed the amount paid for by the insurer to Citizens.

- **Florida Citizens Emergency Assessment**

Pursuant to Section 627.351(6)(b) 3.d of the Florida Statutes, insurers are required to collect an annual percentage assessment of its direct written premium to assist in replacing the current deficit within Citizens Property Insurance Company.

- **Florida Insurance Guaranty Association Assessment**

Pursuant to Section 631.57(3)(a) of the Florida Statutes, insurers are allowed to recoup any regular assessment by adding a surcharge to policies for the purpose of securing funds to pay covered claims and reasonable expenses incurred by FIGA.

- **Florida Insurance Guaranty Association Emergency Assessment**

Pursuant to Section 631.57(3)(a) of the Florida Statutes, insurers are allowed to recoup any emergency assessment by adding a surcharge to policies for the purpose of securing funds to pay covered claims and reasonable expenses incurred by FIGA.

You can always count on us to be there

We appreciate your business and look forward to continuing to serve you. If you have any questions or concerns, please contact your Nationwide representative. Contact information is located on your Declarations page.

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Checklist of Coverage

Policy Type: HOMEOWNER

(Indicate: Homeowners, Condominium or Tenants)

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: \$274,700

Loss Settlement Basis: Replacement Cost
(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Other Structures Coverage (Detached from Dwelling)

Limit of Insurance: \$5,494

Loss Settlement Basis: Replacement Cost
(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Personal Property Coverage

Limit of Insurance: \$137,350

Loss Settlement Basis: Replacement Cost
(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Deductibles

2.0%
HURRICANE

Annual Hurricane: DEDUCTIBLE

Sinkhole: Does Not Apply

All Other Perils: \$2,500 ALL PERILS

(Other Than Hurricane)





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 or 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 or Malicious Mischief
Y	Theft
Y	Falling Objects
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
N	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	Actual Loss Sustained	Up to 24 months
Y Fair Rental Value	Actual Loss Sustained	Up to 24 months
Y Civil Authority Prohibits Use	Actual Loss Sustained	Up to 24 months



Checklist of Coverage (continued)
Property — 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	Debris Removal	Cost Incurred	X	
Y	Reasonable Emergency Measures	See Policy	X	
Y	Property Removed	Cost Incurred	X	
Y	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$500	X	
Y	Loss Assessment	\$1,000	X	
Y	Collapse	Cost Incurred	X	
Y	Glass or Safety Glazing Material	\$274,700	X	
Y	Landlord's Furnishings	\$2,500	X	
Y	Ordinance or Law	\$68,675	X	
Y	Grave Markers	\$5,000	X	
Y	Biological Deterioration	\$10,000	X	

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/Sprinkler	
Y	Windstorm Loss Reduction	\$878
Y	Building Code Effectiveness Grading Schedule	\$18.83
N	Other	

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Checklist of Coverage (continued)
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.)

Personal Liability

Limit of Insurance: \$100,000

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 Expenses	See Policy	X
Y	First-Aid Expenses	See Policy	X
Y	Damage to Property of Others	\$1,000	X
Y	Loss Assessment	\$1,000	X

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

HIN 2032 07 16



Notice of Premium Discounts for Hurricane Loss Mitigation Important Information — Florida

About Your Personal Residential Insurance Policy

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 for 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 84%.



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 \$357.65 which is part of your total annual premium of \$ 1855.96. Remember, the discounts shown only apply to the 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> <ul style="list-style-type: none">• Meets the Florida Building Code.• Reinforced Concrete Roof Deck.(If this feature is installed on your home you most likely will not qualify for any other discount.)	11% 82%	\$ 39 \$ 293
<u>How Your Roof is Attached</u> <ul style="list-style-type: none">• Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.• Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.• Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood.	0% 0% 9%	\$ 0 \$ 0 \$ 32



