INVINFO 11 16

SCOTT BARNWELL INS AGY, INC
5226 MARINER BLVD
SPRING HILL FL 34609

CITIZENS
PROPERTY INSURANCE CORPORATION

Mortgagee Billed

Invoice date: February 25, 2024

This is not an invoice.
Please retain for your records.

Your policy renewal premium was submitted for payment to:

LENDUS LLC ISAOA ATIMA

If the mortgagee for this policy has changed or no longer pays the premium, contact your agent.

3165-2

NELSON ZAMOT
3182 AMBASSADOR AVE
SPRING HILL, FL 34609

Policy Information

Insured: Nelson Zamot
Property address: 3182 AMBASSADOR AVE
SPRING HILL, FL 34609-3103

Policy number: **07083412** **Term:** **3**
Policy period: 04/16/24 to 04/16/25

Contact your agent with questions or to change your payment plan
SCOTT BARNWELL INS AGY, INC
352-684-4545
(address at top of page)

Invoice Summary

Amount Due	$1,174.00
Payment Due	April 16, 2024
Loan Number	

See reverse side for payment options

CITIZENS

Payment Due: April 16, 2024
Policy Number: 07083412 Term: 3
Insured: Nelson Zamot

Remit payment to:
Citizens Property Insurance Corporation
P.O. Box 17850
Jacksonville, FL 32245-7850

Make check payable to Citizens Property Insurance Corporation, and include your policy number on the check.

Mortgagee has been billed.
Contact your agent if the mortgagee has changed. If you are now the premium payor, please detach this stub and remit with the payment amount entered in the box below.

$

07083412203420679966740000011740 02

1/2 10C210 00 0102500000003165

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SCOTT BARNWELL
SCOTT BARNWELL INS AGY, INC
5226 MARINER BLVD
SPRING HILL, FL 34609

000374

NELSON ZAMOT
MARILYN ZAMOT
3182 AMBASSADOR AVE
SPRING HILL, FL 34609

Quick Start Guide

1. Remove your ID card and keep it in a safe location.

2. Ensure your contact information is correct and up-to-date. Contact your agent to make any changes.

Provide a mobile number and valid email to make it easier to contact you in an emergency.

3. Review your policy documents to familiarize yourself with your coverage and policy conditions. Store your documents in a safe, waterproof location.

Contact your agent for any coverage changes, information updates or policy questions.

4. Go Paperless with your policy! Opt in when you register for myPolicy at *www.citizensfla.com/mypolicy.* Use myPolicy to make payments, access policy documents and report and view claims.

5. Like *Citizens Property Insurance Corporation* on Facebook and follow us on Twitter at *@citizens_fla* for storm preparedness tips, Citizens news and insurance education. Additional resources are available at *www.citizensfla.com.*

6. Water is a leading cause of damage in claims throughout Florida. Review the *Duties After Loss* section in your contract to learn about your responsibilities after a claim.

Warning: Premium presented could increase if Citizens is required to charge assessments following a major catastrophe.

Citizens Is Ready

Citizens works year-round to be prepared to support you when you need us most. Our Storms page at *www.citizensfla.com* has resources to help you prepare, monitor and respond to major storms and hurricanes. Use this page to locate Citizens' response efforts in your area.

Policy Questions?

Contact your agent at the telephone number provided on your *Declarations* page or call Citizens at 866.411.2742.

If you have a claim or suspect property damage, ***Contact Citizens First***!

www.citizensfla.com/mypolicy
866.411.2742
Available 24/7/365

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Nelson Zamot
3182 AMBASSADOR AVE
SPRING HILL, FL 34609-3103

Policy: 07083412
Effective: 04/16/2024

SCOTT BARNWELL - Scott Barnwell Ins Agy, Inc

5226 MARINER BLVD
SPRING HILL, FL 34609
352-684-4545

CITIZENS

Contact Citizens First

www.citizensfla.com/mypolicy
866.411.2742
Available 24/7/365

This card does not and is not intended to be evidence of property insurance coverage. To verify coverage, please refer to your policy.

This is your policy identification card

Keep this card with you or in a safe place. Promptly notify your agent if your contact information changes, to ensure you receive important policy information and notices.

Contact Citizens First

Your safety is Citizens' first priority. Make sure you and your family are safe and your property is secure. If your property is unsafe, do not try to enter your home.

As soon as you become aware of or suspect damage, submit your claim online at *www.citizensfla.com/mypolicy* or call Citizens' toll-free number, 24/7 toll-free at 866.411.2742.

You can report a claim to Citizens even before you know the full extent of damage. There is no cost to report a claim. Citizens will work with you to make sure covered damage is repaired quickly and correctly.

Have the following information available when you call

- Your policy number (located on Policyholder ID card and front pages of your policy package)
- Your contact information, including any temporary addresses or phone numbers
- Damage description (*tree limb fell on the roof, lightning struck the house, etc.*)

Contact us even if you are missing some of this information. Citizens will be able to assist you.

Did You Know?

Your policy includes specific requirements that may affect payment for emergency and permanent repairs of water damage not caused by weather. These requirements make it even more important to *Contact Citizens First* as soon as you become aware of or suspect damage to your property.

Water is a leading cause of damage in reported property loss claims throughout Florida. Citizens has two programs available to help you on the road to recovery when you have damage to your home from water damage not caused by weather: Free Emergency Water Removal Services and the Managed Repair Contractor Network Program.

Although these programs are voluntary, if you choose not to use the Managed Repair Contractor Network you will have a $10,000 limit on covered damage resulting from water losses not caused by weather. This limit includes up to $3,000 for emergency water removal services. More information is available in the following letter.

Contact your agent for additional information about policy coverages, and *Contact Citizens First* before beginning any claim-related repairs.

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CITIZENS
PROPERTY INSURANCE CORPORATION

301 W Bay Street, Suite 1300
Jacksonville, Florida 32202
www.citizensfla.com

Your policy with Citizens Property Insurance Corporation is due to renew. Citizens is committed to providing the highest level of service to our customers. Check your renewal policy to be sure the declarations pages include any updates to recent life events or property changes such as home additions or upgrades, other named insureds, mortgagee changes and contact information updates. The following quick tips will help you make the most of your Citizens policy.

Contact Citizens First

Contacting Citizens or your agent as soon as you become aware of or suspect any damage and before beginning any emergency or permanent repairs puts you in control of your claim. You can report a claim even before you know the full extent of damage. Loss reporting and repair requirements affect coverage for emergency and permanent repairs. Citizens will work with you to make sure any covered damage is repaired quickly and correctly. Learn more at *www.citizensfla.com/call-citizens-first*.

www.citizensfla.com/mypolicy
866.411.2742
Available 24/7/365

Assessments

Citizens policyholders could be required to pay assessments in addition to their regular policy premiums when – due to a major storm, series of less severe storms or other catastrophic events – additional funds are needed to pay policyholder claims. Your potential exposure is disclosed in the *Acknowledgement of Potential Surcharge and Assessment Liability* section of your application. Learn more at *www.citizensfla.com/assessments*.

Emergency and Permanent Repairs

Damage to your home can happen anytime – rain or shine. When it does, you want fast, personal and professional service to protect and restore your most valuable asset. Citizens is committed to providing customer-focused service to you in your time of need.

Sudden water damage?

Water is a leading cause of damage in reported property-loss claims throughout Florida. Citizens has two programs available to help you on the road to recovery when your home has water damage caused by accidental discharge or overflow of water or steam from plumbing, heating, air conditioning, automatic fire-protective sprinkler systems or household appliances. Your Citizens representative will be there to answer your questions and guide you through the process, from start to finish.

Register for myPolicy

Manage your policy online with myPolicy. Sign up at *www.citizensfla.com/mypolicy* to Go Paperless with policy documents, make payments, view claims and billing details, and to report a claim online.

Citizens Is Social!

Follow Citizens Property Insurance Corporation on Facebook and on Twitter *@citizens_fla* for storm preparedness tips, Citizens news and insurance education. You'll also find policyholder resources and comprehensive information at *www.citizensfla.com*.

We're Here to Help

Contact your agent at the telephone number provided on your *Declarations* page or call Citizens at 866.411.2742 or send an online message at *www.citizensfla.com/contactus*.

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INVINFO 11 16

SCOTT BARNWELL INS AGY, INC
5226 MARINER BLVD
SPRING HILL FL 34609

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PROPERTY INSURANCE CORPORATION

Mortgagee Billed

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If the mortgagee for this policy has changed or no longer pays the premium, contact your agent.

NELSON ZAMOT
3182 AMBASSADOR AVE
SPRING HILL, FL 34609

Policy Information
Insured: Nelson Zamot
Property address: 3182 AMBASSADOR AVE
SPRING HILL, FL 34609-3103

Policy number: **07083412** **Term:** **3**
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352-684-4545
(address at top of page)

CITIZENS

Payment Due: April 16, 2024
Policy Number: 07083412 Term: 3
Insured: Nelson Zamot

Remit payment to:
Citizens Property Insurance Corporation
P.O. Box 17850
Jacksonville, FL 32245-7850

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$

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CITIZENS
PROPERTY INSURANCE CORPORATION
301 W Bay St
Jacksonville FL 32202
www.citizensfla.com

IMPORTANT NOTICE REGARDING COVERAGE LIMITS IN YOUR RENEWAL OFFER

Dear Policyholder:

Citizens underwriting rules require that your dwelling be insured to at least 100 percent of replacement cost value. This is the Coverage A limit of liability (Coverage A Limit) shown in your policy Declarations.

Due to recent decreases in construction costs, the enclosed renewal offer is for a policy that provides a lower Coverage A limit than under your current policy. Your lower Coverage A Limit also decreases other coverage limits under your policy as applicable, such as the limits of law and ordinance coverage, contents coverage, additional living expense coverage, and loss of rents coverage.

If you would prefer to renew your policy with no change in your current Coverage A Limit, please contact your insurance agent for assistance in changing your Coverage A Limit and to obtain the renewal premium quote for such policy.

This notice is provided as a courtesy. A future renewal offer may not provide this notice if Limits of Insurance have not been decreased.

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Notice of Change in Policy Terms

The purpose of this Notice of Change in Policy Terms is to inform you of changes to the terms, coverage, duties and conditions of your renewal policy. If you choose to accept our renewal offer, you should carefully review the changes described below along with the enclosed policy. Please consult your agent if you have any questions about the changes or the coverage provided. Receipt by Citizens of the premium payment for your renewal policy will be deemed acceptance of the new policy terms by the named insured.

CITIZENS HOMEOWNERS 3 - SPECIAL FORM

The coverage descriptions shown in your Declarations, such as your coverage limits, rating/underwriting information or deductibles, may be stated differently. If a description of your coverage has changed, or if other information has changed, please consult with your Agent. Additionally, due to changes in construction and labor costs, your renewal offer may include a higher or lower Coverage A limit of liability (Coverage A Limit). If your renewal offer indicates a lower Coverage A Limit and you prefer to renew your policy with no change in your current Coverage A Limit, please contact your agent to determine whether such policy is available to you and, if so, to obtain the renewal premium quote for such policy.

CITIZENS HOMEOWNERS 3 – SPECIAL FORM, form CIT HO-3 06 23 (Former form CIT HO-3 02 23)

- **Table of Contents**. The Table of Contents is amended as follows:
  - The Table of Contents in the policy is amended to reflect changes in format and page numbers, the addition, removal or name change of coverages, exclusions, conditions and section names.
  - The reference "Duties Of An Assignee" is deleted.
- **Definitions Section**. The Definitions are amended as follows:
  - The assignment agreement definition is deleted.
  - The assignee definition is deleted.
  - The hurricane (Former hurricane occurrence) definition is placed into the CIT HO-3 form, rather than located in other various endorsements. The statutory description of a hurricane is stated as a defined term.
- **Reasonable Emergency Measures.**
  - The reference to "or an 'assignee' of the Policy benefits" is deleted.
- **Section I – Conditions**. (Property conditions) The Conditions are amended as follows:
  - Duties After Loss. The duties condition is amended as follows:
    - In the first paragraph, the heading "Duties Of An Insured" and the term "to you or any other 'insured' seeking coverage" are deleted.
    - The statement "An 'assignment agreement' does not change the obligations to perform the duties required under this Policy." is deleted.
    - The term "'assignees' if any" is deleted.
    - The "Duties Of An Assignee" section of the Duties After Loss condition is deleted.
    - The heading "Application Of Duties" is deleted.
  - Alternative Dispute Resolution - Mediation
    - The term "an 'assignee' of the Policy benefits" is deleted throughout the mediation condition.
    - The provision "We are not, however, required to participate in any mediation requested by an 'assignee' of the policy benefits." is deleted.
  - Alternative Dispute Resolution - Appraisal
    - The term "an 'assignee' of the Policy benefits" is deleted throughout the appraisal condition.
  - The Suit Against Us condition is amended as follows:
    - Provisions regarding "assignee" and "Suit By An Assignee" part of the condition are deleted.
    - Paragraph 2. is amended to read: "No action can be brought against us; unless: 2. There has been full compliance with all of the terms of this Policy." (The term "applicable to an 'insured'" is deleted).

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- Loss Payment
  - The provision stipulating loss will be payable within 90 days after we receive notice of an initial, reopened, or supplemental property insurance claim from you is amended to "Within 60 days after we receive notice of an initial, reopened, or supplemental property insurance claim from you, where for each initial, reopened, or supplemental property insurance claim, we shall pay or deny such claim or portion of such claim, unless there are circumstances beyond our control."
  - The provision of "In no event will we make duplicate payments for the same element of loss because of the 'insured's' failure to notify us of termination of the 'assignment agreement'." is deleted.
- The claim, supplemental claim and reopened claims reporting provisions are amended to decrease the time to report a claim, reopened claim, or supplemental claim to Citizens, which reflect changes in Florida law. (Section 627.70132, Florida Statutes). A claim or reopened claim is barred unless a notice of claim, reopened claim is given to us in accordance with the terms of the policy within 1 year after the date of loss. A supplemental claim is barred unless a notice of a supplemental claim is given to us in accordance with the terms of the policy within 18 months after the date of loss.

"**Windstorm Or Hail Exclusion**", form CIT 04 94 12 23 (Former form CIT 04 94 02 23)
If this form is part of your policy, the form has been changed as follows:

- The term "hurricane occurrence" (if found in your endorsement) is amended to "hurricane".
- Provisions are amended to more explicitly express the peril of windstorm or hail and the peril of windstorm or hail during a hurricane are not covered.
- Provisions are amended to more explicitly express the exclusion does not apply to direct loss from fire or explosion resulting from peril of windstorm or hail or the peril of windstorm or hail during a hurricane.

"**Windstorm Protective Devices**", form CIT 27 12 23 (Former form CIT 27 02 23)
If this form is part of your policy, the form has been changed as follows:

- The term "hurricane occurrence" (if found in your endorsement) is amended to the defined term of "hurricane".
- The reference to "C. Hurricane" and the description of a hurricane (if found in your endorsement) is deleted.
- Amended the term "caused by the peril of windstorm or hail during a 'hurricane occurrence'" (or if found in your endorsement as "caused by the peril of windstorm or hail during a 'hurricane'") to "caused by the peril of 'windstorm' during a 'hurricane'".
- Added quotation marks around the defined term of "windstorm" and deleted the term "or hail".
- The definition of "windstorm" is formatted so that it applies to part B. and C.

"**Windstorm Protective Devices**", form CIT 29 12 23 (Former form CIT 29 02 23)
If this form is part of your policy, the form has been changed as follows:

- The term "hurricane occurrence" (if found in your endorsement) is amended to the defined term of "hurricane".
- The reference to "C. Hurricane" and the description of a hurricane (if found in your endorsement) is deleted.
- Amended the term "caused by the peril of windstorm or hail during a 'hurricane occurrence'" (or if found in your endorsement as "caused by the peril of windstorm or hail during a 'hurricane'") to "caused by the peril of 'windstorm' during a 'hurricane'".
- Added quotation marks around the defined term of "windstorm" and deleted the term "or hail".
- The definition of "windstorm" is formatted so that it applies to part B. and C.

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"**Windstorm Exterior Paint Or Waterproofing Exclusion – Seacoast - Florida**", form CIT 23 70 12 23 (Former form CIT 23 70 02 23)
If this form is part of your policy, the form has been changed as follows:

- The term "hurricane occurrence" (if found in your endorsement) is amended to the defined term of "hurricane".
- The reference to "B. Hurricane Described" and the description of a hurricane (if found in your endorsement) is deleted.

"**Sinkhole Loss Coverage For Use With Forms CIT HO-3 And CIT HO-8**", form CIT 23 94 06 23 (Former form CIT 23 94 02 23)
If this form is part of your policy, the form has been changed as follows:

- The Claim, Supplemental Claim, Or Reopened Claim policy condition is edited to better express the condition applies to a sinkhole loss.
- Under Suit Against Us, the provisions referencing an assignee and suit by an assignee are deleted.
- Under Suit Against Us, paragraph 2. is amended to read: "No action can be brought against us; unless: 2. There has been full compliance with all of the terms of this Policy." (The term "applicable to an 'insured'" is deleted).

"**Calendar Year Hurricane Deductible - Florida**", form CIT 24 12 23 (Former form CIT 24 02 23)
If this form is part of your policy, the form has been changed as follows:

- The term "below" is added.
- The term "hurricane occurrence" (if found in your endorsement) and variations thereof are amended to "hurricane". Quotation marks are added to the term "hurricane".
- The term "which occurs anywhere in the State of Florida" is deleted.
- The form is amended to better express "If the renewal or replacement policy provides a lower 'hurricane deductible' than the prior policy and you incurred loss from a 'hurricane' under a prior policy and you incurred loss from a 'hurricane' under a prior policy in the same calendar year, the lower 'hurricane deductible' will not take effect until January 1st of the following year."
- The form is amended to better express "If the renewal or replacement policy provides a lower 'hurricane deductible' than the prior policy and you have not incurred loss in a 'hurricane' in the same calendar year, the lower 'hurricane deductible' will take effect of the renewal or replacement policy."
- The terms "('Hurricane Deductible')" and "('All Other Perils Deductible')" are added to better express their nomenclature found in the Declarations.

"**Special Provisions - Florida**", form CIT HO 01 09 03 24 (Former forms CIT HO 01 09 03 23)
If this form is part of your Policy, the provisions in the endorsement are deleted and replaced with the following. If this is a new form to your policy, the following changes are made:

- A definition of "hurricane deductible" is added to express a hurricane deductible is applicable to loss caused by a hurricane, if hurricane coverage and a hurricane deductible is provided in your policy.
- The definition of "hurricane occurrence" is amended to "hurricane" and the duration of a "hurricane" is amended to start at the time a hurricane warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service.
- The term "hurricane occurrence" is amended to "hurricane" throughout your policy and its endorsements.
- Under Coverage C – Personal Property, paragraph 3.m. is amended to indicate the term "hurricane" is a defined term.
- Under the Claim, Supplemental Claim or Reopened Claim policy condition, paragraph 3 is amended to read "For claims resulting from 'hurricane(s)', tornadoes, windstorms, severe rain, or other weather-related events, the date of loss is the date that the 'hurricane' made landfall or the tornado, windstorm, severe rain, or other weather-related event is verified by the National Oceanic and Atmospheric Administration."

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- Under the Claim, Supplemental Claim or Reopened Claim policy condition, amendments are added which toll the policy condition's timelines during any term of deployment to a combat zone or combat support posting which materially affects the ability of a named insured who is a servicemember as defined in Section 250.01 Florida Statutes, to file a claim, supplemental claim, or reopened claim.
- Under the Cancellation condition, edits and reformatting are made to accommodate changes resulting from 2023 Florida Law changes. Other changes are made as follows:
  - The state of emergency cancellation provision is amended to reflect that we may not cancel for a period of 90 days after the covered dwelling or covered residential property has been repaired, if such property has been damaged as a result of a hurricane that is the subject of a declaration of emergency.
  - A provision is added stating we may not cancel until the earlier of when the covered dwelling or covered residential property has been repaired or 1 year after we issue the final claim payment, if such property was damaged by any covered peril, other than damage from a hurricane.
  - A provision is added to denote when a structure is deemed repaired.
  - The term "other structure" is amended to "residential property".
  - The number of days a policy has been in effect, in which we may cancel a policy, is amended from 90 days to 60 days in appropriate provisions of the cancellation condition.
  - A cancellation provision is introduced stipulating when a policy has been in effect for 90 days or less, we may immediately cancel this policy that, prior to the date of application, the risk was most recently insured by an insurer that has been placed in receivership under Chapter 631 Florida Statutes for misrepresentation or failure to comply with underwriting requirements established by us before effectuation of coverage.
  - The term "hurricane occurrence" is amended to "hurricane". Quotation marks are added to the term "hurricane".
  - The provision regarding cancellations which occur during a hurricane and do not become effective until the end of the hurricane is amended to stipulate we shall be entitled to collect additional premium for the period of time beyond the original date of cancellation for which the Policy remains in effect.
  - A cancellation provision is introduced stating we may cancel prior to the repair of the dwelling or residential property if you have not secured and maintained flood insurance pursuant to Section 627.351(6) Florida Statutes. We may cancel during this period by letting the first named insured know at least 120 days before the date cancellation takes effect.
  - A cancellation provision is introduced stating when the policy has been in effect for more than 60 days, we may cancel if you have not secured and maintained flood insurance pursuant to Section 627.351(6) Florida Statutes. We will give at least 120 days written notice to the first named insured before the date cancellation takes effect.
- Under the Nonrenewal condition, edits and reformatting are made to accommodate changes resulting from 2023 Florida Law changes. Other changes are made as follows:
  - The state of emergency nonrenewal provision is amended to reflect that we may not nonrenew for a period of 90 days after the covered dwelling or covered residential property has been repaired, if such property has been damaged as a result of a hurricane that is the subject of a declaration of emergency.
  - A provision is added stating we may not nonrenew until the earlier of when the covered dwelling or covered residential property has been repaired or 1 year after we issue the final claim payment, if such property was damaged by any covered peril, other than damage from a hurricane.
  - A provision is added to denote when a structure is deemed repaired.
  - A provision is added to denote if we elect to nonrenew after covered damage has been repaired, we will provide at least 90 days' notice that we intend to nonrenew.
  - The provision expressing when we may nonrenew the policy is amended to better express when we may nonrenew the policy prior to repair of the property and better express the number of days we may give you nonrenewal notice.
  - The term "hurricane occurrence" is amended to "hurricane". Quotation marks are added to the term "hurricane".

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- The provision regarding non-renewals which occur during a hurricane and do not become effective until the end of the hurricane is amended to stipulate we shall be entitled to collect additional premium for the period of time beyond the original date of policy expiration for which the Policy remains in effect.
- A provision is introduced stating we may nonrenew this Policy prior to the repair of the dwelling or residential property if you have not secured and maintained flood insurance pursuant to Section 627.351(6) Florida Statutes. We may do so by letting you know at least 120 days before the expiration date of the Policy.

"Alternative Dispute Resolution - Division Of Administrative Hearings", form CIT HO 03 15 10 23 (Former form CIT HO 03 15 03 23)

- All paragraphs, with the exception of paragraph d., are amended or added to better express processes involved within the Division of Administrative Hearings (DOAH) alternative dispute resolution proceedings. Information is provided to indicate where and how we or you may serve notice to participate in DOAH and the components of a claim dispute that may be resolved under DOAH arbitration. Information is also provided describing resolution of attorney fee relief, if applicable, and notification the arbitration award shall take into account that Florida law does not permit any assignment of policy benefits, any award of attorney's fees to the prevailing party, any award for extracontractual or consequential damages, or any damages based on alleged bad faith or violation of Section 624.155, Florida Statutes.

This Notice of Change in Policy Terms is a summary of changes in your renewal policy and does not include all specific changes made to the coverages, exclusions, limitations, reductions, deductibles, renewal, cancellation and other provisions found in the policy. Refer to the policy for exact coverage description and specifics. This Notice of Change in Policy Terms is for informational purposes only and does not amend or change any of the actual provisions of the insurance contract, nor does it imply there is coverage other than as specified in the actual policy, its Declarations and its endorsements.

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CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

CITIZENS
PROPERTY INSURANCE CORPORATION

POLICY CHANGE SUMMARY

POLICY NUMBER: 07083412 - 3 **POLICY PERIOD FROM 04/16/2024 TO 04/16/2025**

at 12:01 a.m. Eastern Time

Transaction: RENEWAL

Item	Prior Policy Information	Amended Policy Information
Eligibility Questions		
Eligibility Questions		
Damage Filed Not By FIGA Claim		No
Dwelling		
Dwelling at 3182 AMBASSADOR AVE, SPRING HILL, FL		
Final Non Primary Res Ind Ext		No
Init Non Primary Res Ind Ext		No
Proof Of Primary Residence Ext		Homestead Exemption
Dwelling Coverages		
Coverage A		
Coverage A - Dwelling	283,300	274,200
Coverage B		
Coverage B - Other Structures Amount	5,670	5,480
Coverage C		
Coverage C - Personal Property	85,720	82,970
Line Coverages		
Coverage D		
Coverage D - Loss of Use	28,330	27,420
Hurricane		
Hurricane - Deductible Amount	5,666	5,484
Ordinance Or Law		
Ordinance Or Law - Amount	70,830	68,550

This summary is for informational purposes only and does not change any of the terms or provisions on your policy. Please carefully review your policy Declarations and any attached forms for a complete description of coverage.

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CITIZENS PROPERTY INSURANCE CORPORATION

CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY STREET, SUITE 1300
JACKSONVILLE FL 32202-5142

Homeowners HO-3 Special Form Policy - Declarations

POLICY NUMBER: 07083412 - 3 **POLICY PERIOD:** FROM 04/16/2024 TO 04/16/2025
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: RENEWAL

Named Insured and Mailing Address:
First Named Insured:
Nelson Zamot
3182 AMBASSADOR AVE
SPRING HILL, FL 34609
Phone Number: 813-401-5710

Primary Email Address:
nelson.zamot@yahoo.com

Location Of Residence Premises:
3182 AMBASSADOR AVE
SPRING HILL FL 34609-3103
County:HERNANDO

Agent: **Fl. Agent Lic. #:** E002157
Scott Barnwell Ins Agy, Inc
SCOTT BARNWELL
5226 MARINER BLVD
SPRING HILL, FL 34609
Phone Number: 352-684-4545
Citizens Agency ID#: 23317

Additional Named Insured: Please refer to "ADDITIONAL NAMED INSURED(S)" section for details

Coverage is only provided where a premium and a limit of liability is shown

All Other Perils Deductible: $2,500

Hurricane Deductible: $5,484 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
SECTION I - PROPERTY COVERAGES		$1,894
A. Dwelling :	$274,200	
B. Other Structures:	$5,480	
C. Personal Property:	$82,970	
D. Loss of Use:	$27,420	
SECTION II - LIABILITY COVERAGES		
E. Personal Liability:	$100,000	$5
F. Medical Payments:	$2,000	INCLUDED
OTHER COVERAGES		
Personal Property Replacement Cost	Included	$226
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

SUBTOTAL:	**$2,125**
Florida Hurricane Catastrophe Fund Build-Up Premium:	$25
Premium Adjustment Due To Allowable Rate Change:	($1,009)

MANDATORY ADDITIONAL CHARGES:

2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	$11
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	$2
Tax-Exempt Surcharge	$20

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: **$1,174**

The portion of your premium for:
Hurricane Coverage is $839 Non-Hurricane Coverage is $302

Authorized By: SCOTT BARNWELL **Processed Date:** 02/25/2024

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CITIZENS PROPERTY INSURANCE CORPORATION

CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY STREET, SUITE 1300
JACKSONVILLE FL 32202-5142

Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 07083412 - 3

First Named Insured: Nelson Zamot

POLICY PERIOD: FROM 04/16/2024 **TO** 04/16/2025
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Forms and Endorsements applicable to this policy:
CIT 04 86 02 23, CIT 04 85 02 23, CIT 04 96 02 23, CIT HO-3 06 23, IL P 001 01 04, CIT 24 12 23, CIT 04 90 02 23, CIT 06 70 02 23, CIT HO 03 15 10 23, CIT HO 01 09 03 24

Rating/Underwriting Information			
Year Built:	1999	**Protective Device - Burglar Alarm:**	Yes
Town / Row House:	No	**Protective Device - Fire Alarm:**	No
Construction Type:	Masonry	**Protective Device - Sprinkler:**	None
BCEGS:	04	**No Prior Insurance Surcharge:**	No
Territory / Coastal Territory:	733 / 00	**Terrain:**	B
Wind / Hail Exclusion:	No	**Roof Cover:**	FBC Equivalent
Municipal Code - Police:	999	**Roof Cover - FBC Wind Speed:**	N/A
Municipal Code - Fire:	999	**Roof Cover - FBC Wind Design:**	N/A
Occupancy:	Owner Occupied	**Roof Deck Attachment:**	Level B
Use:	Primary	**Roof-Wall Connection:**	Single Wraps
Months Unoccupied:	None	**Secondary Water Resistance:**	Unknown
Non-Primary Residence Rate Applied:	No	**Roof Shape:**	Hip
Number of Families:	1	**Opening Protection:**	None
Protection Class:	2	**Roof Update Year:**	2015
Distance to Hydrant (ft.):	500	**Roof Material:**	Shingles - Asphalt/ Fiberglass/Composite
Distance to Fire Station (mi.):	2	**Unsound/Insurer in Receivership Rate:**	No

A premium adjustment of ($1,260) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of ($99) is included to reflect the building code effectiveness grade for your area. Adjustments range from a 2% surcharge to a 13% credit.

Your property coverage limits have been adjusted for inflation.

Your policy premium has increased by $89. Of this amount:

The premium difference due to an approved rate change is $128
The premium difference due to changes in your coverage is ($31)
The premium difference due to mandatory additional charges plus FHCF Build-up is ($8)

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ADDITIONAL NAMED INSURED(S)

Name	Address
Marilyn Zamot	3182 AMBASSADOR AVE SPRING HILL, FL 34609-3103

ADDITIONAL INTEREST(S)

#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	VILLAGE CAPITAL & INVESTMENT LLC ISAOA ATIMA PO BOX 29217 PHOENIX, AZ 85038-9217	0005845107

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JACKSONVILLE FL 32202-5142

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Policy Number: 07083412 - 3 **POLICY PERIOD: FROM** 04/16/2024 **TO** 04/16/2025

First Named Insured: Nelson Zamot at 12:01 a.m. Eastern Time at the Location of the Residence Premises

WARNING: PREMIUM PRESENTED COULD INCREASE IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

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.

EXCEPT AS OTHERWISE PROVIDED, FLORIDA LAW REQUIRES SECURING AND MAINTAINING FLOOD INSURANCE AS A CONDITION OF COVERAGE WITH CITIZENS. FLOOD INSURANCE MUST BE MAINTAINED THROUGHOUT THE POLICY PERIOD AND EVERY RENEWAL THEREAFTER. CITIZENS MAY DENY COVERAGE OF A PERSONAL LINES RESIDENTIAL RISK TO AN APPLICANT OR INSURED WHO REFUSES TO SECURE AND MAINTAIN FLOOD INSURANCE.

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301 W BAY STREET, SUITE 1300
JACKSONVILLE FL 32202-5142

Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 07083412 - 3
First Named Insured: Nelson Zamot

POLICY PERIOD: FROM 04/16/2024 **TO** 04/16/2025
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

If this Policy is located within the Special Flood Hazard area defined by the Federal Emergency Management Agency (FEMA), flood coverage must be in place.

If the property insured by Citizens under this policy is located outside of the Special Flood Hazard area, flood coverage must be in place effective on or after:

a. **January 1, 2024, for a structure that has a dwelling replacement cost of $600,000 or more.**
b. **January 1, 2025, for a structure that has a dwelling replacement cost of $500,000 or more.**
c. **January 1, 2026, for a structure that has a dwelling replacement cost of $400,000 or more.**
d. **January 1, 2027, for a structure that has a dwelling replacement cost of Citizens.**

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

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.

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE

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CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY STREET, SUITE 1300
JACKSONVILLE FL 32202-5142

CITIZENS
PROPERTY INSURANCE CORPORATION

Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 07083412 - 3 **POLICY PERIOD: FROM** 04/16/2024 **TO** 04/16/2025

First Named Insured: Nelson Zamot at 12:01 a.m. Eastern Time at the Location of the Residence Premises

THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

TO REPORT A LOSS OR CLAIM CALL 866.411.2742

IN CASE OF LOSS TO COVERED PROPERTY, YOU MUST TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE IN ACCORDANCE WITH THE POLICY PROVISIONS.

PROMPT NOTICE OF THE LOSS MUST BE GIVEN TO US OR YOUR INSURANCE AGENT. EXCEPT FOR REASONABLE EMERGENCY MEASURES, THERE IS NO COVERAGE FOR REPAIRS THAT BEGIN BEFORE THE EARLIER OF: (A) 72 HOURS AFTER WE ARE NOTIFIED OF THE LOSS, (B) THE TIME OF LOSS INSPECTION BY US, OR (C) THE TIME OF OTHER APPROVAL BY US.

THIS POLICY CONTAINS LIMITS ON CERTAIN COVERED LOSSES, ALL SUBJECT TO THE TERMS AND CONDITIONS OF YOUR POLICY. THESE LIMITS MAY INCLUDE A $10,000 LIMIT ON COVERAGE FOR COVERED LOSSES CAUSED BY ACCIDENTAL DISCHARGE OR OVERFLOW OF WATER OR STEAM FROM SPECIFIED HOUSEHOLD SYSTEMS, SEEPAGE OR LEAKAGE OF WATER OR STEAM, CONDENSATION, MOISTURE OR VAPOR, AS DESCRIBED AND INSURED IN YOUR POLICY (HEREAFTER COLLECTIVELY REFERRED TO AS ACCIDENTAL DISCHARGE OF WATER IN THIS PARAGRAPH). AS ANOTHER EXAMPLE,THERE IS ALSO LIMIT OF $3,000 APPLICABLE TO REASONABLE EMERGENCY MEASURES TAKEN TO PROTECT COVERED PROPERTY FROM FURTHER DAMAGE BY ACCIDENTAL DISCHARGE OF WATER. THE AMOUNT WE PAY FOR THE NECESSARY REASONABLE EMERGENCY MEASURES YOU TAKE SOLELY TO PROTECT COVERED PROPERTY FROM FURTHER DAMAGE BY ACCIDENTAL DISCHARGE OF WATER WILL BE DEDUCTED FROM THE $10,000 LIMIT ON COVERAGE FOR ACCIDENTAL DISCHARGE OF WATER.

INFORMATION ABOUT YOUR POLICY MAY BE MADE AVAILABLE TO INSURANCE COMPANIES AND/OR AGENTS TO ASSIST THEM IN FINDING OTHER AVAILABLE INSURANCE MARKETS.

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY. IF YOU ARE UNABLE TO CONTACT YOUR AGENT, YOU MAY REACH CITIZENS AT 866.411.2742.

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NOTICE OF PRIVACY POLICY

FACTS	WHAT DOES CITIZENS PROPERTY INSURANCE CORPORATION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires 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 - Information you provide on your application for insurance coverage such as your name, address, telephone number, date of birth and occupation - Information gathered from you as our insured – your payment history, type of coverage you have, underwriting information and claims information - Credit card or bank account information - Mortgage information - Information from your visits to *www.citizensfla.com* When you are no longer our customer, your information will be retained in accordance with Citizens' records retention schedule. While your information is retained, it may continue to be shared as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. Citizens uses your personal information only as authorized or required by law and as necessary to provide our products and services to you. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citizens chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citizens share?	Can you limit this sharing?
For our everyday business purposes – we share with nonaffiliates to assist us to process your transactions, underwrite and/or rate your policy, service your policy, administer claims, comply with authorized depopulation programs, respond to court orders and legal investigations, and when permitted by federal or state law.	Yes	No
For our marketing purposes – to offer our products and services to you	No	We don't share.
For joint marketing with other financial companies	No	We don't share.
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share.
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share.
For nonaffiliates to market to you	No	We don't share.
Questions?	Call 866.411.2742; Deaf/Hard of Hearing: 800.955.8771 (TTY) or 800.955.8770 (Voice); or go to www.citizensfla.com	

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What we do	
How does Citizens protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Our employees and vendors are authorized to access information only for valid business reasons. They must agree in writing to maintain the confidentiality of nonpublic personal information. We do not share medical information unless authorized by you or as required by law.
How does Citizens collect my personal information?	We collect your personal information, for example, when: - You apply for insurance - We process your application - You pay insurance premiums - You give us your contact information - You give information to your agent or property inspector - You file an insurance claim (or if a claim is made against you) - You show us your government-issued ID or driver's license - You visit Citizens' website if you voluntarily provide the information We also collect information, such as your loss history, from other companies.
Why can't I limit all sharing?	Federal law gives 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 law and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	These are companies related by common ownership or control. They can be financial and nonfinancial companies. Citizens has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial or nonfinancial company. Nonaffiliates we share with can include: - Independent insurance agents and agencies - Independent adjusters or claims representatives - Inspection companies - Auditors - Insurance support organizations - Attorneys, courts, and government agencies
Joint marketing	This is a formal agreement between nonaffiliated financial companies that together market financial products or services to you. Citizens does not jointly market.
Other important information	
State law: The Florida public records law requires that all information received by a state entity be made available to anyone upon request, including e-mail addresses, unless the information is subject to a specific statutory exemption.	

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Notice of Collection and Use of Social Security Numbers

Introduction	Section 119.071(5), Florida Statutes, governs the collection of Social Security numbers by certain government entities, including Citizens. Citizens collects Social Security numbers only in cases where it is specifically authorized to do so or when it is imperative for performance of Citizens' duties. To protect your identity, Citizens secures your Social Security number from unauthorized access and strictly prohibits the release of your Social Security number to unauthorized parties contrary to state or federal law.
How are Social Security numbers used to underwrite and service my policy?	Social Security numbers are collected from prospective policyholders during the underwriting process for the following purposes: - Obtaining loss history reports for underwriting purposes - Implementing the enhanced Property Insurance Clearinghouse application authorized by paragraph 627.3518(3)(e), Florida Statutes - Reporting unclaimed property to state government agencies - Processing insurance claims - Ensuring compliance with US Department of Treasury Office of Foreign Asset Control requirements

Table of Laws and Regulations

The table below summarizes the purposes for which Citizens collects Social Security numbers and the laws and regulations under which collection is authorized or required. It also identifies whether collection is authorized by statute or mandatory for the performance of that agency's duties and responsibilities as prescribed by law.

Purpose for Collection	Law or Regulation	Authorized by Statute	Mandatory for Performance of Agency Duties
Obtaining Loss History Reports	627.351(6)(n), Florida Statutes		✓
Implementing the enhanced clearinghouse application	627.3518(3)(e), Florida Statutes		✓
Reporting unclaimed property	Chapter 717, Florida Statutes	✓	
Processing insurance claims	627.351(6)(k)		✓
Office of Foreign Asset Control requirements	31 CFR 501 et seq		✓

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CITIZENS
PROPERTY INSURANCE CORPORATION

POLICYHOLDER NOTICE
IMPORTANT INFORMATION

Dear Policyholder,

Ordinance or Law coverage is an important coverage provided to help meet the increased costs incurred to repair or replace damaged buildings in accordance with ordinances or laws that regulate construction, repair or demolition. This coverage is available at either 25% or 50% of the Coverage A limit of liability shown in your policy Declarations.

Ordinance or Law coverage in the amount of 25% of the Coverage A limit of liability may be included in your policy at no additional premium. If you choose (or have chosen) the 50% option, the additional coverage and premium will be reflected in your policy Declarations.

However, for those insureds with a Citizens Homeowners 8 policy (Policy form CIT HO-8), if you have chosen (or choose) actual cash value loss settlement and Form CIT 04 81, Actual Cash Value And Exclusion of Ordinance or Law, is shown in your policy Declarations, Ordinance or Law Coverage is **not** provided in your policy.

If you wish to add or change Ordinance or Law coverage, you must request this from your agent. Please note this addition or change in coverage may only occur at renewal.