12551000133131



<u>Roof-to-Wall Connection</u> <ul style="list-style-type: none">Using Toe Nails — defined as three nails driven at an angle through the rafter and into the top roof.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.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.Using Double Wraps — straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.	0% 35% 35% 35%	\$ 0 \$ 125 \$ 125 \$ 125
<u>Roof Shape</u> <ul style="list-style-type: none">Hip Roof — defined as your roof sloping down to meet all your outside walls (like a pyramid).Other.	47% 0%	\$ 168 \$ 0
<u>Secondary Water Resistance (SWR)</u> <ul style="list-style-type: none">SWR — defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off.No SWR.	6% 0%	\$ 21 \$ 0
<u>Shutters</u> <ul style="list-style-type: none">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% 35% 44%	\$ 0 \$ 125 \$ 157

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



Homes built under the 2001 building code or later

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
Homes built under the 2001 Florida Building Code or later edition (also including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties) are eligible for a minimum 68% discount on the hurricane-wind portion of your premium. You may be eligible for greater discount if other mitigation features are installed on your home.	N/A	N/A
<u>Shutters</u> <ul style="list-style-type: none">• 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.	N/A N/A N/A	N/A N/A N/A
<u>Roof Shape</u> <ul style="list-style-type: none">• Hip Roof — defined as your roof sloping down to meet all your outside walls (like a pyramid).• Other.	N/A N/A	N/A N/A

* 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 N/A to N/A .

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 863-683-9334 .



Outline of Coverage

Thank you for choosing Nationwide to help you protect what's important to you. We value your business and want to ensure you understand your coverage.

HOMEOWNER INSURANCE: HOW DOES IT PROTECT?

This outline of coverage is designed to provide a brief summary about Nationwide Homeowners (**H 00 03 FL**), Tenants (**H 00 04 FL**) and Condominium Unit-Owner's policies (**H 00 06 FL**). The outline highlights how each affords protection, important exclusions and limitations, and how a policy may be renewed or discontinued. This outline is being provided to assist you in recognizing some of the policy provisions but please note that it is not all-inclusive. It is important that you review your policy carefully because the actual policy language will control the terms of your coverage. This outline of coverage is developed for you at the inception of your coverage and each renewal thereafter to comply with FL §§ 627.4143.

Actual amounts of coverage and premium charges for any individual policy will be shown on what is known as the "Policy Declarations Page". Future renewal premiums — subject to change of course — are shown on renewal "Billing Statements" or "Customer Notices".

We hope the information inside will be helpful to you.

SPECIAL NOTE: YOU SHOULD READ YOUR POLICY FOR COMPLETE DETAILS.

The following outline of coverage is for informational purposes only. Florida law prohibits this outline from changing any of the provisions of the insurance contract that 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.

Homeowners policies are designed to provide coverage for the following: your home; other structures on your property; loss of use of your home; personal liability; and medical payments to others. Please refer to your policy Declarations for limits applicable to each policy coverage, the deductible that applies to property losses, and the policy premium. The following is a brief description of each of the principal coverage features.

SECTION I — PROPERTY COVERAGES

All Other Peril Deductible	Hurricane Deductible	Sinkhole Deductible	Premium
\$2,500	2% \$5,494	DOES NOT APPLY	Total Policy Premium \$1,855.96

The following coverages are included as part of your total policy premium.

COVERAGE A covers your dwelling, including attached structures. Coverage A applies to real property, on the residence premises, owned by you. There is no coverage A afforded to tenant policies.

COVERAGE B covers private, non-business structures at your residence, set apart from the dwelling by clear space, such as a garage, fence or swimming pool.

COVERAGE C covers your personal property such as clothes and furniture. Some types of personal property have special limits that apply in the event of loss. You should review these in Section I of your policy along with the kinds of property which are not covered, such as motorized vehicles and property of roomers and boarders.

COVERAGE D Additional Living Expenses provides for payment to you if you temporarily cannot continue to live in your residence because of covered loss.





CLAIMS SETTLEMENT ON:

DWELLING — our H 00 03 FL policy pays, less the deductible, for the replacement cost of damages to the home up to the limits of the policy. The Dwelling Replacement Cost endorsement may be available.

In the event of a total loss caused by a covered peril, we will pay the policy limit on the dwelling.

Increased expenses due to an ordinance or law regulating construction, repair or demolition is covered up to 25% of the Coverage A limit (25% of Building Additions and Alterations Coverage in the Tenants). Additional limits are available.

PERSONAL PROPERTY — All our policies described in this outline provide coverage up to the actual cash value of the property at the time of loss, but not exceeding the cost of repair, replacement, or up to the limits of coverage you have selected. The Brand New Belongings Endorsement may be available.

CERTAIN COVERAGE EXCLUSIONS, LIMITATIONS, REDUCTIONS

These policies do not cover any loss resulting from:

Neglect of the insured to protect the property after a loss or when endangered by a covered peril. Nuclear reaction, radiation, or radioactive contamination.

War or warlike acts in time of peace or war.

Flood, surface water, sewage, water or water-borne material backing up through sewers or drains (unless included), and subsurface water.

Earth movement (other than Catastrophic Ground Cover Collapse), mine subsidence and volcanic eruption.

Trees, shrubs and plants grown for commercial purposes, or trees, plants and shrubs when damaged by windstorm or hail, earthquake, landslide or falling objects.

Windstorm or hail damage to the inside of the building or personal property unless it enters through an opening created by windstorm or hail.

Windstorm or hail damage to boats, trailers, motors and equipment (other than rowboats and canoes) unless they are inside a closed building.

Third party negligence, if resulting cause of loss is excluded.

Defects or inadequacies in workmanship, materials, design or construction if a resulting cause of loss is excluded.

Intentional or criminal acts committed by or at the direction of an insured. Additionally, the following types of personal property are excluded from coverage: Animals, birds or fish.

Motor vehicles, hovercrafts and aircrafts, as well as their accessories and parts. Articles used as samples, for sale or delivery or rented to others.

Property specifically covered elsewhere in this or other insurance. Property of a renter or paying guest.



LIMITATIONS FOR CERTAIN PERSONAL PROPERTY:

All policies also include certain limitations on valuable property such as furs, jewelry, fine arts, antiques, memorabilia, gems, stamps, coins, silverware, guns, manuscripts, watercraft and trailers. This type of property, however, may be insured under Special Arrangements to provide additional coverages needed.

SECTION II — LIABILITY COVERAGES

All Other Peril Deductible	Hurricane Deductible	Sinkhole Deductible	Premium
Does Not Apply	Does Not Apply	Does Not Apply	Total Policy Premium (see page 1)

The following coverages are included as part of your total policy premium.

COVERAGE E Personal Liability coverage will pay on your behalf sums you may be legally required to pay to others. It may cover bodily injury or damage to property of another or both caused by you or your family on or off premises. In addition, it covers the cost of defending you in court due to a lawsuit.

COVERAGE F Medical Payments to Others is a form of coverage that provides for payment of medical and similar expenses.

LIABILITY EXCLUSIONS

This liability protection does not apply to:

Acts caused intentionally by or at the direction of an insured, including criminal acts. An employee eligible for workers' compensation benefits.

Business property and activities connected to an insured's business, including home care.

The ownership, maintenance, operation or use of land motor vehicles, trailers, or rail vehicles, watercraft with more than 25 horsepower, or sailing vessels over 26 feet long.

Errors and omissions in providing professional services.

Liability covered by a contract of nuclear energy liability insurance.

The ownership, maintenance, operation, or use of any recreational land motor vehicle owned by the insured if off the premises when the damage or injury occurs. Golf cart liability is covered to and from or on a golf course.

Medical payments to others and bodily injury expenses for the named insured, spouse, parents, son or daughter of the insured and of the same household, or any person regularly residing on the premises rented to or in the care of an insured would be covered.

An insured transmitting a communicable disease. Bodily Injury to an insured.