This notice does not provide coverage nor does this notice replace any provisions of your policy. You should read your policy and review your declarations page for complete information on the coverages you are provided with. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail. *PNMPR-4 01 15*

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CITIZENS
PROPERTY INSURANCE CORPORATION

Acknowledgement of Potential Surcharge and Assessment Liability

We are required by law to send you this notice to inform you about the potential for surcharges and assessments to be applied to your policy.

1. AS A POLICYHOLDER OF CITIZENS PROPERTY INSURANCE CORPORATION, I UNDERSTAND THAT IF THE CORPORATION SUSTAINS A DEFICIT AS A RESULT OF HURRICANE LOSSES OR FOR ANY OTHER REASON, MY POLICY COULD BE SUBJECT TO SURCHARGES AND ASSESSMENTS, WHICH WILL BE DUE AND PAYABLE UPON RENEWAL, CANCELLATION, OR TERMINATION OF THE POLICY, AND THAT THE SURCHARGES AND ASSESSMENTS COULD BE AS HIGH AS 25 PERCENT OF MY PREMIUM, OR A DIFFERENT AMOUNT AS IMPOSED BY THE FLORIDA LEGISLATURE.
2. I UNDERSTAND THAT I CAN AVOID THE CITIZENS POLICYHOLDER SURCHARGE, WHICH COULD BE AS HIGH AS 15 PERCENT OF MY PREMIUM, BY OBTAINING COVERAGE FROM A PRIVATE MARKET INSURER AND THAT TO BE ELIGIBLE FOR COVERAGE BY CITIZENS, I MUST FIRST TRY TO OBTAIN PRIVATE MARKET COVERAGE BEFORE APPLYING FOR OR RENEWING COVERAGE WITH CITIZENS. I UNDERSTAND THAT PRIVATE MARKET INSURANCE RATES ARE REGULATED AND APPROVED BY THE STATE.
3. I UNDERSTAND THAT I MAY BE SUBJECT TO EMERGENCY ASSESSMENTS TO THE SAME EXTENT AS POLICYHOLDERS OF OTHER INSURANCE COMPANIES, OR A DIFFERENT AMOUNT AS IMPOSED BY THE FLORIDA LEGISLATURE.
4. I ALSO UNDERSTAND THAT CITIZENS PROPERTY INSURANCE CORPORATION IS NOT SUPPORTED BY THE FULL FAITH AND CREDIT OF THE STATE OF FLORIDA.

More information regarding assessments and surcharges is available under the *Policyholder* section of our website, *www.citizensfla.com*.

Citizens Property Insurance Corporation

POLICYHOLDER ASSESSMENT EXAMPLE

To illustrate the potential assessment obligation of a Citizens policyholder compared to a policyholder insured by a private insurer, we have prepared an example based on an annual premium of $3,000. Your actual assessment amount will vary based on your annual premium. The assessment will be in addition to the premium you pay for insurance coverage.

	Citizens Policy	ABC Insurance Policy
If your annual premium is:	$3,000	$3,000
Tier 1: Potential Citizens Policyholder Surcharge (one- time assessment up to 15% of premium)	$450	N/A
Tier 2: Potential Emergency Assessment (up to 10% of premium annually, may apply for multiple years) [1]	$300	$300
Potential Annual Assessment:	**$750**	**$300**

Tiers are used to demonstrate the multiple levels of assessment defined by Florida Law. Assessment tiers are triggered based on the severity of the deficit. Assessments are based on the greater of the projected deficit or the aggregate statewide written premium for the subject lines of business. The above example is based on the use of premium.

Notes:

1 – Tier 2 assessment may be collected each year over multiple years, depending on the extent of the deficit. In the event that subsequent years also generate a deficit, additional assessments could occur.

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CITIZENS
PROPERTY INSURANCE CORPORATION

POLICYHOLDER NOTICE
IMPORTANT INFORMATION

Dear Policyholder,

This offer of renewal contains a separate deductible for hurricane losses and a separate deductible for all other peril (AOP) losses. The hurricane deductible and AOP deductible you previously selected are shown in the enclosed Declaration page(s) of this renewal offer.

Citizens offers you the choice of several hurricane deductible options. If your policy dwelling limit is $100,000 or more (or personal property limit, if applicable), you may choose a hurricane deductible of 2, 5 or 10 percent of your limit. In addition to these deductibles, you may also choose a hurricane deductible of $500 if your policy dwelling limit is less than $100,000 (or personal property limit, if applicable).

The all other perils (AOP) deductible options you may choose are $500, $1,000 or $2,500, but may not exceed the hurricane deductible you select.

All of these deductible options may not be available due to the policy dwelling limit (or personal property limit, if applicable).

You may select different deductibles now or at any future renewal. If you have suffered hurricane losses in the current calendar year, a request to reduce your hurricane deductible will not be effective until January 1 of the following year.

A mandatory sinkhole deductible may apply in some policies and will be shown in your Declarations, if applicable.

If you have questions about these deductibles or want to change your deductibles, contact your Citizens agent for assistance. **The request to change your deductibles must be received by Citizens prior to the renewal date of your policy.**

This notice does not provide coverage nor does this notice replace any provisions of your policy. You should read your policy and review your declarations page for complete information on the coverages you are provided with. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.

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Checklist of Coverage

Policy Type: Homeowner's

(Indicate: Homeowner's, Condominium Unit Owner's, Tenant's, Dwelling, or Mobile Home Owner's)

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or www.fldfs.com.

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)	
Limit of Insurance: $274,200	Loss Settlement Basis: Replacement Cost (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Other Structures Coverage (Detached from Dwelling)	
Limit of Insurance: $5,480	Loss Settlement Basis: Replacement Cost (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Personal Property Coverage	
Limit of Insurance: $82,970	Loss Settlement Basis: Replacement Cost (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Deductibles	
Annual Hurricane: $5,484 (2%)	All Perils (Other Than Hurricane): $2,500

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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
Y	Volcanic Eruption
N	Sinkhole
Y	Any Other Peril Not Specifically Excluded (dwelling and other structures only)

Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.

Loss of Use Coverage

	Coverage	Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)			
Y	Additional Living Expense	$27,420	24 Consecutive Months
Y	Fair Rental Value		24 Consecutive Months
Y	Civil Authority Prohibits Use		2 weeks

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	See Policy	Y	
Y	Reasonable Repairs	See Policy	Y	
Y	Property Removed	See Policy	Y	
N	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money			
Y	Loss Assessment	$1,000		Y
Y	Collapse	See Policy	Y	
Y	Glass or Safety Glazing Material	See Policy	Y	
Y	Landlord's Furnishings	$2,500		Y
Y	Law and Ordinance	$68,550		Y
N	Grave Markers			
Y	Mold / Fungi	$10,000	Y	

Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.

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Checklist of Coverage (continued)

Discounts		
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)		Dollar ($) Amount of Discount
N	Multiple Policy	
Y	Fire Alarm / Smoke Alarm / Burglar Alarm	($14)
N	Sprinkler	
Y	Windstorm Loss Reduction	($1,260)
Y	Building Code Effectiveness Grading Schedule	($99)
Y	Other	($745)

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 Coverage

Limit of Insurance: $100,000

Medical Payments to Others Coverage

Limit of Insurance: $2,000

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

Insurer May Insert Any Other Liability Coverage Below		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance
Y	Mold Section II	$50,000

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Notice of Premium Discounts for Hurricane Loss Mitigation

*** Important Information ***
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 92%.

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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 $842.00 which is part of your total annual premium of $1,174.00. 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:
Roof Covering (i.e., shingles or tiles)		
• Meets the Florida Building Code.	Feature is being Applied	
• Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.)	A better discount is already applied in this Category	
How Your Roof is Attached		
• Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.	A better discount is already applied in this Category	
• Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood.	Feature is being Applied	
• Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood.	3%	$37

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Roof-to-Wall Connection • Using "Toe Nails" – defined as three nails driven at an angle through the rafter and into the top roof.	A better discount is already applied in this Category	
• 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.	A better discount is already applied in this Category	
• 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.	Feature is being Applied	
• Using Double Wraps – straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.	0%	$0
Roof Shape • Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid).	Feature is being Applied	
• Other.	A better discount is already applied in this Category	
Secondary Water Resistance (SWR) • SWR – defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off.	3%	$37
• No SWR.	Feature is being Applied	
Shutters • None.	Feature is being Applied	
• Intermediate Type - shutters that are strong enough to meet half the old Miami-Dade building code standards.	10%	$123
• Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards.	18%	$211

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

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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.	68% minimum discount does not apply to Citizens' policies.	Additional Credit may be available for upgraded roof-wall or roof deck attachments. Please contact your agent for information.
Shutters		
• None.	N/A	This section only applies to homes built after 2001
• Intermediate Type – shutters that are strong enough to meet half the old Miami-Dade building code standards.	N/A	N/A
• Hurricane Protection Type – shutters that are strong enough to meet the current Miami-Dade building code standards.	N/A	N/A
Roof Shape		
• Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid).	N/A	N/A
• Other.	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 352-684-4545.

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CITIZENS
PROPERTY INSURANCE CORPORATION

OUTLINE OF YOUR HOMEOWNERS 3 POLICY

The following outline is for informational purposes only. Florida law prohibits this outline from changing any of the provisions of the insurance contract which is the subject of this outline. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Please read your Homeowners policy carefully for complete descriptions and details. Your Agent will assist you with any questions about your policy.

SECTION I - PROPERTY COVERAGES

At your option, you may choose to remove Windstorm Coverage. You may also choose to increase, reduce or remove Coverage **B** and Coverage **C**.

Coverage A – Dwelling

Protects against covered loss to your dwelling and structures attached to your dwelling.

Coverage B - Other Structures

Protects against covered loss to structures on your residence premises not physically attached to the dwelling.

Coverage C - Personal Property

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

Coverage D - Loss Of Use

Provides for the additional living expenses you incur while you are temporarily unable to live at your home because of a covered loss.

Reasonable Emergency Measures

Provides for the reasonable costs incurred by you for necessary measures taken solely to protect covered property from further damage by a peril insured against in accordance with the Policy provisions.

The coverage provides up to $3,000 for the reasonable costs incurred by you for necessary measures taken solely to protect covered property from further damage, when covered loss is caused by accidental discharge or overflow of water or steam from within specified household systems, as described and insured in your policy. For covered loss from other perils insured against, other limits may apply.

Additional Coverages and Other Coverages

There are additional coverages and other coverages which include limitations and may not completely protect you against loss.

- Debris Removal
- Property Removed
- Fire Department Service Charge
- Loss Assessment
- Collapse
- Glass Or Safety Glazing Material
- Trees, Shrubs And Other Plants
- Fungi, Wet or Dry Rot, Yeast or Bacteria
- Landlord's Furnishings
- Ordinance or Law

Please review your policy for a complete list of items that have special limits and for property that is not covered by this policy.

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

PERILS INSURED AGAINST

Coverage A - Dwelling and Coverage B - Other Structures

This policy insures against risk of direct loss to covered property under Coverages **A** and **B**, unless not covered or excluded from coverage as described elsewhere in the policy.

Coverage C - Personal Property

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

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

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

PROPERTY EXCLUSIONS

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

- Sinkhole Loss
- Neglect
- Earth Movement And Settlement
- War or Nuclear Hazard
- Water (Flood and other Water Damage)
- Intentional Loss
- Inherent Vice, Decay, Defect and Mechanical Breakdown
- Theft away from the residence premises
- Off Premises Power Failure
- Repeated Seepage or Leakage of Water or Steam

There are other exclusions. Please refer to your policy for complete details regarding exclusions.

IMPORTANT DUTIES

Specific duties must be performed after a loss so that we may provide coverage for your loss as described in your policy. Prompt notice of the loss must be given to us or your insurance agent. Refer to the Duties After Loss condition in your policy.

Notice of Claim to Us - Except for reasonable emergency measures, there **is no coverage for repairs** that begin before the earlier of: (a) 72 hours after we are notified of the loss, (b) the time of loss inspection by us, or (c) the time of other approval by us. Please carefully read your entire Policy. **To report a loss or claim, call Citizens Property Insurance Corporation at 866.411.2742**

OTHER LIMITATIONS

$10,000 limit on coverage - Your Policy contains limits on certain covered losses, which may include a $10,000 limit on coverage for covered losses caused by accidental discharge of water. Payment for reasonable emergency measures will be deducted from the $10,000 limit on coverage. Please read your policy carefully for specific information.

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Homesharing Activities - This Policy limits coverage for homesharing activities and does not provide personal liability coverage for homesharing activities.

Claims, Supplemental Claims and Reopened Claims - A claim or reopened claim is barred unless notice of the claim is given to us in accordance with the terms of the policy within 1 year after the date of loss. A supplemental claim is barred unless notice of the supplemental claim is given to us in accordance with the terms of the policy within 18 months after the date of loss.

Sinkhole Loss – This policy **does not protect you against** loss due to sinkhole activity, unless Sinkhole Loss Coverage is shown in your Declarations and form **CIT 23 94** is also shown in your Declarations. If coverage is provided, a separate sinkhole deductible will apply and any sinkhole claim, including, but not limited to, initial, supplemental, and reopened sinkhole claims under this policy is barred unless notice of the sinkhole claim is given to us in accordance with the terms of the policy within 2 years after you knew or reasonably should have known about the sinkhole loss. Be sure to contact your agent to obtain this important coverage.

Deductibles – Your policy includes a calendar year hurricane deductible and an all other perils deductible, selected by you. The deductible is the amount of loss you must incur before this policy pays.

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

Citizens cannot insure or continue to insure your risk if you do not secure and maintain flood insurance in accordance with Florida law. Citizens **may deny** you insurance coverage if there is failure to secure and maintain flood insurance. See your Insurance Agent for additional detail.

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

Be sure to contact your agent to obtain this important coverage if it is not provided in your policy.

Loss Settlement – Buildings at replacement cost. However, if at the time of loss, the amount of insurance you have purchased for the insured building is less than 80% of the value of the building, we will not pay you replacement value. Instead we will pay the greater of either actual cash value of that part of the building damaged or a proportion of the cost to repair or replace that part of the damaged building which the total amount of insurance in your policy on the building bears to 80% of the replacement cost of the building.

Ordinance Or Law – A coverage provided with specified limitations to help meet the increased costs incurred to repair or replace damaged buildings in accordance with ordinances or laws that regulate construction, repair or demolition.

Vacant Property - If a loss occurs and the dwelling has been vacant for 30 consecutive days prior to the date of loss, there is no coverage for vandalism, malicious mischief, sprinkler leakage, glass breakage, water damage, theft or attempted theft, even if they are a covered cause of loss. For all other covered perils, we will reduce the amount we would otherwise pay for a covered loss by 15%.

SECTION II - LIABILITY COVERAGE

Coverage E - Personal Liability

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

Coverage F - Medical Payments To Others

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

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

NONRENEWAL AND CANCELLATION PROVISIONS

All cancellations are granted a pro-rata return of premium. ***Your Right To Cancel*** - You may cancel the policy at any time, for any reason, by giving us advance written notice of the future cancellation effective date.

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

When the policy has been in effect for 60 days or less and there has been a material misstatement, misrepresentation, or failure to comply with underwriting requirements, we may cancel immediately.

If your policy is cancelled for other than above, we may cancel by giving the first named insured at least 20 days written notice before the date cancellation takes effect.

If your policy has been in effect over 60 days, we may cancel your policy for only a limited number of reasons. We will then give the first named insured at least 120 days advance written notice.

Other cancellation conditions may also apply, for example when the property has been damaged as a result of a hurricane or pursuant to Section 627.351(6) Florida Statutes, your failure to maintain flood insurance. We may also cancel for specified reasons when the risk was most recently insured by an insurer that has been placed into receivership.

Nonrenewal - If we do not intend or are unable to renew your policy, we will mail written notice to the first named insured. We will do so at least 120 days before the expiration date of the policy.

Except, if an offer of coverage from an authorized insurer is received at renewal through Citizens' policyholder eligibility clearinghouse program renders such risk ineligible for Citizens; or nonrenewal is for a policy assumed by an authorized insurer offering replacement or renewal coverage to you; we will nonrenew your policy and mail the written notice at least 45 days before the expiration date of the policy.

Renewal - The renewal premium payment must be received no later than the renewal date or coverage will not be renewed.

IMPORTANT - Citizens requires that your dwelling be insured to at least 100 percent of replacement cost value. This is the Coverage A limit of liability (Coverage A limit) in your Declarations. Due to changes in construction and labor costs, renewal offers may include a higher or lower Coverage A limit. A lower Coverage A limit decreases other coverage limits, including the limits of law and ordinance coverage, contents coverage, additional living expense coverage, and loss of rents coverage. If your renewal offer indicates a lower Coverage A limit and you prefer to renew your policy with no change in your current Coverage A limit, please contact your agent to determine whether such policy is available to you and to obtain the renewal premium quote for such policy.

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Depopulation Provisions – Your policy may be taken out, assumed, or removed from Citizens and replaced by a policy that may not provide coverage identical to the coverage provided by Citizens.

PREMIUM CREDITS

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

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

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

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

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

PREMIUM SURCHARGES

Tax Exempt Surcharge – Statutory surcharge to augment the financial resources of Citizens.

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

OPTIONAL COVERAGES AVAILABLE

- Personal Property Replacement Cost
- Sinkhole Loss Coverage
- Ordinance Or Law Coverage (Increased Amount Of Coverage)

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CITIZENS HOMEOWNERS 3 - SPECIAL FORM

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CITIZENS HOMEOWNERS 3 - SPECIAL FORM

AGREEMENT

This Policy is issued on behalf of the Citizens Property Insurance Corporation and by acceptance of this Policy you agree:

1. That the statements in the Application(s) are your representations;
2. That this Policy is issued in reliance upon the truth of those representations;
3. That this Policy embodies all agreements existing between you and the Citizens Property Insurance Corporation relating to this Policy; and
4. That you are the owner-occupant of the insured dwelling.

We will provide the insurance described in this Policy in return for the premium and compliance with all applicable provisions of this Policy.

This Policy does not include, does not insure, and we will not pay for, any "diminution in value", except under liability coverage in SECTION II – LIABILITY COVERAGES.

DEFINITIONS

A. In this Policy, "you" and "your" refer to the "named insured" shown in the Declarations and the spouse if a resident of the same household. "We", "us" and "our" refer to the Company providing this insurance.

B. In addition, certain words and phrases are defined as follows:

1. "Aircraft Liability", "Hovercraft Liability", "Motor Vehicle Liability", "Personal Watercraft Liability", and "Watercraft Liability", subject to the provisions in **1.b.** below, mean the following:

a. Liability for "bodily injury" or "property damage" arising out of the:

(1) Ownership of such vehicle or craft by an "insured";

(2) Maintenance, occupancy, operation, use, loading or unloading of:

(a) An aircraft, hovercraft, personal watercraft or watercraft, by any person; or

(b) A motor vehicle by an "insured";

(3) Entrustment of such vehicle or craft by an "insured" to any person;

(4) Failure to supervise or negligent supervision of any person involving such vehicle or craft by an "insured"; or

(5) Vicarious liability, whether or not imposed by law, for the actions of a child or minor involving such vehicle or craft.

b. For the purpose of this definition:

(1) Aircraft means any contrivance used or designed for flight except model or hobby aircraft not used or designed to carry people or cargo;

(2) Hovercraft means a self-propelled motorized ground effect vehicle and includes, but is not limited to, flarecraft and air cushion vehicles;

(3) Watercraft means a craft principally designed to be propelled on or in water by wind, engine power or electric motor, and is not a "personal watercraft";

(4) Motor vehicle means a "motor vehicle" as defined in **15.** below; and

(5) Personal watercraft means a "personal watercraft" as defined in **17.** below.

2. "Bodily injury"

"Bodily injury" means bodily harm, sickness or disease, including required care, loss of services and death that results.

3. "Business"

"Business" means:

a. A trade, profession or occupation engaged in on a full-time, part-time or occasional basis;

b. "Home-sharing host activities"; or

c. Any other activity engaged in for money or other compensation, except the following:

(1) One or more activities, not described in **(2)** through **(4)** below, for which no "insured" receives more than $2,000 in total compensation for the 12 months before the beginning of the policy period;

(2) Volunteer activities for which no money is received other than payment for expenses incurred to perform the activity;

(3) Providing home day care services for which no compensation is received, other than the mutual exchange of such services; or

(4) The rendering of home day care services to a relative of an "insured".