Ingestion or inhalation of asbestos, radiation, radon, lead or lead compounds.

Controlled substances.

OTHER IMPORTANT FEATURES

All Other Peril Deductible	Hurricane Deductible	Sinkhole Deductible	Premium
Does Not Apply	Does Not Apply	Does Not Apply	Total Policy Premium (see page 1)



The following coverages are included as part of your total policy premium.

SECTION I — PROPERTY

Business property —	pays up to \$2,500 for property used mainly in your business while on the residence premises for damages by a covered peril.
Consequential loss —	pays up to \$500 total for loss of food in a freezer resulting from power interruption which occurs off the premises caused by a covered peril.
Credit Card, EFT, — Forgery Coverage	pays up to \$500 for theft or unauthorized use.
Trees, Shrubs, — Plants, Lawns	pays up to 5% (10% for HO-4 and HO-6) or 10,000 for damages to trees, shrubs or plants from specified perils.
Personal Property — In Transit	while moving your property to a new location — pays up to 100% of Coverage C limit for damage by a covered peril, for 30 days.
Fire Department — Service Charge	pays up to \$1,000 of applicable charges.

SECTION II — LIABILITY

Claims Expense —	for assisting us in a claim or suit — pays for reasonable expenses incurred by you including up to \$250 per day for loss of earnings.
Golf Cart Liability —	provides liability protection for golf carts used on the premises, and on a golf course.

RENEWAL PROVISIONS

Your policy is written for a specific period as shown on your Declarations. It is based on the forms, rules and rates that are in effect at the time. Renewal is contingent upon all premiums or premium installment payments being paid when due.

CANCELLATION/NONRENEWAL

You may cancel your policy at any time by returning it to us or by notifying us orally or in writing of the date cancellation is to take effect. Nationwide will refund premium, if due, as soon as practicable after the date of your cancellation.

If your policy has been in effect 60 days or less, Nationwide may cancel your policy by giving you at least 20 days written notice.

If your policy has been in effect more than 60 days Nationwide will give you 120 days written notice before the nonrenewal, cancellation or termination. The notice must include the reason for the nonrenewal, cancellation or termination.

If cancellation is due to nonpayment of premium, we may cancel by giving you at least 10 days written notice. Ordinarily, your policy will become effective on the inception date shown in the policy and will continue in force as long as premiums are paid annually, subject to the rates, rules and forms then in effect.

TYPICAL FACTORS THAT MAY TRIGGER PREMIUM INCREASES OR CHANGES IN RATING STATUS:

Age of Construction Credit. As homes less than 6 years old age, the credits will reduce at each renewal, as the home grows older.

Changes in Protection Class. A fire protection class rating may change which will result in premium changes at the next renewal.



LOSS HISTORY RATING PLAN

Homeowner, Tenant or Condominium claims presented on your policy will receive a surcharge for each claim. Once applied to a policy, the surcharge will remain on the policy for three renewal periods.

The following types of claims will not be subject to the surcharge:

- Losses that occur because of a natural catastrophe and/or hurricane
- Weather related claims
- Guest Medical Payments
- Accidental Death claims
- Any claim we pay in which we can collect reimbursement from any at fault party.

HURRICANE LOSS MITIGATION

Premium discounts can be obtained for building fixtures and construction techniques that meet the minimum requirements of the Florida building code. The discount available is called the Windstorm Features Credit and the credit applies if your home has loss mitigation features or construction techniques in one or more of the following areas of construction:

Roof Covering	Roof-Wall Connection
Roof Geometry	Window Protection
Roof Deck Attachment	Door Type

ENDORSEMENTS

Endorsements amend or change the coverage provided by your homeowner policy. Some of these endorsements may require an additional premium charge. Below are some of the most frequently issued homeowner endorsements. Please check your Declarations page to determine which ones currently exist on your policy. You may contact your agent for additional information regarding additional coverage options that are available to you.