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4. "Catastrophic ground cover collapse"

"Catastrophic ground cover collapse" means geological activity that results in all of the following:

a. The abrupt collapse of ground cover;

b. A depression in the ground cover clearly visible to the naked eye;

c. "Structural damage" to the "principal building" insured under this Policy, including the foundation; and

d. The "principal building" being condemned and ordered to be vacated by the governmental agency authorized by law to issue such an order for that "principal building".

5. "Diminution in value"

"Diminution in value" means any reduction in the value of any covered property as compared to the value of that property immediately before the loss.

6. "Electronic transmittal"

"Electronic transmittal" means:

a. The electronic transmittal of any document or notice to the designated Primary Email Address shown in your Declarations; or

b. The electronic posting of any document or notice, with notification to you of the posted document or notice, by electronic transmittal to the designated Primary Email Address shown in your Declarations.

(Hereafter referred to as "electronically transmitted", "electronic transmittal", "electronically transmit" or "electronically transmitting")

7. "Employee"

"Employee" means a person employed by an "insured", or an employee leased to an "insured" by a labor leasing firm under an agreement between an "insured" and the labor leasing firm, whose duties are other than those performed by a "residence employee".

8. "Fungi"

"Fungi" means any type or form of fungus, including:

a. Mold or mildew; and

b. Any mycotoxins, toxins, spores, scents or by-products produced or released by fungi.

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

9. "Home-sharing host activities" means:

a. The:

(1) Rental or holding for rental; or

(2) Mutual exchange of services;

of the "residence premises", in whole or in part, by an "insured" to a "home-sharing occupant" through the use of a "home-sharing network platform"; and

b. Any other related property or services made available by an "insured" for use during such:

(1) Rental; or

(2) Mutual exchange of services;

except those property or services provided by another party.

10. "Home-sharing network platform" means an online-enabled application, website or digital network that:

a. Is used for the purpose of facilitating, for money, mutual exchange of services or other compensation, the rental of a dwelling or other structure, in whole or in part; and

b. Allows for the agreement and compensation with respect to such rental to be transacted through such online-enabled application, website or digital network.

11. "Home-sharing occupant" means a person, other than an "insured", who:

a. Has entered into an agreement or arranged compensation with an "insured" through the use of a "home-sharing network platform" for "home-sharing host activities"; or

b. Is accompanying or staying with a person described in **11.a.** above under such "home-sharing host activities".

12. "Hurricane occurrence"

"Hurricane occurrence" means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service, which:

a. Begins at the time a hurricane watch or warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service;

b. Continues in effect for as long as hurricane conditions exist anywhere in the State of Florida; and

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c. Ends 72 hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

13. "Insured"

"Insured" means:

a. You and residents of your household who are:

(1) Your relatives; or

(2) Other persons under the age of 21 and in your care or the care of a resident of your household who is your relative;

b. A student enrolled in school full-time, as defined by the school, who was a resident of your household before moving out to attend school, provided the student is under the age of:

(1) 24 and your relative; or

(2) 21 and in your care or the care of a resident of your household who is your relative; or

c. Under SECTION **II**, "insured" also means:

(1) With respect to watercraft to which this Policy applies, any person or organization legally responsible for watercraft which are owned by you or any person described in **13.a.** or **13.b.** above.

"Insured" does not mean a person or organization using or having custody of the watercraft in the course of any "business" or without consent of the owner; or

(2) With respect to a "motor vehicle" to which this Policy applies:

(a) Persons while engaged in your employ or that of any person described in **13.a.** or **13.b.**; or

(b) Other persons using the vehicle on an "insured location" with your consent.

Under both SECTIONS **I** and **II**, when the word "an" immediately precedes the word "insured", the words an "insured" together mean one or more "insureds".

14. "Insured location"

"Insured location" means:

a. The "residence premises";

b. The part of other premises, other structures and grounds used by you as a residence; and:

(1) Which is shown in the Declarations as "Location of Residence Premises"; or

(2) Which is acquired by you during the policy period for your use as a residence;

c. Any premises used by you in connection with a premises described in **14.a.** and **14.b.** above;

d. Any part of a premises:

(1) Not owned by an "insured"; and

(2) Where an "insured" is temporarily residing;

e. Vacant land, other than farm land, owned by or rented to an "insured";

f. Land owned by or rented to an "insured" on which a one or two family dwelling is being built as a residence for an "insured";

g. Individual or family cemetery plots or burial vaults of an "insured"; or

h. Any part of a premises occasionally rented to an "insured" for other than "business" use.

15. "Motor vehicle"

"Motor vehicle" means:

a. A land or amphibious vehicle that is self-propelled or capable of being self-propelled; or

b. Any trailer or semitrailer which is being carried on, towed by or hitched for towing by a vehicle described in **15.a.** above.

16. "Occurrence"

"Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions, which results, during the policy period, in:

a. "Bodily injury"; or

b. "Property damage".

All "bodily injury" or "property damage" resulting from or arising out of one cause or a series of related causes is considered one occurrence regardless of the period of time over which such "bodily injury" and "property damage" occurred and regardless of the number of injured persons or locations of "property damage".

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17. "Personal watercraft"

"Personal watercraft" means:

a. A watercraft that the rider sits, kneels or stands on rather than inside of, designed to carry one to four people, propelled by a water jet pump; or

b. A watercraft designed to be partially or fully submersible.

18. "Primary structural member"

"Primary structural member" means a structural element designed to provide support and stability for the vertical or lateral loads of the overall structure.

19. "Primary structural system"

"Primary structural system" means an assemblage of "primary structural members".

20. "Principal building"

"Principal building" means the dwelling where you reside on the "residence premises" shown as the "Location of Residence Premises" in the Declarations.

"Principal building" does not include:

a. Other buildings or other structures at that location, and buildings and structures covered under Coverage B;

b. Appurtenant structures, driveways, sidewalks, walkways, decks, patios, pools, spas, or fences;

c. Buildings, structures and other property excluded or not covered in your Policy;

d. Any part of or any other premises, other buildings, other structures and grounds, not located at the "residence premises"; or

e. Materials and supplies located on or next to the "residence premises" used to construct, alter or repair any property other than the "principal building" on the "residence premises".

21. "Property damage"

"Property damage" means physical injury to, destruction of, or loss of use of tangible property.

22. "Residence employee"

"Residence employee" means:

a. An employee of an "insured", or an employee leased to an "insured" by a labor leasing firm, under an agreement between an "insured" and the labor leasing firm, whose duties are related to the maintenance or use of the "residence premises", including household or domestic services; or

b. One who performs similar duties elsewhere not related to the "business" of an "insured".

A "residence employee" does not include a temporary employee who is furnished to an "insured" to substitute for a permanent "residence employee" on leave or to meet seasonal or short-term workload conditions.

23. "Residence premises"

"Residence premises" means:

a. The one family dwelling where you reside;

b. The two family dwelling where you reside in at least one of the family units; or

c. That part of any other building where you reside;

and which is shown as the "Location of Residence Premises" in the Declarations.

"Residence premises" also includes other structures and grounds at that location.

24. "Structural damage"

"Structural damage" means a "principal building", regardless of the date of its construction, has experienced the following:

a. Interior floor displacement or deflection in excess of acceptable variances as defined in ACI 117-90 or the Florida Building Code, which results in settlement-related damage to the interior such that the interior building structure or members become unfit for service or represents a safety hazard as defined within the Florida Building Code;

b. Foundation displacement or deflection in excess of acceptable variances as defined in ACI 318-95 or the Florida Building Code, which results in settlement-related damage to the "primary structural members" or "primary structural systems" that prevents those members or systems from supporting the loads and forces they were designed to support to the extent that stresses in those "primary structural members" or "primary structural systems" exceeds one and one-third the nominal strength allowed under the Florida Building Code for new buildings of similar structure, purpose, or location;

c. Damage that results in listing, leaning or buckling of the exterior load bearing walls or other vertical "primary structural members" to an extent that a plumb line passing through the center of gravity does not fall inside the middle one-third of the base as defined within the Florida Building Code;

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d. Damage that results in the building, or any portion of the building containing "primary structural members" or "primary structural systems", being significantly likely to imminently collapse because of the movement or instability of the ground within the influence zone of the supporting ground within the sheer plane necessary for the purpose of supporting such building as defined within the Florida Building Code; or

e. Damage occurring on or after October 15, 2005, that qualifies as "substantial structural damage" as defined in the Florida Building Code.

25. "Unoccupied"

"Unoccupied" means the dwelling is not being inhabited as a residence.

26. "Vacant"

"Vacant" means the dwelling lacks the necessary amenities, adequate furnishings, or utilities and services to permit occupancy as a residence.

C. In this Policy, the terms:

1. Roomer;
2. Boarder;
3. Tenant; or
4. Guest;

do not include a "home-sharing occupant".

SECTION I – PROPERTY COVERAGES

A. Coverage A – Dwelling

1. We cover:

a. The dwelling on the "residence premises" shown in the Declarations, including structures attached to the dwelling; and

b. Materials and supplies located on or next to the "residence premises" used to construct, alter or repair the dwelling or other structures on the "residence premises".

This coverage is limited to the "principal building" for the peril of "catastrophic ground cover collapse".

2. We do not cover:

a. Land, including landscaping and land on which the dwelling is located, except as otherwise provided under Section I Additional Coverages 1. Trees, Shrubs And Other Plants;

b. Carports, porches constructed to be open to the weather, patios constructed to be open to the weather, or pool enclosures, any of which have a roof or covering of:

(1) Aluminum;
(2) One or more fiberglass panels;
(3) Plastic;
(4) Vinyl;
(5) Fabric; or
(6) Screening;

c. Awnings;

d. Any structure that has a roof, exterior wall, or covering, of thatch, grass, palm, lattice, slats, or similar material;

e. Any attachment to the covered dwelling comprised of thatch, grass, palm, lattice, slats, or similar material; or

f. Slat houses, chickees, tiki huts, gazebos, cabanas, canopies, pergolas, or similar structures, all constructed to be open to the weather.

B. Coverage B – Other Structures

1. We cover other structures on the "residence premises" set apart from the dwelling by clear space. This includes structures connected to the dwelling by only a fence, utility line, or similar connection.

2. We do not cover:

a. Land, including landscaping and land on which the other structures are located, except as otherwise provided under Section I Additional Coverages 1. Trees, Shrubs And Other Plants;

b. Other structures rented or held for rental to any person not a tenant of the dwelling, unless used solely as a private garage;

c. Other structures from which any "business" is conducted;

d. Other structures used to store "business" property. However, we do cover a structure that contains "business" property solely owned by an "insured" or a tenant of the dwelling, provided that "business" property does not include gaseous or liquid fuel, other than fuel in a permanently installed fuel tank of a vehicle or craft parked or stored in the structure;

e. Carports, porches constructed to be open to the weather, patios constructed to be open to the weather, or pool enclosures, any of which have a roof or covering of:

(1) Aluminum;
(2) One or more fiberglass panels;
(3) Plastic;
(4) Vinyl;

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(5) Fabric; or

(6) Screening;

f. Awnings;

g. Any structure that has a roof, exterior wall, or covering, of thatch, grass, palm, lattice, slats, or similar material; or

h. Slat houses, chickees, tiki huts, gazebos, cabanas, canopies, pergolas, or similar structures, all constructed to be open to the weather.

3. This coverage does not apply to loss or damage resulting from the peril of "catastrophic ground cover collapse".

4. The limit of liability for this coverage is shown in your Declarations. Use of this coverage does not reduce the Coverage **A** limit of liability.

C. Coverage C – Personal Property

1. Covered Property

We cover personal property owned or used by an "insured" while it is anywhere in the world. After a loss and at your request, we will cover personal property owned by:

a. Others while the property is on the part of the "residence premises" occupied by an "insured"; or

b. A guest or a "residence employee", while the property is in any residence occupied by an "insured".

2. Limit For Property At Other Locations

a. Other Residences

Our limit of liability for personal property usually located at an "insured's" residence, other than the "residence premises", is 10% of the limit of liability for Coverage **C**, or $1,000, whichever is greater.

However, this limitation does not apply to personal property:

(1) Moved from the "residence premises" because it is:

(a) Being remodeled, repaired, renovated or rebuilt; and

(b) Not fit to live in or store property in; or

(2) In a newly acquired principal residence for 30 days from the time you begin to move the property there.

b. Self-storage Facilities

Our limit of liability for personal property owned or used by an "insured" and located in a self-storage facility is 10% of the limit of liability for Coverage **C**, or $1,000, whichever is greater.

However, this limitation does not apply to personal property:

(1) Moved from the "residence premises" because the "residence premises" is:

(a) Being remodeled, repaired, renovated or rebuilt; and

(b) Not fit to live in or store property in; or

(2) Usually located in an "insured's" residence, other than the "residence premises".

3. Special Limits Of Liability

The special limit for each category shown below is the total limit for each loss for all property in that category. These special limits do not increase the Coverage **C** limit of liability.

a. $200 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum other than platinumware, pewter other than pewterware, coins and medals.

b. $1,000 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, personal records, passports, tickets, stamps, trading cards, and comic books.

(1) This dollar limit applies to these categories regardless of the medium (such as paper or computer software) on which the material exists.

(2) This limit includes the cost to research, replace or restore the information from the lost or damaged material.

c. $1,000 on watercraft of all types, other than "personal watercraft", including their trailers, furnishings, equipment and outboard engines or motors.

d. $1,000 on trailers and semitrailers not used with watercraft of all types.

e. $1,000 on jewelry, watches, furs, precious and semi-precious stones.

f. $2,000 on firearms.

g. $2,500 on silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware.

This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold, platinum or pewter.

h. $2,500 on property, on the "residence premises", used primarily for "business" purposes.

This limit does not apply to "Business" data as described in **4.i.** below.

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i. $250 on property, away from the "residence premises", used at any time or in any manner for "business" purposes.

However, this limit does not apply to antennas, tapes, wires, records, disks or other media that are:

(1) Used with electronic equipment that reproduces, receives or transmits audio, visual or data signals; and

(2) In or upon a "motor vehicle".

This limit does not apply to "Business" data as described in **4.i.** below.

j. $1,000 on portable electronic equipment (for the Coverage **C** perils insured against except theft, which is hereby excluded from coverage) that:

(1) Reproduces, receives or transmits audio, visual or data signals;

(2) Is designed to be operated by more than one power source, one of which is a "motor vehicle's" electrical system; and

(3) Is in or upon a "motor vehicle".

k. $300 for antennas, tapes, wires, records, disks or other media (for the Coverage **C** perils insured against except theft, which is hereby excluded from coverage), that are:

(1) Used with electronic equipment that reproduces, receives or transmits audio, visual or data signals; and;

(2) In or upon a "motor vehicle".

l. $500 is the maximum loss payable for covered property stored in freezers or refrigerators on the "residence premises".

m. $1,000 for loss to model aircraft, hobby aircraft or drones (for the Coverage **C** perils insured against, except theft, windstorm or hail, and windstorm or hail during a 'hurricane occurrence", which are hereby excluded from coverage).

However, there is no coverage for model aircraft, hobby aircraft or drones:

(1) Used or designed to carry people or cargo,

(2) Used in flight competitions,

(3) Flown in restricted air space where airspace is restricted by Federal, state or local law and ordinances; or

(4) Used for any business purposes.

Paragraphs **1.**, **2.** and **3.** above do not apply when the limit of liability for Coverage **C** shown in your Declarations is $0.

4. Property Not Covered

We do not cover:

a. Articles separately described and specifically insured, regardless of the limit for which they are insured, in this or other insurance;

b. Animals, insects, reptiles, birds or fish;

c. "Motor vehicles" or all other motorized land conveyances.

This includes a "motor vehicle's" equipment, parts and accessories.

However, this Paragraph **4.c.** does not apply to:

(1) The portable electronic equipment coverage provided under **C.3.j.** above; and

(2) Motor vehicles or conveyances not required to be registered for use on public roads or property which are:

(a) Located on the "residence premises" and used solely to service an "insured's" residence;

(b) A motorized golf cart located on the "residence premises" or while being operated to or from, or on the premises of a golf course; or

(c) Designed to assist the handicapped.

The coverage described in **c.(2)** above does not apply to land conveyances, including but not limited to, all-terrain vehicles, utility terrain vehicles, mopeds, scooters not designed to assist the handicapped, motorcycles, and motorized bicycles, whether subject to motor vehicle registration or not;

d. Aircraft, meaning any contrivance used or designed for flight, including but not limited to, model aircraft, hobby aircraft and drones.

This includes any parts, whether or not attached, to the aircraft, model aircraft, hobby aircraft or drone.

However, this exclusion of property does not apply to the model aircraft, hobby aircraft or drone coverage provided under Special Limit Of Liability **3.m.** above;

e. Hovercraft and parts. Hovercraft means a self-propelled motorized ground effect vehicle and includes, but is not limited to, flarecraft and air cushion vehicles;

f. Property of:

(1) A "home-sharing occupant";

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(2) Any other person occupying the "residence premises" as a result of any "home-sharing host activities"; and

(3) Roomers, boarders and other tenants, except property of roomers and boarders related to an "insured";

g. Property in:

(1) A space while rented or primarily held for rental to a "home-sharing occupant"; or

(2) Subject to Paragraph **C.4.g.(1)**, an apartment regularly rented or held for rental to others by an "insured", except as provided in Other Coverages **G.5.** Landlord's Furnishings under Section **I** – Property Coverages;

h. Property rented or held for rental to others off the "residence premises";

i. "Business" data, including such data stored in:

(1) Books of account, drawings or other paper records; or

(2) Computers, mobile devices, tablets, cloud computing, electronic storage devices, or other similar equipment and media.

We do cover the cost of blank recording or storage media, and of pre-recorded computer programs available on the retail market;

j. Personal data, including data stored in:

(1) Books of account, drawings or other paper records; or

(2) Computers, mobile devices, tablets, cloud computing, electronic storage devices, or other similar equipment and media.

We do cover the cost of blank recording or storage media, and of pre-recorded computer programs available on the retail market;

k. Credit cards, debit cards, electronic fund transfer cards or access devices used solely for deposit, withdrawal or transfer of funds, scrip, prepaid instruments including stored value cards, gift cards and smart cards, except as provided in **3.a.** above;

l. Personal property stored in freezers or refrigerators located off the "residence premises";

m. "Personal watercraft";

n. Virtual currency and digital assets of any kind, by whatever name known, whether actual or fictitious including, but not limited to, digital currency, crypto currency, non-fungible tokens or any other type of electronic currency or token;

o. Any:

(1) Controlled Substances, other than cannabis, as defined by the Federal Food and Drug Law at 21 U.S.C.A. Sections 811 and 812; and

(2) Cannabis regardless of whether such cannabis is considered a Controlled Substance.

Controlled Substances include but are not limited to cocaine, LSD, and all narcotic drugs.

However, this paragraph **4.o.** does not apply to:

(3) Prescription drugs obtained following the lawful orders of a licensed health care professional; or

(4) Goods or products containing or derived from hemp, including, but not limited to:

(a) Seeds;

(b) Food;

(c) Clothing;

(d) Lotions, oils or extracts;

(e) Building materials; or

(f) Paper.

However, this Paragraph **4.o.(4)** does not apply to the extent any such goods or products are prohibited under an applicable state or local statute, regulation or ordinance in the state where such goods or products are located; or

p. Water or steam.

However, we cover the removal and replacement of water in a swimming pool located on the "residence premises", when there is covered loss or damage to the swimming pool caused by a Peril Insured Against and a covered repair to the swimming pool requires the removal of all or a portion of the water.

D. Coverage D – Loss Of Use

The limit of liability for Coverage **D** is the total limit for all the coverages in **1.** Additional Living Expense, **2.** Fair Rental Value and **3.** Civil Authority Prohibits Use below.

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1. Additional Living Expense

If a loss covered under SECTION I makes that part of the "residence premises" where you reside not fit to live in, we cover any necessary increase in living expenses incurred by you so that your household can maintain its normal standard of living.

Payment will be for the shortest time required to:

a. Repair or replace the damage; or

b. If you permanently relocate, the shortest time required for your household to settle elsewhere.