- Brand New Belongings Coverage — When this endorsement is added to your policy, losses to certain Personal Property are settled at replacement cost or the full cost to repair without deduction for depreciation.
- Dwelling Replacement Cost — When this endorsement is added to your policy, you can receive up to an additional 50% or 100% of the Coverage A Limit to repair or replace the damaged dwelling caused by a covered loss.
- Limited Water Back Up and Sump Discharge Or Overflow Coverage — This endorsement provides coverage for damage caused by sewage, water or water-borne material that is backed up through sewers or drains.
- Identity Theft — In the unfortunate event of identity theft or identity fraud, this endorsement assists you through the process of reclaiming your identity.
- Ordinance or Law — Allows you to increase the 25% provided to a total limit of 50%.
- Special Coverage Personal Property — This endorsement increases the coverage available for items normally subject to Special Limits of Liability.
- Personal Injury Coverage — Provides coverage for personal injury, such as false arrest, libel and slander.
- Valuables Plus Scheduled Personal Property endorsement — insured under this endorsement include: jewelry, furs, cameras, musical instruments, silverware / goldware, golfer's equipment, fine arts, postage stamps and rare and/or current coins.

Again, the endorsements above represent only a sample of the many other endorsements that are available. Please contact your agent for additional coverage options.





Nationwide®
is on your side

Page 6 of 6

You can always count on us to be there

We appreciate your business and look forward to continuing to serve you. If you have any questions or concerns, please contact your Nationwide agent or representative. Contact information is located on your policy's Declarations page.

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Emergency Management, Preparedness, and Assistance Trust Fund

Thank you for choosing Nationwide to help protect what's important to you. We value your business and want to ensure you understand your coverage.

What you need to know

Florida Law (Section 624.5092 and Section 252.372) provides for the Emergency Management, Preparedness, and Assistance Trust Fund.

The Trust Fund is administered by the Department of Community Affairs and appropriations are allocated to: implement and administer state and local emergency management programs and training; provide for state relief assistance and non-federally declared disasters, including grants and below- interest rate loans to businesses for uninsured losses resulting from a disaster; and provide grants and loans to state and regional agencies, local governments, and private organizations to implement projects that will further state and local emergency management objectives.

The funds for this program are provided by an annual surcharge of \$2 on every homeowner, mobile homeowner, tenants homeowner, condominium unit-owners, farm owners and floods policies on property insured in Florida.

The insurance industry is acting solely as a conduit for the collection of this surcharge and remits all monies collected to the Florida Department of Revenue for deposit to the Trust Fund. The surcharge is being collected with your premium and is identified on your policy Declarations as "EMPA Trust Fund Surcharge." The law is specific that you are responsible for payment of this surcharge.

You can always count on us to be there

We appreciate your business and look forward to continuing to serve you. If you have any questions or concerns, please contact your Nationwide representative. Contact information is located on your Declarations page.

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HOMEOWNER POLICY

DECLARATIONS

Non-Assessable

Page 1 of 6

These Declarations are a part of the policy named above and identified by policy number below. They supersede any Declarations issued earlier. Your Homeowner Policy will provide the insurance described in this policy in return for the premium and compliance with all applicable policy provisions. See policy for details regarding the **other coverages** and **additional coverage options**.

Policy Number:
77 09 HR 023136

Policyholder:
(Named Insured)
JOSE L GONZALEZ
GONZALEZ &
ANGELICA
GONZALEZ-CARRERO
1324 GLENVIEW LN
LAKELAND FL 33813-1803

Issued:
OCT 16, 2023

Policy Period From:

NOV 28, 2023 to NOV 28, 2024 but only if the required premium for this period has been paid, and only for annual renewal periods if premiums are paid as required. Each period begins and ends at 12:01 A.M. standard time at the Residence Premises.

12551000133186

Where to access your policy documents

In order to view, print, or save your policy documents that do not contain personally identifiable information, go to www.nationwide.com/insurancecontracts on your Internet browser and enter your policy number. You can get hard copies of your documents mailed or emailed to you free of charge by calling the customer service number on the bottom of this document. Please note that any policy documents containing personally identifiable information are not available for online viewing, unless you have registered for online account access. Go to www.nationwide.com/signup to create an account.