In either event, the payment(s) will be limited to 24 consecutive months from the date of the covered loss.

2. Fair Rental Value

If a loss covered under SECTION I makes that part of the "residence premises" rented to others or held for rental by you not fit to live in, we cover the fair rental value of that part of the "residence premises" rented to others or held for rental by you minus any expenses that do not continue while the premises is not fit to live in.

However, we do not cover any fair rental value arising out of or in connection with "home-sharing host activities".

Payment will be for the shortest time required to repair or replace that part of the premises rented or held for rental.

In either event, the payment(s) will be limited to 24 consecutive months from the date of the covered loss.

3. Civil Authority Prohibits Use

If a civil authority prohibits you from use of the "residence premises" as a result of direct damage to neighboring premises by a Peril Insured Against in this Policy, for the period of time the civil authority prevents use of the "residence premises", we cover the Additional Living Expense and Fair Rental Value loss as provided in **1.** Additional Living Expense and **2.** Fair Rental Value above for no more than 2 weeks.

4. Loss Or Expense Not Covered

We do not cover:

a. Pre-event evacuation expenses; or

b. Loss or expense due to cancellation of a lease or agreement.

The periods of time under **1.** Additional Living Expense, **2.** Fair Rental Value and **3.** Civil Authority Prohibits Use above are not limited by expiration of this Policy.

E. Reasonable Emergency Measures

1. We will pay up to $3,000 for the reasonable costs incurred by you for necessary measures taken solely to protect covered property under Coverage **A**, Coverage **B** and Coverage **C** from further damage, when the damage or loss is caused by accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance, subject to the limitations, exclusions and conditions, as described and covered in paragraphs **A.2.c.(6)** and **(9)** under SECTION **I** – PERILS INSURED AGAINST **A.** Coverage **A** – Dwelling And Coverage **B** – Other Structures and as described and covered in **B.** Coverage **C** – Personal Property Peril **12.**

The $3,000 limit in **E.1.** above is the total limit for all necessary measures taken solely to protect covered property, in the same loss, under any one or any combination of:

a. Coverage **A**;

b. Coverage **B**; or

c. Coverage **C**.

2. For covered loss caused by SECTION **I** – PERILS INSURED AGAINST, other than the perils as described and covered in paragraphs **A.2.c.(6)** and **(9)** under SECTION **I** – PERILS INSURED AGAINST **A.** Coverage **A** – Dwelling And Coverage **B** – Other Structures and as described and covered in **B.** Coverage **C** – Personal Property Peril **12.**, the $3,000 limit in **E.1.** above does not apply and instead the following applies:

a. In the event that covered property is damaged by an applicable Peril Insured Against, we will pay the reasonable costs incurred by you for necessary measures taken solely to protect covered property from further damage.

b. If the measures taken involve repair to other damaged property, we will pay for those necessary measures only if that property is covered under this Policy and the damage to that property is caused by an applicable Peril Insured Against.

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3. The coverage under **E.1.** and **E.2.** above does not:
   a. Increase the $10,000 limit on coverage under paragraphs **A.3.** and **A.6.** in SECTION **I** – PERILS INSURED AGAINST **A.** Coverage **A** – Dwelling And Coverage **B** – Other Structures.

      Any payment for Reasonable Emergency Measures **E.1.** will be deducted from the $10,000 limit on coverage under paragraphs **A.3.** and **A.6.** in SECTION **I** – PERILS INSURED AGAINST **A.** Coverage **A** – Dwelling And Coverage **B** – Other Structures;
   b. Increase any limit of liability that applies to the damaged covered property;
   c. Relieve you of the duties in case of a loss to covered property, as set forth in SECTION **I** – CONDITIONS **B.** Duties After Loss;
   d. Pay for property not covered in this Policy; or
   e. Pay for loss excluded or not covered in this Policy.
4. The exhaustion of the $3,000 Reasonable Emergency Measures limit in **E.1.** above does not prevent you from participating in the services provided under form **CIT 04 85**, if additional emergency water removal services are necessary.

   However, we will not pay under Reasonable Emergency Measures **E.1.** for any services, or part or portion of any services, provided and performed under form **CIT 04 85**.

   Subject to **E.3.** above, if you are eligible for and request to participate in the services provided under form **CIT 04 85** and we do not offer the services to you, the $3,000 limit in paragraph **E.1.** does not apply.
5. We will not pay under Reasonable Emergency Measures **E.** for any repairs, replacement or rebuilding, or any part or portion of any repairs, replacement, or rebuilding, made or provided under form **CIT 04 86**.

   However, the $3,000 limit in **E.1.** above applies whether or not:
   a. You receive services under form **CIT 04 86**; or
   b. The $10,000 limit on coverage applies as described in paragraphs **A.3.** and **A.6.** under SECTION **I** – PERILS INSURED AGAINST **A.** Coverage **A** – Dwelling And Coverage **B** – Other Structures.

F. Additional Coverages

1. Trees, Shrubs And Other Plants

We cover trees, shrubs, plants or lawns, on the "residence premises", for loss caused by the following Perils Insured Against:

a. Fire or Lightning;
b. Explosion;
c. Riot or Civil Commotion;
d. Aircraft;
e. Vehicles not owned or operated by a resident of the "residence premises";
f. Vandalism or Malicious Mischief; or
g. Theft.

We will pay up to 5% of the limit of liability that applies to the dwelling for all trees, shrubs, plants or lawns. No more than $500 of this limit will be paid for any one tree, shrub or plant.

We do not cover:

a. Cannabis whether or not grown for "business" purposes; or
b. Property, other than cannabis, grown for "business" purposes.

This coverage is additional insurance.

2. Fire Department Service Charge

We will pay up to $500 for your liability assumed by contract or agreement for fire department charges incurred when the fire department is called to save or protect covered property from a Peril Insured Against.

We do not cover fire department service charges if the property is located within the limits of the city, municipality or protection district furnishing the fire department response.

This coverage is additional insurance.

No deductible applies to this coverage.

3. Loss Assessment

a. We will pay up to $1,000 for your share of loss assessment charged during the policy period against you by a corporation or association of property owners.

   The assessment must be made as a result of a direct loss to property, owned by all members collectively, of the type that would be covered by this Policy if owned by you, caused by a Peril Insured Against under Coverage **A**, other than:

   (1) Earthquake or
   (2) Land shock waves or tremors before, during or after a volcanic eruption.

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b. This coverage applies only to loss assessments charged against you as owner or tenant of the "residence premises".

c. We do not cover assessments charged against you or a corporation or association of property owners by any governmental body.

d. The limit of $1,000 is the most we will pay with respect to any one loss, regardless of the number of assessments.

e. Condition **T.** Policy Period, under SECTION **I** - CONDITIONS does not apply to this coverage.

This coverage is additional insurance.

No deductible applies to this coverage.

4. Ordinance Or Law

a. You may use up to 25% of the limit of liability that applies to Coverage **A** for the increased costs you incur due to the enforcement of any ordinance or law which requires or regulates:

(1) The construction, demolition, remodeling, renovation or repair of that part of a building covered under Coverage **A** damaged by a Peril Insured Against;

(2) The demolition and reconstruction of the undamaged part of a building covered under Coverage **A**, when that building must be totally demolished because of damage by a Peril Insured Against to another part of that covered building; or

(3) The remodeling, removal or replacement of the portion of the undamaged part of a building covered under Coverage **A** necessary to complete the remodeling, repair or replacement of that part of the covered building damaged by a Peril Insured Against.

In the event that there are multiple methods of compliance with the building, zoning, or land use ordinance(s) or law(s) to which this Additional Coverage applies, the limit of liability will be up to the least amount of the available methods of compliance.

b. You may use all or part of this ordinance or law coverage to pay for the increased costs you incur to remove debris resulting from:

(1) Construction;

(2) Demolition;

(3) Remodeling;

(4) Renovation;

(5) Repair; or

(6) Replacement;

of property as stated in **a.** above.

c. We do not cover:

(1) The loss in value to any covered building or other structure due to the requirements of any ordinance or law; or

(2) The costs to comply with any ordinance or law which requires any "insured" or others to:

(a) Test for;

(b) Monitor;

(c) Clean up;

(d) Remove;

(e) Contain;

(f) Treat;

(g) Detoxify;

(h) Neutralize; or

(i) In any way respond to, or assess the effects of:

Pollutants in or on any covered building or other structure.

(3) Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including:

(a) Smoke;

(b) Vapor;

(c) Soot;

(d) Fumes;

(e) Acids;

(f) Alkalis;

(g) Chemicals; and

(h) Waste.

Waste includes materials to be recycled, reconditioned or reclaimed.

This coverage is additional insurance.

G. Other Coverages

1. Debris Removal

a. We will pay the reasonable expense you incur for the removal of:

(1) Debris of covered property if a Peril Insured Against that applies to the damaged property causes the loss; or

(2) Ash, dust or particles from a volcanic eruption that has caused direct loss to a building or property contained in a building.

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This expense is included in the limit of liability that applies to the damaged property. If the amount to be paid for the actual damage to the property plus the debris removal expense is more than the limit of liability for the damaged property, an additional 5% of that limit of liability is available for debris removal expense.

Debris Removal expense under **G.1.** above does not increase the $10,000 limit on coverage under paragraphs **A.3.** and **A.6.** in SECTION **I** – PERILS INSURED AGAINST **A.** Coverage **A** – Dwelling And Coverage **B** – Other Structures.

Any payment for Debris Removal expense **G.1.** will be deducted from the $10,000 limit on coverage under paragraphs **A.3.** and **A.6.** in SECTION **I** – PERILS INSURED AGAINST **A.** Coverage **A** – Dwelling And Coverage **B** – Other Structures.

b. We will also pay the reasonable expense you incur, up to $1,500, for the removal from the "residence premises" of:

(1) Your tree(s) felled by the peril of Windstorm or Hail or Weight of Ice, Snow or Sleet; or

(2) A neighbor's tree(s) felled by a Peril Insured Against under Coverage **C**;

provided the tree(s):

(1) Damage a covered structure; or

(2) Do not damage a covered structure, but:

(a) Block a driveway on the "residence premises" which prevents a "motor vehicle", that is registered for use on public roads or property, from entering or leaving the "residence premises"; or

(b) Block a ramp or other fixture designed to assist a handicapped person to enter or leave the dwelling building.

The $1,500 limit is the most we will pay in any one loss regardless of the number of fallen trees. No more than $1,000 of this limit will be paid for the removal of any one tree.

This coverage is additional insurance.

2. Property Removed

We insure covered property against direct loss from any cause while being removed from a premises endangered by a Peril Insured Against and for no more than 30 days while removed.

This coverage does not change the limit of liability that applies to the property being removed.

3. Collapse

a. The coverage provided under this Other Coverage – Collapse applies only to an abrupt collapse.

b. For the purpose of this Other Coverage – Collapse, abrupt collapse means an abrupt falling down or caving in of a building or any part of a building with the result that the building or part of the building cannot be occupied for its intended purpose.

c. This Other Coverage – Collapse, does not apply to:

(1) A building or any part of a building that is in danger of falling down or caving in;

(2) A building or any part of a building that is standing even if it has separated from another part of the building;

(3) A building or any part of a building that is standing, even if it shows evidence of spalling, crumbling, settling, cracking, shifting, bulging, racking, sagging, bowing, bending, leaning, shrinkage or expansion; or

(4) The plumbing system, or any part of the plumbing system, whether above or below the ground, when the plumbing system or any part of the plumbing system is:

(a) Collapsed;

(b) In danger of collapsing or caving in; or

(c) Separated from another part of the system;

due to:

(a) Age, obsolescence, wear, tear;

(b) Fading, oxidization, weathering;

(c) Deterioration, decay, marring, delamination, crumbling, settling, cracking;

(d) Shifting, bulging, racking, sagging, bowing, bending, leaning;

(e) Shrinkage, expansion, contraction, bellying, corrosion; or

(f) Any other age or maintenance related issue.

However, this Other Coverage – Collapse will apply to that part of a building's plumbing system damaged by an abrupt collapse of a covered building, or abrupt collapse of any part of a covered building.

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d. We insure for direct physical loss to covered property involving abrupt collapse of a building or any part of a building if such collapse was caused by one or more of the following:

(1) The Perils Insured Against named under **C.** Coverage **C** - Personal Property;

(2) Decay, of a building or any part of a building, that is hidden from view, unless the presence of such decay is known to an "insured" prior to collapse.

However, **d.(2)** above does not provide coverage for a plumbing system or any part of a plumbing system resulting from decay as described in Other Coverage **3.c.(4)** above;

(3) Insect or vermin damage, to a building or any part of a building, that is hidden from view, unless the presence of such infestation or damage is known to an "insured" prior to collapse;

(4) Weight of contents, equipment, animals or people;

(5) Weight of rain which collects on a roof; or

(6) Use of defective materials or methods in construction, remodeling or renovation if the collapse occurs during the course of the construction, remodeling or renovation.

e. Loss to a:

(1) Fence, awning, patio, pavement, deck;

(2) Swimming pool, underground pipe, flue, drain, cesspool, septic tank, septic systems;

(3) Foundation, retaining wall, bulkhead, pier, wharf, dock;

(4) Cistern, plumbing system, or any part of a plumbing system, or similar structure;

whether above or below the ground, is not included under **d.(2)** through **(6)** above; unless the loss is a direct result of the abrupt collapse of a building or any part of a building.

f. This coverage does not increase the limit of liability that applies to the damaged covered property.

4. Glass Or Safety Glazing Material

a. We cover:

(1) The breakage of glass or safety glazing material which is part of a covered building, storm door or storm window;

(2) The breakage of glass or safety glazing material which is part of a covered building, storm door or storm window when caused directly by earth movement and settlement; and

(3) The direct physical loss to covered property caused solely by the pieces, fragments or splinters of broken glass or safety glazing material which is part of a building, storm door or storm window.

b. This coverage does not include loss:

(1) To covered property which results because the glass or safety glazing material has been broken; except as provided in **a.(3)** above; or

(2) On the "residence premises" if the dwelling has been "vacant" for more than 30 consecutive days immediately before the loss, except when the breakage results directly from earth movement and settlement as provided in **a.(2)** above.

A dwelling under construction, being remodeled, renovated or repaired, is not considered "vacant".

c. Loss to glass covered under this Other Coverage **G.4.** will be settled on the basis of replacement with safety glazing materials when required.

d. This coverage does not increase the limit of liability that applies to the damaged property.

5. Landlord's Furnishings

We will pay up to $2,500 for your appliances, carpeting and other household furnishings, in each apartment on the "residence premises" regularly rented or held for rental to others by an "insured", for loss caused by a Peril Insured Against in Coverage **C**, other than theft, or other than sinkhole loss if form **CIT 23 94** applies to your Policy.

This limit is the most we will pay in any one loss regardless of the number of appliances, carpeting or other household furnishings involved in the loss.

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

Landlord's Furnishings under **G.5.** above does not increase the $10,000 limit on coverage under paragraphs **A.3.** and **A.6.** in SECTION **I** – PERILS INSURED AGAINST **A.** Coverage **A** – Dwelling And Coverage **B** – Other Structures.

Any payment for Landlord's Furnishings **G.5.** will be deducted from the $10,000 limit on coverage under paragraphs **A.3.** and **A.6.** in SECTION **I** – PERILS INSURED AGAINST A. Coverage **A** – Dwelling And Coverage B – Other Structures.

6. "Fungi", Wet Or Dry Rot, Yeast Or Bacteria

a. We will pay up to $10,000 for:

(1) The total of all loss payable under SECTION **I** – Property Coverages caused by "fungi", wet or dry rot, yeast or bacteria;

(2) The cost to remove "fungi", wet or dry rot, yeast or bacteria from property covered under SECTION **I** – Property Coverages;

(3) The cost to tear out and replace any part of the building or other covered property as needed to gain access to the "fungi", wet or dry rot, yeast or bacteria; and

(4) The cost of testing of air or property to confirm the absence, presence or level of "fungi", wet or dry rot, yeast or bacteria; whether performed prior to, during or after removal, repair, restoration or replacement.

The cost of such testing will be provided only to the extent that there is a reason to believe that there is the presence of "fungi", wet or dry rot, yeast or bacteria.

b. The coverage described in **a.** only applies:

(1) When such loss or costs are a result of a Peril Insured Against that occurs during the policy period; and

(2) Only if all reasonable means were used to save and preserve the property from further damage at and after the time the Peril Insured Against occurred.

c. $10,000 is the most we will pay for the total of all loss or costs payable including Coverage **D.** Loss of Use, under this Other Coverage **G.6.**, regardless of the:

(1) Number of locations insured;

(2) Number of occurrences or claims made; or

(3) Number of "insureds".

d. If there is covered loss or damage to covered property, not caused, in whole or in part, by "fungi", wet or dry rot, yeast or bacteria; loss payment will not be limited by the terms of this Other Coverage **G.6.**, except to the extent that "fungi", wet or dry rot, yeast or bacteria causes an increase in the loss or any Loss of Use.

Any such increase in the loss will be subject to the terms of this Other Coverage **G.6.**

e. This coverage does not cover loss or damage which arises out of the transmission of a disease or the exposure to a disease.

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

7. Grave Markers

We will pay up to $5,000 for grave markers, including mausoleums, on or away from the "residence premises" for loss caused by a Peril Insured Against under Coverage **C**.

This coverage does not increase the limits of liability that apply to the damaged covered property.

SECTION I – PERILS INSURED AGAINST

A. Coverage A – Dwelling And Coverage B – Other Structures

1. We insure against direct loss to the covered property described in Coverages **A** and **B** only if that loss is a physical loss to property.

This includes the peril of "catastrophic ground cover collapse" as provided in Part **A.** below.

2. We do not insure, however, for loss:

a. Excluded under Section **I** – Exclusions;

b. Involving collapse, including any of the following conditions of property or any part of the property, whether above or below the ground:

(1) An abrupt falling down or caving in;

(2) Loss of structural integrity, including separation of parts of the property or property in danger of falling down or caving in; or

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(3) Any spalling, crumbling, settling, cracking, shifting, bulging, racking, sagging, bowing, bending, leaning, shrinkage or expansion, or any other age or maintenance related issues, as such condition relates to (1) or (2) above;

except as provided in **G.3.** Collapse under SECTION I – Property Coverages; or

c. Caused by:

(1) Freezing of a plumbing, heating, air conditioning, automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing.

This exclusion applies only while the dwelling is "vacant", "unoccupied", under construction, or being remodeled, renovated or repaired, unless you have used reasonable care to:

(a) Maintain heat in the building; or

(b) Shut off the water supply and drain all systems and appliances of water;

However, if the building is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the building for coverage to apply.

For purposes of this provision, a plumbing system or household appliance does not include a sump, sump pump or related equipment or a roof drain, gutter, downspout or similar fixtures or equipment;

(2) Freezing, thawing, pressure or weight of water or ice, whether driven by wind or not, to a:

(a) Fence, pavement, patio or swimming pool;

(b) Footing, foundation, bulkhead, wall, or any other structure or device, that supports all or part of a building, or other structure;

(c) Retaining wall or bulkhead, that does not support all or part of a building or other structure; or

(d) Pier, wharf or dock;

(3) Theft:

(a) If such loss arises out of or results from "home-sharing host activities"; or

(b) In or to a dwelling or structure under construction, or of materials and supplies for use in the construction until the dwelling is finished and occupied;

(4) Theft or attempted theft in or to a dwelling and any ensuing loss, if:

(a) The loss arises out of or results from "home-sharing host activities"; or

(b) The dwelling has been "vacant" for more than 30 consecutive days immediately before the loss, except this exclusion **(4)(b)** will not apply when the ensuing loss to the property is:

(i) Fire;

(ii) Explosion; or

(iii) Collapse, only as covered under **G.3.** SECTION I – Other Coverages.

A dwelling under construction, being remodeled, renovated or repaired, is not considered "vacant";

(5) Vandalism and malicious mischief and any ensuing loss, if:

(a) The loss arises out of or results from "home-sharing host activities"; or

(b) The dwelling has been "vacant" for more than 30 consecutive days immediately before the loss, except this exclusion **(5)(b)** will not apply when the ensuing loss to the property is:

(i) Fire;

(ii) Explosion; or

(iii) Collapse, only as covered under **G.3.** SECTION I – Other Coverages.