The Following Change(s) Have Been Made To Your Policy:

This revised Declarations reflects recent changes made to your Insurance Policy.

Limited Roof Surfaces Settlement Windstorm or Hail Losses endorsement is now available. This optional endorsement provides limited loss settlement for your roof surfaces for covered damage caused by windstorm or hail. If you select to add this endorsement, your loss settlement payment will be based on a pre-determined schedule using your roof type and roof age. You may receive a reduced premium for electing this endorsement on your policy. The endorsement can be added **only on the renewal date of your policy**. To learn more about Limited Roof Surfaces Settlement Windstorm or Hail Losses endorsement, contact your Nationwide Agent.

Premium Changes:

The dollar amount of the total premium changes is \$-7.85

The dollar amount that is due to an assessment change is \$-5.52

The dollar amount that is due to an approved rate increase is \$-2.33

The dollar amount that is due to coverage changes(s) is \$0.00

Premium Detail

Hurricane Premium = \$282.77

Non-Hurricane Premium = \$1,573.19

Annual Renewal before Surcharges, Assessment and Discounts \$2,738.47

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

FLOOD INSURANCE: YOU SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED.

PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

Your Policy includes Ordinance or Law Coverage at 25% of Coverage A.

Building Code Effectiveness Grading Schedule Discount

A Building Code Effectiveness Grading Schedule (BCEGS) decrease of \$18.83 which represents a 5% reduction in your hurricane rates, is reflected in your total premium. The range of premium adjustments available in your rating territory due to BCEGS varies from a surcharge of 0% to a credit of 8.6%.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Your policy contains a 2% Hurricane deductible = \$5,494.

THE HURRICANE DEDUCTIBLE MAY BE HIGHER THAN INDICATED WHEN A LOSS OCCURS DUE TO THE APPLICATION OF THE INFLATION GUARD RIDER.



Nationwide®
is on your side

HOMEOWNER POLICY

DECLARATIONS

Non-Assessable

Page 3 of 6

Policy Number:
77 09 HR 023136

Policyholder:
(Named Insured)
JOSE L GONZALEZ GONZALEZ

Issued:
OCT 16, 2023

Policy Period From:
NOV 28, 2023 TO NOV 28, 2024

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.

Residence Premises Information:

1324 GLENVIEW LN
LAKELAND
FL 33813-1803

PURCHASED: 11/2018
BUILT: 1975
CONSTRUCTION: MASONRY
003 OCCUPANTS IN DWELLING
ONE FAMILY
RATED BATHROOMS: 2

ROOF YEAR: 2009
ROOF: ARCHITECTURAL SHINGLE
SUPPLEMENTAL HEATING? N
FD LAKELAND
TAX CODE 00546
LAKELAND FS 5
PROTECTION CLASS 1
MILES FROM FIRE DEPT: 003

12551000133195



Additional Rating information: The following is used when determining your policy's premium. Please advise immediately if this information is incorrect.

RATING AGE OF INSURED: 48

SECTION I

Property Coverages	Limits Of Liability	Deductible: \$2,500 ALL OTHER PERILS	
COVERAGE-A-DWELLING	\$274,700	In case of a loss under Section I, we cover only that part of each loss over the deductible stated.	
COVERAGE-B-OTHER STRUCTURES	\$5,494		
COVERAGE-C-PERSONAL PROPERTY	\$137,350		EXCEPTIONS
COVERAGE-D-LOSS OF USE ACTUAL LOSS SUSTAINED PAYMENT NOT TO EXCEED 24 MONTHS	\$27,470	2% HURRICANE DEDUCTIBLE \$ 5,494 HURRICANE DEDUCTIBLE	

HOMEOWNER POLICY DECLARATIONS

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SECTION II

Liability Coverages	Limits Of Liability
COVERAGE-E-PERSONAL LIABILITY FOR EACH OCCURRENCE: PROPERTY DAMAGE AND BODILY INJURY	\$100,000
COVERAGE-F-MEDICAL PAYMENTS TO OTHERS EACH PERSON	\$1,000

OTHER COVERAGES APPLICABLE

See Policy or Endorsements for details regarding Other Coverages that apply to your policy.