A dwelling under construction, being remodeled, renovated or repaired, is not considered "vacant";

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(6) Accidental discharge or overflow of water or steam, unless loss to property covered under Coverage **A** or **B** results from an accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the "residence premises", subject to the $10,000 limit as set forth in **3.** below.

Loss to property covered under Coverage **A** or **B** that results from an accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance on the "residence premises" includes, subject to the $10,000 limit as set forth in **3.** below, the cost to tear out and repair only that part or portion of a building or other structure covered under Coverage **A** or **B**, on the "residence premises", necessary to access the system or appliance.

(a) The cost that we will pay for the tear out and repair of the part or portion of the building or other structure covered under Coverage **A** or **B** as specified above is limited to only that part or portion of the covered building or other structure which is necessary to provide access to the part or portion of the system or appliance that caused the covered loss, whether the system or appliance, or any part or portion of the system or appliance, is repairable or not.

(b) In no event will we pay for the repair or the replacement of the system or appliance that caused the covered loss.

We do not cover loss:

(a) To the system or appliance from which this water or steam escaped;

(b) On the "residence premises" caused by accidental discharge or overflow which occurs off the "residence premises";

(c) Caused by constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years, unless such seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor and the resulting damage is unknown to all "insureds" and is hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure, subject to the $10,000 limit as set forth in **3.** below.

In the event this exclusion applies, we will not pay for any damages sustained starting from the first day and instance the occurrence of constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor began;

(d) To a plumbing system, whether above or below the ground, caused by:

(i) Age, collapse, obsolescence, wear, tear;

(ii) Fading, oxidization, weathering;

(iii) Deterioration, decay, marring, delamination, crumbling, settling, cracking;

(iv) Shifting, bulging, racking, sagging, bowing, bending, leaning;

(v) Shrinkage, expansion, contraction, bellying, corrosion;

(vi) The unavailability or discontinuation of a part or component of the system; or

(vii) Any other age or maintenance related issue;

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(e) To a plumbing system, whether above or below the ground, caused by the impairment, state or condition of the system, which prohibits repair or replacement including access, necessary to connect the adjoining parts of appliances, pipes or system;

(f) Caused by the presence or condensation of natural humidity, except as provided in paragraph **(6)(c)** above; or

(g) Otherwise excluded or limited elsewhere in the Policy.

For purposes of this provision, a plumbing system or household appliance does not include:

(a) A sump, sump pump, irrigation system, or related equipment; or

(b) A roof drain, gutter, down spout, or similar fixtures or equipment.

(7) Dropped objects to the interior of a building, property contained in a building, or flooring located outside of a building, unless the roof or an outside wall of the building is first damaged by a dropped object.

Damage to the dropped object itself is not covered.

(8) Rain, snow, sleet, sand or dust to the interior of a building unless a covered peril first damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening.

(9) Any of the following:

(a) Wear and tear, marring, chipping, scratches, dents, or deterioration;

(b) Inherent vice, latent defect, defect or mechanical breakdown or any physical condition in property that causes it to damage or destroy itself;

(c) Smog, rust, decay or other corrosion;

(d) Smoke from agricultural smudging or industrial operations;

(e) Discharge, dispersal, seepage, migration, release or escape of pollutants unless the discharge, dispersal, seepage, migration, release or escape is itself caused by a Peril Insured Against under Coverage **C** of this Policy.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including:

(i) Smoke,

(ii) Vapor,

(iii) Soot,

(iv) Fumes,

(v) Acids,

(vi) Alkalis,

(vii) Chemicals; and

(viii) Waste.

Waste includes materials to be recycled, reconditioned or reclaimed;

(f) Settling, shrinking, bulging or expansion, including resultant cracking of bulkheads, pavements, patios, footings, foundations, walls, floors, roofs or ceilings;

(g) Animals or insects, including but not limited to, bees, birds, vermin, rodents, marsupials, reptiles, fish, termites, snails, raccoons, opossums, armadillos, flies, bed bugs, lice, ticks, locusts, cockroaches, and fleas.

The exclusion described in **(9)(g)** above applies to all animals whether domestic or wild or whether such animal is owned by or kept by an "insured"; or

(h) Nesting or infestation, or discharge or release of waste products or secretions, by any animals or insects in **(9)(g)** above and any ensuing loss, except this exclusion will not apply when the ensuing loss to the property is:

(i) Fire;

(ii) Explosion; or

(iii) Collapse, as covered under **G.3.** SECTION **I** – Other Coverages.

The exclusion described in **(9)(h)** above applies to all animals whether domestic or wild or whether such animal is owned by or kept by an "insured".

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If any of these in **2.c.(9)** above cause water damage not otherwise excluded or limited elsewhere in the Policy, from a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance, we cover loss, subject to the $10,000 limit as set forth in **3.** below, caused by the water, including the cost to tear out and repair only that part or portion of a building or other structure covered under Coverage **A** or **B**, on the "residence premises", necessary to access the system or appliance.

(a) The cost that we will pay for the tear out and repair of the part or portion of the building or other structure covered under Coverage **A** or **B** as specified above is limited to only that part or portion of the covered building or other structure which is necessary to provide access to the part or portion of the system or appliance that caused the covered loss, whether the system or appliance, or any part or portion of the system or appliance, is repairable or not.

(b) In no event will we pay for the repair or the replacement of the system or appliance that caused the covered loss.

We do not cover loss to the system or appliance from which this water or steam escaped.

For purposes of this provision, a plumbing system or household appliance does not include:

(a) A sump, sump pump, irrigation system, or related equipment; or

(b) A roof drain, gutter, down spout, or similar fixtures or equipment.

SECTION **I** – Exclusion **A.3.** Water, Paragraphs **a.** and **c.** that apply to surface water and water below the surface of the ground do not apply to loss by water covered under **2.c.(6)** and **c.(9)** above.

3. A $10,000 limit on coverage applies and is the most we will pay for:

a. Each covered direct physical loss from all water or steam in paragraphs **2.c.(6)** and **2.c.(9)** above; and

b. All cosmetic and aesthetic damage, which occurs in the same loss as **3.a.** above, including any repair or replacement of items to match quality, color, or size.

Payment for Reasonable Emergency Measures under SECTION **I** – Property Coverages paragraph **E.1.**, which occurs in the same loss as **3.a.** above, will be deducted from the $10,000 limit on coverage.

4. The $10,000 limit on coverage in **3.** above does not apply if:

a. At our option we offer and you provide written consent to participate in the services and execute the contract with the Program "Contractor", as described under **CIT 04 86**; or

b. Prior either to your incurring any costs for covered repairs or your starting any covered repairs, you request and we do not offer the services described under **CIT 04 86** to you.

c. However **4.** above does not apply if we or the Program "Contractor" described in **CIT 04 86** determine:

(1) Conditions are present that prevent repair, replacement or rebuilding of the property from starting or being completed; or

(2) The property is in a condition that impairs or prevents the Program "Contractor's" ability to repair the covered loss.

In this event, your participation in the Program under **CIT 04 86** is terminated and the $10,000 limit on coverage applies.

d. Additionally, if you do not provide written consent to participate in the Program and execute the contract with the Program "Contractor" as described in **CIT 04 86**, or your participation in the Program has been terminated by you or us as described in **CIT 04 86**, or you make a subsequent request to participate in the Program for the same loss, the $10,000 limit on coverage will apply, except as otherwise provided in **CIT 04 86** and your Policy.

5. In the event the $10,000 limit on coverage in **3.** above does not apply, the Coverage **A** Limit Of Liability or Coverage **B** Limit Of Liability, applicable to the damaged covered property, is the most we will pay.

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However, whether the $10,000 limit on coverage is applicable or not:

a. For coverage provided under SECTION I – Property Coverages **E.1.** in this Policy, the limit in **E.1.** Reasonable Emergency Measures will apply; and

b. For a coverage provided under SECTION I - Additional Coverages **F.** in this Policy, the limit as provided in the respective additional coverage will apply.

6. Under paragraphs **2.b.** and **2.c.** above any ensuing loss to property described in Coverages **A** and **B** not excluded or otherwise precluded in this Policy is covered.

In this event, the $10,000 limit on coverage in **3.** above applies to any ensuing loss to property described in Coverages **A** and **B** not excluded or otherwise precluded in this Policy, caused by water or steam described in paragraphs **2.c.(6)** and **2.c.(9)** above, except the $10,000 limit on coverage will not apply when the ensuing loss to the property is:

a. Fire;

b. Explosion; or

c. Collapse, only as covered under **G.3.** SECTION I – Other Coverages.

However, if covered loss caused by water or steam described in paragraphs **2.c.(6)** and **2.c.(9)** above results in ensuing loss from "Fungi", Wet Or Dry Rot, Yeast Or Bacteria described under **G.6.** SECTION I – Other Coverages, the $10,000 limit on coverage in **3.** above will apply to the covered loss and the limit described in **G.6.** SECTION I – Other Coverages will apply to the ensuing loss.

This $10,000 limit on coverage in **A.3.** and **A.6.** above does not create additional coverage or increase the limit of liability applying to the damaged property.

Part A.

Catastrophic Ground Cover Collapse.

1. We insure for direct physical loss to the "principal building" under Coverage **A** caused by the peril of "catastrophic ground cover collapse".

Damage consisting merely of the settling or cracking of a foundation, structure or building does not constitute a loss resulting from a "catastrophic ground cover collapse".

2. Direct physical loss from "catastrophic ground cover collapse" does not apply to the costs to repair the depression or hole, or to stabilize the land on the insured premises.

If we at our option repair the "principal building" under Coverage **A** for direct physical loss resulting from the peril of "catastrophic ground cover collapse", we will stabilize the "principal building's" land in accordance with our professional engineers recommended repairs.

3. This peril does not increase the limit of liability that applies to the damaged property.

4. This peril does not apply to property covered under Coverage **B** – Other Structures.

The SECTION I – Earth Movement And Settlement exclusion **A.2.** does not apply to "catastrophic ground cover collapse".

The SECTION I – Loss Caused By "Sinkhole" exclusion **A.9.** does not apply to "catastrophic ground cover collapse".

B. Coverage C – Personal Property

We insure for direct physical loss to the covered property described in Coverage **C** caused by a peril listed below unless the loss is excluded in SECTION I – EXCLUSIONS.

1. **Fire Or Lightning**

2. **Windstorm Or Hail**

This peril does not include loss to the property contained in a building caused by rain, snow, sleet, sand or dust unless the direct force of wind or hail first damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening.

This peril includes loss to watercraft and their trailers, furnishings, equipment, and outboard engines or motors, as covered under this Policy, only while inside a fully enclosed building.

3. **Explosion**

4. **Riot Or Civil Commotion**

5. **Aircraft**

This peril includes self-propelled missiles and spacecraft.

6. **Vehicles**

7. **Smoke**

This peril means sudden and accidental damage from smoke, including the emission or puffback of smoke, soot, fumes or vapors from a boiler, furnace or related equipment.

This peril does not include loss caused by smoke from agricultural smudging or industrial operations.

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8. Vandalism Or Malicious Mischief

This peril does not include:

a. Loss to property arising out of or resulting from "home-sharing host activities"; or

b. Loss to property on the "residence premises", and any ensuing loss caused by any intentional and wrongful act or acts committed in the course of vandalism or malicious mischief, if the dwelling has been vacant for more than 30 consecutive days immediately before the loss.

A dwelling under construction, being remodeled, renovated or repaired, is not considered vacant.

9. Theft

a. This peril includes attempted theft and loss of property from the "residence premises" when it is likely that the property has been stolen.

b. This peril does not include loss caused by theft:

(1) That occurs off the "residence premises";

(2) Committed by an "insured";

(3) In or to a dwelling under construction, or of materials and supplies for use in the construction until the dwelling is finished and occupied;

(4) In or to a dwelling if the dwelling has been "vacant" for more than 30 consecutive days immediately before the loss;

(5) From that part of a "residence premises" rented by an "insured" to other than an "insured"; or

(6) If such loss arises out of or results from "home-sharing host activities".

A dwelling under construction, being remodeled, renovated or repaired, is not considered vacant.

c. Personal property contained in any bank, trust or safe deposit company or public warehouse will be considered on the "residence premises".

10. Falling Objects

This peril does not include loss to property contained in a building unless the roof or an outside wall of the building is first damaged by a falling object. Damage to the falling object itself is not included.

11. Weight Of Ice, Snow Or Sleet

This peril means weight of ice, snow or sleet which causes damage to property contained in a building.

12. Accidental Discharge Or Overflow Of Water Or Steam

a. This peril means accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or from within a household appliance.

b. This peril does not include loss:

(1) To the system or appliance from which the water or steam escaped;

(2) Caused by or resulting from freezing except as provided in the Peril Insured Against **14.** Freezing;

(3) On the "residence premises" caused by accidental discharge or overflow which occurs off the "residence premises";

(4) Caused by constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years, unless such seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor and the resulting damage is unknown to all "insureds" and is hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure.

In the event this exclusion applies, we will not pay for any damages sustained starting from the first day and instance the occurrence of constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor began;

(5) Caused by the presence or condensation of natural humidity, except as provided in paragraph **(b)(4)** above; or

(6) Otherwise excluded or limited elsewhere in the Policy.

c. In this peril, a plumbing system or household appliance does not include:

(1) A sump, sump pump, irrigation system, or related equipment; or

(2) A roof drain, gutter, down spout, or similar fixtures or equipment.

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d. SECTION I – EXCLUSIONS, exclusion **A.3.** Water, Paragraphs **a.** and **c.** that apply to surface water and water below the surface of the ground do not apply to loss by water covered under this peril.

13. Sudden And Accidental Tearing Apart, Cracking, Burning Or Bulging

This peril means sudden and accidental tearing apart, cracking, burning or bulging of a steam or hot water heating system, an air conditioning or automatic fire protective sprinkler system, or an appliance for heating water.

We do not cover loss caused by or resulting from freezing under this peril.

14. Freezing

a. This peril means freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, but only if you have used reasonable care to:

(1) Maintain heat in the building; or

(2) Shut off the water supply and drain all systems and appliances of water.

However, if the building is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the building for coverage to apply.

b. In this peril, a plumbing system or household appliance does not include a sump, sump pump or related equipment, or a roof drain, gutter, downspout or similar fixtures or equipment.

15. Sudden And Accidental Damage From Artificially Generated Electrical Current

This peril does not include loss to tubes, transistors, electronic components or circuitry that is a part of appliances, fixtures, computers, home entertainment units or other types of electronic apparatus.

16. Volcanic Eruption

This peril does not include loss caused by earthquake, land shock waves or tremors.

17. Catastrophic Ground Cover Collapse

a. We insure for direct physical loss to property covered under Coverage **C** located within the "principal building" resulting from a "catastrophic ground cover collapse", unless the loss is excluded elsewhere in this Policy.

b. Damage consisting merely of the settling or cracking of a foundation, structure or building does not constitute a loss resulting from a "catastrophic ground cover collapse".

c. Direct physical loss to property covered under Coverage **C** from the peril of "catastrophic ground cover collapse" does not apply to the costs to repair the depression or hole, or to stabilize the land on the insured premises.

This peril does not increase the limit of liability that applies to the damaged property.

The SECTION I – EXCLUSIONS, exclusion **A.2.** Earth Movement And Settlement does not apply to "catastrophic ground cover collapse".

The SECTION I – EXCLUSIONS, exclusion **A.9.** Loss Caused By "Sinkhole" does not apply to "catastrophic ground cover collapse".

Under SECTION I - Perils Insured Against, a plumbing system includes a septic system, septic tank and cesspool.

SECTION I – EXCLUSIONS

A. We do not insure for loss caused directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss.

These exclusions apply whether or not the loss event results in widespread damage or affects a substantial area.

1. Ordinance Or Law

Ordinance Or Law means any ordinance or law:

a. Requiring or regulating the construction, demolition, remodeling, renovation or repair of property, including removal of any resulting debris.

This Exclusion **A.1.a.** does not apply to the amount of coverage that may be provided for under Additional Coverages **F.4.** Ordinance Or Law or Other Coverages, **G.4.** Glass Or Safety Glazing Material;

b. The requirements of which result in a loss in value to property; or

c. Requiring any "insured" or others to:

(1) Test for;

(2) Monitor;

(3) Clean up;

(4) Remove;

(5) Contain;

(6) Treat;

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(7) Detoxify;

(8) Neutralize; or

(9) In any way respond to, or assess the effects of:

Pollutants.

d. Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including:

(1) Smoke;

(2) Vapor;

(3) Soot;

(4) Fumes;

(5) Acids;

(6) Alkalis;

(7) Chemicals; and

(8) Waste.

Waste includes materials to be recycled, reconditioned, or reclaimed.

This Exclusion **A.1.** applies whether or not the property has been physically damaged.

2. Earth Movement And Settlement

Earth Movement And Settlement means:

a. Earthquake, including land shock waves or tremors, regardless of whether the earthquake, land shock waves or tremors were caused by or occurred before, during or after a volcanic eruption;

b. Earth sinking, rising or shifting, landslide, mudflow, mudslide, sand flow, shifting sand, scouring, including soil conditions.

Soil conditions include contraction, expansion, freezing, thawing, erosion, scouring, improperly compacted soil, clay shrinkage or other expansion, contraction or decay of soils or organic materials, and the action of water under the ground surface;

c. Subsidence, including mine subsidence. Mine subsidence means subsidence of a man-made mine, whether or not mining activity has ceased;

d. Settling, cracking, shrinking, bulging, expansion or other disarrangement, of foundations, walls, floors, ceilings, retaining walls, pavements and patios;

e. Blasting, including shockwaves, and vibrations, carried through the air or through the ground, caused by or as a result of blasting and other earth removal activities;

f. Pile driving, including shockwaves, and vibrations, carried through the air and through the ground, caused by or as a result of pile driving; or

g. Vibrations from construction equipment on adjacent property, caused by or as a result of blasting, pile driving, demolition and other construction activities which cause vibrations.

This Exclusion **2.** applies regardless of whether any of the above in **2.a.** through **2.g.** is caused by or results from any act of nature, man made or animal activities, or is otherwise caused.

However, direct loss by fire, explosion or theft resulting from any of the above, in **2.a.** through **2.g.**, is covered.

This Exclusion **2.** does not apply to loss by "Catastrophic ground cover collapse".

3. Water

Water means:

a. Flood, surface water, waves, including tidal wave and tsunami, tides, tidal water, storm surge, wave wash, overflow of any body of water, or spray from any of these, all whether or not driven by wind, including storm surge;

b. Water, which:

(1) Backs up through sewers or drains;

(2) Backs up or is otherwise discharged from a septic tank, septic system, cesspool or drain field, or related equipment or similar systems; or

(3) Overflows or is otherwise discharged from:

(a) A sump, sump pump, irrigation system, or related equipment; or

(b) A roof drain, gutter, down spout, or similar fixtures or equipment;

c. Water below the surface of the ground, including water which exerts pressure on, seeps, leaks or flows through, a building, sidewalk, driveway, patio, foundation, swimming pool or other structure; or

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d. Waterborne material, sewage or any other substance, carried or otherwise moved by any of the water referred to in **A.3.a.** through **A.3.c.** of this Exclusion.

This Exclusion **A.3.** applies whether any of the above, in **A.3.a.** through **A.3.d.**, is caused by or results from any act of nature, man made or animal activities, or is otherwise caused.

This Exclusion **A.3.** applies to, but is not limited to, escape, overflow or discharge, for any reason, of water, waterborne material, sewage, or any other substance, from a dam, levee, seawall, or any other boundary or containment system.

However, direct loss by fire, explosion or theft resulting from any of the above, in **A.3.a.** through **A.3.d.**, is covered.

4. Power Failure

Power Failure means the failure of power or other utility service if the failure takes place off the "residence premises".

But if the failure of power or other utility service results in a loss, from a Peril Insured Against on the "residence premises", we will pay for the loss caused by that Peril Insured Against.

5. Neglect

Neglect means neglect of any "insured" to use all reasonable means to save and preserve property at and after the time of a loss.

6. War

War includes the following and any consequence of any of the following:

a. Undeclared war, civil war, insurrection, rebellion or revolution;

b. Warlike act by a military force or military personnel; or

c. Destruction, seizure or use for a military purpose.

Discharge of a nuclear weapon will be deemed a warlike act even if accidental.

7. Nuclear Hazard

This Exclusion **A.7.** pertains to Nuclear Hazard to the extent set forth in the **O.** Nuclear Hazard Clause under SECTION **I** – CONDITIONS.

8. Intentional Loss

Intentional Loss means any loss arising out of any act an "insured" commits or conspires to commit with the intent to cause a loss.

In the event of such loss, no "insured" is entitled to coverage, even "insureds" who did not commit or conspire to commit the act causing the loss.

9. Loss Caused By "Sinkhole"

a. "Sinkhole" means:

(1) A landform created by subsidence of soils, sediment, or rock as underlying strata are dissolved by ground water.

(2) A "sinkhole" forms by collapse into subterranean voids created by dissolution of limestone or dolostone or by subsidence as these strata are dissolved.

10. "Fungi", Wet Or Dry Rot, Yeast Or Bacteria

"Fungi", Wet Or Dry Rot, Yeast Or Bacteria means the presence, growth, proliferation, spread or any activity of "fungi", wet or dry rot, yeast or bacteria.

This Exclusion **A.10.** does not apply:

a. When "fungi", wet or dry rot, yeast or bacteria result from fire or lightning; or

b. To the extent coverage is provided for under SECTION **I** – PROPERTY COVERAGES in Other Coverages **G.6.** "Fungi", Wet Or Dry Rot, Yeast Or Bacteria, with respect to loss caused by a Peril Insured Against other than fire or lightning.

Direct loss by a Peril Insured Against resulting from "fungi", wet or dry rot, yeast or bacteria is covered. However, there is no coverage which arises out of the transmission of a disease or the exposure to a disease.

11. Existing Damage

Existing Damage, also known as pre-existing damage, means:

a. Damages which occurred prior to policy inception regardless of whether such damages were apparent at the time of the inception of this Policy or discovered at a later date;

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b. Damages existing prior to the time of loss; or

c. Any unrepaired part or portion of a loss to property for which you have made an insurance claim, whether or not paid by insurance.

Paragraph **c.** above does not apply, for the same loss, to a reopened claim or a supplemental claim described under SECTION I – CONDITIONS, Condition V.

However, under this Exclusion **A.11.** any ensuing loss to property described in SECTION I – PROPERTY COVERAGES not otherwise excluded or excepted in this Policy is covered.

This Exclusion **A.11.** does not apply in the event of a total loss caused by a Peril Insured Against.

12. Constant Or Repeated Seepage Or Leakage Of Water Or Steam

Constant or repeated seepage or leakage of water or steam means the constant or repeated seepage or leakage of water or steam or the presence or condensation of humidity, moisture or vapor, except as otherwise provided under SECTION I - PERILS INSURED AGAINST, **A.** Coverage **A** – Dwelling And Coverage **B** – Other Structures paragraph **2.c.(6)(c)** and **B.** Coverage **C** – Personal Property paragraph **12.b.(4)**.

13. Accidental Discharge Or Overflow Of Water Or Steam

Accidental discharge or overflow of water or steam means the accidental discharge or overflow of water or steam from within:

a. A plumbing, heating, air conditioning or automatic fire protective sprinkler system;

b. A household appliance for heating water; or

c. A household appliance.

This Exclusion **A.13.** applies only while the dwelling is "vacant" or "unoccupied" for more than 30 consecutive days or being constructed; unless you have used reasonable care to:

a. Shut off the water supply; and

b. Drain the system and appliances of water.

Systems and appliances do not include outdoor swimming spas or outdoor irrigation wells.

14. Criminal Acts Or Illegal Activity

Criminal acts or illegal activity means any and all criminal or illegal acts:

a. Performed by;

b. At the direction of; or

c. With the prior knowledge of any insured.

15. Governmental Action

Governmental Action means the destruction, confiscation or seizure of property described in Coverage **A, B** or **C** by order of any governmental or public authority.

This exclusion does not apply to such acts ordered by any governmental or public authority that are taken at the time of a fire to prevent its spread, if the loss caused by fire would be covered under this Policy.

B. We do not insure for loss to property described in Coverages **A** and **B** caused by any of the following.

1. **Weather conditions.** However, this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in **A.** above to produce the loss;

2. **Acts or decisions**, including the failure to act or decide, of any person, group, organization or governmental body;

3. **Faulty, inadequate or defective:**

a. Planning, zoning, development, surveying, siting;

b. Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;

c. Materials used in repair, construction, renovation or remodeling; or

d. Maintenance;

of part or all of any property whether on or off the "residence premises".

However, under exclusions **B.1.**, **2.** or **3.** above, any ensuing loss to property described in Coverages **A** and **B** not otherwise excluded or excepted in this Policy is covered.

SECTION I – CONDITIONS

A. Insurable Interest And Limit Of Liability

Even if more than one person has an insurable interest in the property covered, we will not be liable in any one loss:

1. To an "insured" for more than the amount of such "insured's" interest at the time of loss; or

2. For more than the applicable limit of liability.

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B. Duties After Loss

1. In case of a loss to covered property, we have no duty to provide coverage under this Policy, if there is failure to comply with any of the following duties. These duties must be performed either by you, any other "insured" seeking coverage, or by a representative of either.

   a. Give prompt notice to us or the insurance agent shown in the Declarations.

      Except for reasonable emergency measures taken under SECTION I – Property Coverages E. Reasonable Emergency Measures, there is no coverage for repairs that begin before the earlier of:

      (1) 72 hours after we are notified of the loss;

      (2) The time of loss inspection by us; or

      (3) The time of other approval by us;

   b. Protect the covered property from further damage. The following must be performed:

      (1) Take reasonable emergency measures that are necessary to protect the covered property from further damage, as provided under SECTION I – Property Coverages E. Reasonable Emergency Measures.

      To the degree reasonably possible, damaged property and any other property that is related to the loss, whether the property is covered or not, must be retained for us or any person authorized to act on our behalf, to inspect; and

      (2) Keep an accurate record of expenses;

   c. Within 14 days after the discovery of the loss, or earlier if reasonably possible, notify the police in case of loss by theft, attempted theft, vandalism or loss by malicious mischief, and provide us a copy of the police report;

   d. Send to us, within 60 days after our request, a signed, sworn statement in a Proof of Loss form provided by us and completed in its entirety, which sets forth, to the best of your knowledge and belief:

      (1) The description of the loss, including the date and time of the loss, the cause of the loss, a description of how the loss occurred, when the loss was discovered, and who discovered the loss;

      (2) The names of all persons who resided at the insured location at the time of loss;

      (3) The interests of all "insureds" and all others in the property involved and all liens on the property;

      (4) Other insurance which may cover the loss;

      (5) Changes in title or occupancy of the property during the term of the Policy;

      (6) Specifications of the damage to the dwelling and other structures; including:

         (a) Detailed descriptions of the damage to the property;

         (b) Repair estimates which show the extent of damage to each item or property;

         (c) Estimated amount(s) to repair or replace each item of property; and

         (d) Amount(s) of payment made for any temporary or permanent repairs.

      Photographs, videos and any other supporting documentation that exists should be included to the extent it is reasonable and practical to obtain;

      (7) The inventory of damaged personal property described in **1.k.** below; and

      (8) Receipts for additional living expenses incurred and records that support the fair rental value loss;

   e. Produce any updates to the documents and information in **1.a.** through **1.d.** above, including revised descriptions of loss, scope of loss, estimates or other supporting information:

      (1) As this information becomes available, and if additional loss or damage is discovered or incurred; and

      (2) If you are provided with new estimates or invoices regarding the losses submitted or not submitted in the proof of loss.

   f. Cooperate with us or any person authorized to act on our behalf, in the investigation of a claim.

      This includes speaking and sharing information with us or any person authorized to act on our behalf, and providing documents which can be reasonably obtained by you, to facilitate our investigation of the claim.

      A representative of an "insured":

      (1) Must cooperate with our investigation;

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e. Under **2.a.** and **2.d.** above, we will pay not more than the least of the following amounts:

(1) The limit of liability under this Policy that applies to the building;

(2) The replacement cost of that part of the building damaged with material of like kind and quality and for like use, without deduction for depreciation; or

(3) The necessary amount to repair or replace the damaged building.

f. If at the time of loss:

(1) Paragraph **2.a.** above applies and the building is rebuilt at a new premises, the cost is limited to the cost which would have been incurred if the building had been built at the original premises under the settlement provisions described in **2.e.** above.

(2) Paragraph **2.b.** above applies and the building is rebuilt at a new premises, the cost is limited to the cost which would have been incurred if the building had been built at the original premises under the settlement provisions described in **2.b.** above.

g. If the dwelling where loss or damage occurs has been "vacant" for more than 30 consecutive days before the loss or damage, we will:

(1) Not pay for any loss or damage caused by any of the following perils, even if they are a Peril Insured Against:

(a) Vandalism;

(b) Malicious mischief;

(c) Sprinkler leakage caused by or arising out of the freezing of a fire protective sprinkler system, unless you have used reasonable care to maintain heat in the building or shut off the water supply and drain the system and appliances to protect the system against freezing;

(d) Dwelling glass breakage;

(e) Water damage;

(f) Theft; or

(g) Attempted theft.

(2) Reduce the amount we would otherwise pay for a covered loss by 15%.

A dwelling under construction, being remodeled, renovated or repaired, is not considered "vacant".

In the event the construction, remodeling, renovation or repairs extend greater than 60 days, you must notify us.

3. In the event of a "catastrophic ground cover collapse", any repairs must be made in accordance with the recommendations of our professional engineer.

If our professional engineer selected or approved by us determines that the repairs cannot be completed within the applicable Limit of Insurance, we will at our option; either:

a. Complete the professional engineer's recommended repairs; or

b. Pay the policy limits without a reduction for the repair expenses incurred.

This does not prohibit us from exercising our right to repair damaged property in compliance with this Policy and pursuant to Section 627.702(7), Florida Statutes.

D. Matching Of Undamaged Property And New Material

1. When a loss requires replacement of items and the replaced items do not match in quality, color, or size of items in adjoining areas, we will make reasonable repairs or replacement of items in those adjoining areas due to a covered property loss, when:

a. Repairs and replacement of the undamaged property are performed; or

b. A copy of an executed contract between you and the licensed contractor performing the repairs or replacement is provided to us.

The executed contract shall include a description of each item of undamaged property to be repaired or replaced as a result of the covered loss and the estimated amount to repair or replace each item.

2. In determining the extent of the repairs or replacement of items in adjoining areas, we will consider:

a. The cost of repairing or replacing the undamaged portions of the property;

b. The degree of uniformity that can be achieved without such costs;

c. If repairing or replacing the undamaged material is reasonable;

d. The remaining useful life of the undamaged portion; and

e. Other relevant factors.

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The appraisal award shall include the following:

(1) A detailed list, including the amount to repair or replace, of each specific item included in the award from the appraisal findings;

(2) The agreed amount of each item, its replacement cost value and corresponding actual cash value;

(3) Provisions relevant to the umpire's agreement to act in accordance with the Policy provisions; and

(4) A statement of "This award is made subject to the terms and conditions of the Policy."

i. Each party will:

(1) Pay its own appraiser, including their costs associated with producing the estimate described in **2.a.** above; and

(2) Pay the reasonable fees and the reasonable expenses of the appraisal and umpire equally.

j. You, we, the appraisers and the umpire shall be given reasonable and timely access to inspect the damaged property, in accordance with the terms of the Policy.

k. If, however, we requested the mediation in **1.** above and either party rejects the mediation results, you are not required to submit to, or participate in, any appraisal of the loss as a precondition to action against us for failure to pay the loss.

l. If, however, you or any party other than us requested the mediation in **1.** above, we may still demand appraisal.

H. Other Insurance And Service Agreement

If a loss covered by this Policy is also covered by:

1. Other insurance, we will pay only the proportion of the loss that the limit of liability that applies under this Policy bears to the total amount of insurance covering the loss.

2. A service agreement, this insurance is excess over any amounts recoverable under any such agreement.

Service agreement means a service plan, property restoration plan, home warranty or other similar service warranty agreement, even if it is characterized as insurance.

I. Suit Against Us

No action can be brought against us; unless:

1. Notice of the loss has been given to us;

2. There has been full compliance with all of the terms of this Policy;

3. If there is failure to agree on a settlement regarding the loss, prior to filing suit, we must be notified in writing of your disagreement; and

4. The action is started within 5 years after the date of the loss.

J. Our Option

1. If we give or mail you, or "electronically transmit" to you, written notice within 30 days after we receive your signed, sworn proof of loss; and:

a. The damaged property under Coverage **A** – Dwelling in SECTION **I** – PROPERTY COVERAGES is insured for Replacement Cost loss settlement as outlined in SECTION **I** – CONDITIONS, **C.** Loss Settlement:

(1) We may, in lieu of payment and at our option, repair any part or item of the damaged Coverage **A** property with material or property of like kind and quality.

(2) If an identical replacement is part of the repair and is not available, we may, at our option, substitute replacement of equal or greater features, functions or capacities of the damaged property.

b. The damaged property is not insured for replacement cost loss settlement as outlined in SECTION – **I** CONDITIONS, **C.** Loss Settlement:

(1) We may, in lieu of payment and at our option, repair, rebuild or replace any part or item of the damaged property with material or property of like kind and quality.

(2) If an identical replacement is not available, we may, at our option, substitute replacement of equal or greater features, functions or capacities of the damaged property.

2. If the damaged property is insured for Replacement Cost loss settlement as outlined in SECTION **I** – CONDITIONS, **C.** Loss Settlement, we will pay the amount of loss, as noted in Paragraph **C.2.d.** of the Loss Settlement provision.

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5. If we pay the mortgagee for any loss and deny payment to you:
   a. We are subrogated to all the rights of the mortgagee granted under the mortgage on the property; or
   b. At our option, we may pay to the mortgagee the whole principal on the mortgage plus any accrued interest.

   In this event, we will receive a full assignment and transfer of the mortgage and all securities held as collateral to the mortgage debt.
6. Subrogation will not impair the right of the mortgagee to recover the full amount of the mortgagee's claim.

N. No Benefit To Bailee

We will not recognize any assignment or grant any coverage that benefits a person or organization holding, storing or moving property for a fee regardless of any other provision of this Policy.

O. Nuclear Hazard Clause

1. "Nuclear Hazard" means any nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these.
2. Loss caused by the nuclear hazard will not be considered loss caused by fire, explosion, or smoke, whether these perils are specifically named in or otherwise included within the Perils Insured Against in SECTION I.
3. This Policy does not apply under SECTION I to loss caused directly or indirectly by nuclear hazard, except that direct loss by fire resulting from the nuclear hazard is covered.

P. Recovered Property

1. If you or we recover any property for which we have made payment under this Policy, you or we will notify the other of the recovery.
2. At your option, the property will be returned to or retained by you or it will become our property.
3. If the recovered property is returned to or retained by you, the loss payment will be adjusted based on the amount you received for the recovered property.

Q. Volcanic Eruption Period

One or more volcanic eruptions that occur within a 72 hour period will be considered as one volcanic eruption.

R. Adjustment To Property Coverage Limits

If your Policy is a renewal with us, the limit of liability for Coverages **A**, **B**, **C** and **D** may be adjusted.

Any change in the limits of liability indicated above does not, in any way, represent, warrant, or guarantee to any person or entity, that:

1. These adjustments will keep pace with inflation; or
2. The amounts of coverage are adequate to repair or rebuild any specific building or structure.

S. Deductible

Unless otherwise noted in this Policy, the following deductible provision applies:

Subject to the policy limits that apply, we will pay only that part of the total of all loss payable under SECTION I that exceeds the deductible amount shown in the Declarations.

T. Policy Period

This Policy applies only to loss which occurs during the policy period.

U. Incorrect Statements Or Representations, Concealment Or Fraudulent Conduct

1. We do not provide coverage under this Policy to you or any "insureds" who, before, during or after a loss, separately or in any manner in conjunction with each other or in conjunction with any third parties, have, relating to this insurance:
   a. Made one or more material incorrect statements or representations;
   b. Concealed any material fact or circumstance; or
   c. Engaged in fraudulent conduct.
2. We do not provide coverage under this Policy to you or any "insureds", when you or any "insured" had knowledge of, but failed to disclose that any claimant, or agent or representative of you, any "insured", or any claimant, engaged in any of the behavior described in **3.a.** through **3.c.** below.
3. We do not provide coverage under this Policy to any other claimant or other claimants seeking benefits under the Policy on any basis who, before, during or after a loss, separately or in any manner in conjunction with each other, you, any "insureds" or any third parties, have, relating to this insurance:
   a. Made one or more material incorrect statements or representations;

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2. If Exclusion **A.1.** does not apply, there is still no coverage for "motor vehicle liability", unless the "motor vehicle" is:
   a. In dead storage on an "insured location";
   b. Located on the "residence premises" and used solely to service the residence;
   c. A riding lawn mower that, at the time of the "occurrence", is being used by an "insured" to mow a lawn or at the time of the "occurrence" is being used by a "residence employee" to mow the "residence premises". However, this provision **2.c.** does not include a riding lawn mower that, at the time of the "occurrence", is being used by an "insured" or any other person while engaged in a "business".
   d. Designed solely to assist the handicapped and, at the time of an "occurrence", it is:
      (1) Being used to assist a handicapped person; or
      (2) Parked on an "insured location";
   e. A motorized golf cart that is owned by an "insured", designed to carry up to four persons, not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground and, at the time of an "occurrence", is within the legal boundaries of a golfing facility and is parked or stored there, or being used by an "insured" to play the game of golf which includes:
      (1) Travel to or from an area where "motor vehicles" or golf carts are parked or stored; or
      (2) Cross public roads at designated points to access other parts of the golfing facility;
   f. A vehicle designed as a toy vehicle for use by children under seven years of age, powered by one or more batteries and not built or modified after manufacture to exceed a speed of 5 miles per hour on level ground.

B. Watercraft Liability

1. Coverages **E** and **F** do not apply to any "watercraft liability" if, at the time of an "occurrence", the involved watercraft is being:
   a. Operated in, or practicing for, any prearranged or organized race, speed contest or other competition. This exclusion does not apply to a sailing vessel or a predicted log cruise;
   b. Rented to others;
   c. Used to carry persons or cargo for a charge; or
   d. Used for any "business" purpose.
2. If Exclusion **B.1.** does not apply, there is still no coverage for "watercraft liability" unless, at the time of the "occurrence", the watercraft:
   a. Is stored;
   b. Is a sailing vessel, with or without auxiliary power, that is:
      (1) Less than 26 feet in overall length; or
      (2) 26 feet or more in overall length and not owned by or rented to an "insured"; or
   c. Is not a sailing vessel or "personal watercraft" and is powered by:
      (1) An inboard or inboard-outdrive engine or motor of:
         (a) 50 horsepower or less and not owned by an "insured"; or
         (b) More than 50 horsepower and not owned by or rented to an "insured"; or
      (2) One or more outboard engines or motors with:
         (a) 25 total horsepower or less;
         (b) More than 25 horsepower if the outboard engine or motor is not owned by an "insured";

   Horsepower means the maximum power rating assigned to the engine or motor by the manufacturer.

C. Personal Watercraft Liability

This Policy does not cover "personal watercraft liability".

D. Aircraft Liability

This Policy does not cover "aircraft liability".

E. Hovercraft Liability

This Policy does not cover "hovercraft liability".