Other Coverages	Limits of Liability
Biological Deterioration or Damage	\$10,000
Brand New Belongings	APPLIES
Building Ordinance or Law	25%
Dwelling Replacement Cost - 150%	APPLIES
Inflation Protection	APPLIES
Boeckh Index 1156.4	\$2,500
Landlord's Furnishings	\$1,000
Loss Assessment	APPLIES
Catastrophic Ground Cover Collapse Coverage	\$2,500
Tools	

Assessments and Surcharges

EMERGENCY MANAGEMENT, PREPAREDNESS, AND ASSISTANCE TRUST FUND SURCHARGE	\$2.00
FLORIDA INSURANCE GUARANTY ASSOCIATION ASSESSMENT	\$12.76
FLORIDA INSURANCE GUARANTY ASSOCIATION ASSESSMENT 2	\$18.23
Total Assessments and Surcharges	\$32.99

PREMIUM SUMMARY

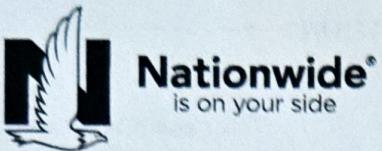
Premium Based On	Premium Amount
POLICY PREMIUM	\$1,781.08
WIND PERIL	\$56.16
HAIL PERIL	\$18.72
Annual Renewal Premium	\$1,855.96

Annual Renewal Premium Includes Discounts For:

WINDSTORM PROTECTIVE DEVICE

Annual Renewal Premium Includes Additional Charges For:

EMERGENCY MANAGEMENT, PREPAREDNESS, AND ASSISTANCE TRUST FUND SURCHARGE
FLORIDA INSURANCE GUARANTY ASSOCIATION ASSESSMENT
FLORIDA INSURANCE GUARANTY ASSOCIATION ASSESSMENT 2



HOMEOWNER POLICY

DECLARATIONS

Non-Assessable

Page 5 of 6

Policy Number:
77 09 HR 023136

Policyholder:
(Named Insured)
JOSE L GONZALEZ GONZALEZ

Issued:
OCT 16, 2023

Policy Period From:
NOV 28, 2023 TO NOV 28, 2024

FORMS and ENDORSEMENTS MADE PART OF POLICY

H 00 03 FL 0716
H 02 54 FL 0716
H 03 51 FL 0716
H 03 15 FL 1023

H 03 11 0716
H 02 23 FL 0716
H 01 00 FL 1023

Your Nationwide Homeowners Policy
Brand New Belongings - Florida
Dwelling Replacement Cost - 150% - Florida
Florida Hurricane Coverage and Deductible
Provision Endorsement (Homeowner policy only)
Loyalty Rewards - Homeowner
Catastrophic Ground Cover Collapse Coverage -
Florida
Special Provisions - Florida

ADDITIONAL INTERESTS

FIRST MORTGAGEE

ATLANTIC BAY MORTGAGE GROUP
C/O LOANCARE LLC
ISAOA ATIMA
PO BOX 202049
FLORENCE SC 29502-2049
LOAN #0035830587

12551000133321



Issued By: NATIONWIDE MUTUAL INSURANCE COMPANY
Home Office - Columbus, Ohio

Prior Declaration Issued: OCT 14, 2022

IMPORTANT PHONE NUMBERS

Nationwide 24-Hour Claims Number: 1-800-421-3535

For Billing or Policy questions: 1-863-683-9334

For Hearing Impaired: TTY 1-800-622-2421

Your Nationwide Agent: BRANDON GARLAND
863-683-9334