F. Coverage E – Personal Liability And Coverage F – Medical Payments To Others

Coverages E and **F** do not apply to the following:

1. **Expected Or Intended Injury**

   "Bodily injury" or "property damage" which is expected or intended by an "insured", even if the resulting "bodily injury" or "property damage":
   a. Is of a different kind, quality or degree than initially expected or intended; or
   b. Is sustained by a different person, entity or property than initially expected or intended;

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An unprotected hot tub or spa is a hot tub or spa that does not have a locking cover or a permanent barrier such as a wall, fence or screen enclosure; or

j. Skateboard ramps or bicycle ramps;

whether the "bodily injury" or "property damage" occurs on the residence premises" or elsewhere;

10. Criminal Acts

Criminal acts means any and all criminal acts:

a. Performed by;

b. At the direction of; or

c. With the prior knowledge of any insured; or

11. Paint; Radon; Radiation; Vapors; Fumes; Gas; Oil; Toxic Chemicals, Liquid or Gas; Waste Materials; Irritants, Contaminants or Pollutants

"Bodily injury" or "property damage" arising:

a. Out of the ingestion of paint that has lead in it;

b. Out of the ingestion of paint that has lead compounds in it;

c. Out of the inhalation of paint that has lead in it;

d. Out of the inhalation of paint that has lead compounds in it;

e. From radon, or any other substance that emits radiation;

f. In any manner (including liability imposed by law) from the discharge, disposal, release or escape of:

(1) Vapors or fumes;

(2) Gas or oil;

(3) Toxic chemicals, liquid or gas;

(4) Waste materials; or

(5) Irritants, contaminants or pollutants.

Exclusions **A.** "Motor Vehicle Liability", **B.** "Watercraft Liability", **C.** "Personal Watercraft Liability", **D.** "Aircraft Liability", **E.** "Hovercraft Liability", **F.4.** "Insured's" Premises Not An "Insured Location" and **F.9.** "Ownership, Rental, Borrowing, Use, Or Supervision" do not apply to "bodily injury" to a "residence employee" arising out of and in the course of the "residence employee's" employment by an "insured".

G. Coverage E – Personal Liability

Coverage E does not apply to:

1. Liability:

a. For any loss assessment charged against you as a member of an association, corporation or community of property owners, except as provided in **D.** Loss Assessment under SECTION II – Additional Coverages;

b. Under any contract or agreement entered into by an "insured". However, this exclusion does not apply to written contracts:

(1) That directly relate to the ownership, maintenance or use of an "insured location"; or

(2) Where the liability of others is assumed by you prior to an "occurrence";

unless excluded in **a.** above or elsewhere in this Policy;

2. "Property damage" to property owned by an "insured". This includes costs or expenses incurred by an "insured" or others to repair, replace, enhance, restore or maintain such property to prevent injury to a person or damage to property of others, whether on or away from an "insured location";

3. "Property damage" to property rented to, occupied or used by or in the care of an "insured". This exclusion does not apply to "property damage" caused by fire, smoke or explosion;

4. "Bodily injury" to any person eligible to receive any benefits voluntarily provided or required to be provided by an "insured" under any:

a. Workers' compensation law;

b. Non-occupational disability law; or

c. Occupational disease law;

5. "Bodily injury" or "property damage" for which an "insured" under this Policy:

a. Is also an insured under a nuclear energy liability policy issued by the:

(1) Nuclear Energy Liability Insurance Association;

(2) Mutual Atomic Energy Liability Underwriters;

(3) Nuclear Insurance Association of Canada,

or any of their successors; or

b. Would be an insured under that Policy but for the exhaustion of its limit of liability;

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(3) The ownership, maintenance, occupancy, operation, use, loading or unloading of aircraft, hovercraft, watercraft, "personal watercraft", or "motor vehicles".

This Exclusion **C.2.e.(3)** does not apply to a "motor vehicle" that:

(a) Is designed for recreational use off public roads;

(b) Is not owned by an "insured"; and

(c) At the time of the "occurrence", is not required by law, or regulation issued by a government agency, to have been registered for it to be used on public roads or property.

D. Loss Assessment

1. We will pay up to $1,000 for your share of loss assessment charged against you, as owner or tenant of the "residence premises", during the policy period by a corporation or association of property owners, when the assessment is made as a result of:

   a. "Bodily injury" or "property damage" not excluded from coverage under SECTION II - Exclusions; or

   b. Liability for an act of a director, officer, or trustee in the capacity as a director, officer or trustee, provided such person:

      (1) Is elected by the members of a corporation or association of property owners; and

      (2) Serves without deriving any income from the exercise of duties which are solely on behalf of a corporation or association of property owners.

2. Condition **J.** Policy Period under SECTION II – Conditions does not apply to this Loss Assessment Coverage.

3. Regardless of the number of assessments, the limit of $1,000 is the most we will pay for loss arising out of:

   a. One accident, including continuous or repeated exposure to substantially the same general harmful condition; or

   b. A covered act of a director, officer or trustee. An act involving more than one director, officer or trustee is considered to be a single act.

4. We do not cover assessments charged against you or a corporation or association of property owners by any governmental body.

SECTION II – CONDITIONS

A. Limit Of Liability

1. Our total liability under Coverage **E** for all damages resulting from any one "occurrence" will not be more than the limit of liability for Coverage **E** as shown in the Declarations.

   All "bodily injury" and "property damage" resulting from any one accident or from continuous or repeated exposure to substantially the same general harmful conditions shall be considered to be the result of one "occurrence".

2. Vicarious Parental Sublimit Of Liability

   Subject to Paragraph **1.** above, our total liability under Coverage **E** for damages for which an "insured" is legally liable because of statutorily imposed vicarious parental liability not otherwise excluded is $10,000. This sublimit is within, but does not increase, the Coverage **E** limit of liability.

3. The limit of liability in **1.** above and sublimit in **2.** above apply regardless of the number of "insureds", claims made or persons injured.

4. "Fungi", Wet Or Dry Rot, Yeast Or Bacteria Aggregate Sub-limit Of Liability

   Subject to Paragraph **1.** above, our total liability under Coverage **E** for the total of all damages arising directly or indirectly, in whole or in part, out of the actual, alleged or threatened:

   a. Inhalation of;

   b. Ingestion of;

   c. Contact with;

   d. Exposure to;

   e. Existence of; or

   f. Presence of:

   Any "fungi", wet or dry rot, yeast or bacteria will not be more than $50,000.

5. The limit of liability in **4.** above applies regardless of the:

   a. Number of locations insured under the Policy;

   b. Number of persons injured;

   c. Number of persons whose property is damaged;

   d. Number of "insureds"; or

   e. Number of "occurrences" or claims made.

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D. Duties Of An Injured Person – Coverage F – Medical Payments To Others.

1. The injured person or someone acting for the injured person will:
   a. Give us written proof of claim, under oath if required, as soon as is practical; and
   b. Authorize us to obtain copies of medical reports and records.
2. The injured person will submit to a physical exam by a doctor of our choice when and as often as we reasonably require.

E. Payment Of Claim – Coverage F – Medical Payments To Others

Payment under this coverage is not an admission of liability by an "insured" or us.

F. Suit Against Us

1. No action can be brought against us unless there has been full compliance with all of the Policy provisions under this Section **II**.
2. No one will have the right to join us as a party to any action against an "insured".
3. Also, no action with respect to Coverage **E** can be brought against us until the obligation of the "insured" has been determined by final judgment or agreement signed by us.

G. Bankruptcy Of An Insured

Bankruptcy or insolvency of an "insured" will not relieve us of our obligations under this Policy.

H. Other Insurance

This insurance is excess over other valid and collectible insurance except insurance written specifically to cover as excess over the limits of liability that apply in this Policy.

I. Joint Obligations

The terms of this Policy impose joint obligations on persons defined as an "insured". This means that the responsibilities, acts and failures to act of a person defined as an "insured" will be binding upon another person defined as an "insured".

J. Policy Period

This Policy applies only to "bodily injury" or "property damage" which occurs during the policy period.

K. Incorrect Statements Or Representations, Concealment Or Fraudulent Conduct

We do not provide coverage under this Policy to you or any "insureds" who, before, during or after a loss, separately or in any manner in conjunction with each other or in conjunction with any third parties, have, relating to this insurance:

1. Made one or more material incorrect statements or representations;
2. Concealed any material fact or circumstance; or
3. Engaged in fraudulent conduct.

However, if this Policy has been in effect for more than 90 days, we may not deny a claim filed by you or an "insured" on the basis of credit information available in public records.

SECTIONS I AND II – CONDITIONS

A. Liberalization Clause

If we make a change which broadens coverage under this edition of our Policy without additional premium charge, that change will automatically apply to your insurance as of the date we implement the change, provided that this implementation date falls within 60 days prior to or during the policy period stated in the Declarations.

This Liberalization Clause does not apply to changes implemented with a general program revision that includes both broadenings and restrictions in coverage, whether that general program revision is implemented through introduction of:

1. A subsequent edition of this Policy; or
2. An amendatory endorsement.

B. Waiver Or Change Of Policy Provisions

A waiver or change of a provision of this Policy must be in writing by us to be valid. Our request for an appraisal or examination will not waive any of our rights.

C. Cancellation

1. You may cancel this Policy at any time by returning it to us or by letting us know in writing of the date cancellation is to take effect.
2. If a state of emergency is declared by the Governor and the Commissioner of Insurance Regulation files an Emergency Order, and the "residence premises" has been damaged as a result of a hurricane or wind loss that is the subject of the declared emergency, we may cancel this Policy only for the following reasons, with respect to the period beginning from the date the state of emergency is declared to the expiration of 90 days following the repairs to the dwelling or other structure located on the "residence premises", by letting the first named insured know in writing of the date cancellation takes effect.

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2. If an assignment is sought, an "insured" must sign and deliver all related papers and cooperate with us.
3. Subrogation does not apply under SECTION I – PROPERTY COVERAGES, to Coverage **E.** Reasonable Emergency Measures or under SECTION II – ADDITIONAL COVERAGES, to Additional Coverage **C.** Damage To Property Of Others.

H. Inspections And Surveys

1. We have the right to:
   a. Make inspections and surveys at any time;
   b. Give you reports on the conditions we find; and
   c. Recommend changes.
2. We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged.

   We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:
   a. Are safe or healthful; or
   b. Comply with laws, regulations, codes or standards.
3. This condition applies not only to us, but also to any rating, advisory, inspection service or similar organization which makes insurance inspections, surveys, reports or recommendations.

I. Notification Regarding Access

A company employee adjuster, independent adjuster, attorney, investigator, or other persons acting on behalf of us that needs access to an insured or the claimant or to the insured property that is the subject of a claim must provide at least 48 hours' notice to the insured or the claimant, public adjuster, or legal representative before scheduling a meeting with the claimant or an onsite inspection of the insured property.

The insured or the claimant may deny access to the property if notice has not been provided. The insured or the claimant may waive the 48-hour notice.

J. Death

If any person named in the Declarations or the spouse, if a resident of the same household, dies, the following apply:

1. We insure the legal representative of the deceased but only with respect to the premises and property of the deceased covered under the Policy at the time of death;
2. "Insured" includes:
   a. An "insured" at the time of your death, but only while a resident of the "residence premises"; and
   b. With respect to your property, the person having proper temporary custody of the property until appointment and qualification of a legal representative.

K. Renewal Notification

If we elect to renew this Policy, we will let the first named insured know, in writing:

1. Of our decision to renew this Policy; and
2. The amount of renewal premium payable to us.

This notice will be delivered to the first named insured, mailed to the first named insured at the mailing address shown in the Declarations, or "electronically transmitted" to the first named insured, at least 45 days before the expiration date of this Policy.

Proof of mailing or "electronic transmittal" is sufficient proof of notice.

L. Document Transmittal

Upon affirmative election by you for Citizens to deliver policy documents by electronic means in lieu of delivery by mail, we may "electronically transmit" any document or notice to you.

Proof of "electronic transmittal" is sufficient proof of notice.

IN WITNESS WHEREOF, Citizens Property Insurance Corporation has executed and attested these presents.

Citizens Property Insurance Corporation

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b. Until the earlier of when the covered dwelling or covered residential property has been repaired or 1 year after we issue the final claim payment, if such property was damaged by any covered peril and **2.a.** above does not apply.

A structure is deemed to be repaired when substantially completed and restored to the extent it is insurable by another authorized insurer writing policies in Florida.

This cancellation notice will be delivered to the first named insured, mailed to the first named insured at the mailing address shown in the Declarations, or "electronically transmitted" to the first named insured.

Proof of mailing or "electronic transmittal" is sufficient proof of notice.

3. However, we may cancel prior to the repair of the dwelling or residential property:

a. When you have not paid the premium. We may cancel during this period by letting the first named insured know at least 10 days before the date cancellation takes effect.

b. If:

(1) There has been a material misstatement or fraud related to the claim;

(2) We determine that an "insured" has unreasonably caused a delay in the repair of the dwelling or residential property; or

(3) We have paid policy limits.

We may cancel during this period by letting the first named insured know at least 45 days before the date cancellation takes effect.

c. If you have not secured and maintained flood insurance pursuant to Section 627.351(6) Florida Statutes. We may cancel during this period by letting the first named insured know at least 120 days before the date cancellation takes effect.

This cancellation notice will be delivered to the first named insured, mailed to the first named insured at the mailing address shown in the Declarations, or "electronically transmitted" to the first named insured.

Proof of mailing or "electronic transmittal" is sufficient proof of notice.

4. We shall be entitled to collect any additional premium required to keep the Policy in effect during this period in Paragraphs **C.2.** and **C.3.** above.

However, this provision (**C.4.**) does not apply if you have obtained replacement coverage with respect to the damaged property, and the coverage is in effect for a claim occurring during the duration of the extension.

5. If the conditions described in Paragraphs **C.2.** and **C.3.** do not apply, we may cancel only for the following reasons:

a. When this Policy has been in effect for 60 days or less, we may cancel immediately if there has been:

(1) A material misstatement or misrepresentation; or

(2) Failure to comply with underwriting requirements;

b. We may also cancel this Policy subject to the following provisions.

A written cancellation notice, together with the specific reason(s) for cancellation, will be delivered to the first named insured, mailed to the first named insured at the mailing address shown in the Declarations, or "electronically transmitted" to the first named insured.

(1) When you have not paid the premium, we may cancel at any time by letting the first named insured know at least 10 days before the date cancellation takes effect.

(2) When this Policy has been in effect for 60 days or less, we may cancel for any reason, except we may not cancel:

(a) On the basis of property insurance claims that are the result of an Act of God, unless we can demonstrate, by claims frequency or otherwise, that the "insured" has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property;

(b) On the basis of a single claim which is the result of water damage, unless we can demonstrate that the "insured" has failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property; or

(c) On the basis of the lawful use, possession or ownership of a firearm or ammunition by an "insured" or household member of an "insured".

Except as provided in Paragraphs **C.5.a.** and **C.5.b.(1)** above, we will let the first named insured know of our action at least 20 days before the date the cancellation takes effect.

(3) When this Policy has been in effect for more than 60 days, we may cancel:

(a) If there has been a material misstatement;

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A structure is deemed to be repaired when substantially completed and restored to the extent it is insurable by another authorized insurer writing policies in Florida.

If we elect to not renew the policy under **2.** above, we will provide at least 90 days' notice that we intend to nonrenew 90 days after the repairs are complete.

3. However, we may nonrenew this Policy prior to the repair of the dwelling or residential property:

a. If:

(1) There has been a material misstatement or fraud related to the claim;

(2) We determine that you have unreasonably caused a delay in the repair of the dwelling or residential property; or

(3) We have paid policy limits.

We may do so by letting you know, at least 45 days before the expiration date of the Policy.

b. If you have not secured and maintained flood insurance pursuant to Section 627.351(6) Florida Statutes. We may do so by letting you know, at least 120 days before the expiration date of the Policy.

4. We shall be entitled to collect any additional premium required to keep the Policy in effect during this period.

However, this provision **(D.4.)** does not apply if you have obtained replacement coverage with respect to the damaged property, and the coverage is in effect for a claim occurring during the duration of the extension.

5. If the conditions described in Paragraphs **D.2.** and **D.3.** do not apply, we may elect not to renew this Policy by providing the following notice before the expiration date of this Policy:

a. When nonrenewal is for:

(1) A Policy that has been assumed by an authorized insurer offering replacement or renewal coverage to you; or

(2) A risk that has received an offer of comparable coverage from an authorized insurer through Citizens' policyholder eligibility clearinghouse program that renders such risk ineligible for Citizens;

we will give the first named insured at least 45 days written notice before the expiration of this Policy.

b. For all other nonrenewals, we will give the first named insured at least 120 days written notice before the expiration of this Policy.

6. Depopulation Provision.

a. Under this provision, the Citizens Property Insurance Corporation ("Citizens") may nonrenew this Policy under the following conditions:

(1) If we or the Florida Market Assistance Program obtain an offer from an authorized insurer to cover the property described in the Declarations, at approved rates, except as otherwise provided in Florida law.

(2) This Policy may be replaced by a policy that may not provide coverage identical to the coverage provided by Citizens.

b. Acceptance of Citizens coverage by you creates a conclusive presumption that you are aware of this potential.

7. We will not nonrenew this Policy:

a. On the basis of property insurance claims that are the result of an Act of God, unless we can demonstrate, by claims frequency or otherwise, that the "insured" has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property;

b. On the basis of a single claim which is the result of water damage, unless we can demonstrate that the "insured" has failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property;

c. On the basis of filing of claim(s) for "sinkhole loss"; unless:

(1) The total of such payments equals or exceeds the policy limits of coverage for the Policy in effect on the date of loss, for property damage to the "principal building"; or

(2) You have failed to repair the structure in accordance with the engineering recommendations upon which any payment or policy proceeds were based;

d. On the basis of the lawful use, possession or ownership of a firearm or ammunition by an "insured" or members of the "insured's" household; or

e. On the basis of credit information available in public records.

8. If the date of nonrenewal becomes effective during a "hurricane":

a. The expiration date of this Policy will not become effective until the end of the "hurricane"; and

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ALTERNATIVE DISPUTE RESOLUTION DIVISION OF ADMINISTRATIVE HEARINGS

The following Condition **G.3.** is added to SECTION **I** – CONDITIONS, Condition **G.** Alternative Dispute Resolution in Forms **CIT HO-3**, **CIT HO-4**, **CIT HO-6** and **CIT HO-8**:

(This is **G.4.** in Forms **CIT HO-4** and **CIT HO-6**)

3. Division of Administrative Hearings Proceedings.

A proceeding before the State of Florida, Division of Administrative Hearings (DOAH) is an alternative dispute resolution, by mandatory arbitration pursuant to the Revised Florida Arbitration Code, to address and resolve disagreements regarding claim determinations made by us. We will reimburse DOAH for the costs it incurs for any arbitration proceedings.

For purposes of this Condition **G.3.**, a claim determination is our decision in writing regarding the coverage for, or the scope and value of, any claim that you have presented to us.

a. If there is a dispute regarding a claim determination after you have provided the notice of intent to initiate litigation that is required by Florida law and we have responded in writing to that notice, you or we may serve the other party to the dispute with a written demand for resolution of such dispute before DOAH. If the party served with a written demand believes that the dispute is ineligible for resolution before DOAH for some reason, it shall promptly so advise the party that made the written demand.

b. Neither party may demand resolution before DOAH for any claim for "sinkhole loss" or any claim that is in the Managed Repair Program under Form **CIT 04 86**.

c. If Appraisal, paragraph **G.2.** under Condition **G.** Alternative Dispute Resolution, is elected by you or us, then neither party may demand resolution before DOAH.

d. Participation in Mediation in accordance with the rules established by the Florida Department of Financial Services shall not affect the right of either party to demand resolution of the dispute before DOAH unless the matter settles in Mediation. Mediation is Condition **G.1.** in SECTION **I** CONDITIONS, **G.** Alternative Dispute Resolution.

e. The party who made the written demand shall initiate the arbitration proceeding by promptly filing and serving a request with DOAH for a hearing, which shall specify the amount of damages in dispute (if known), the relevant policy provisions, and the claim determination by us. We shall be served by email to doah.requests@citizensfla.com. You or your counsel shall be served by email, or by certified or registered mail, return receipt requested and obtained, to the last mailing address as provided in the policy or the address listed for the attorney with The Florida Bar, as may be applicable.

The hearing request form may be found at https://www.doah.state.fl.us. No response to the hearing request need be filed. There shall be no motion practice related to the hearing request or its sufficiency nor any request for summary disposition.

f. The arbitration shall determine all disputes regarding, arising out of, or relating to, the claim determination, including but not limited to the determination of coverage, policy exclusions and limitations, all defenses raised on the claim, and the amounts of policy benefits payable. The arbitration's resolution shall be valid, final, and binding on the parties. The arbitration award shall not itself be subject to appeal but is subject to the provisions of the Revised Florida Arbitration Code. Any arbitration proceedings by Zoom or any other remote technology shall be considered as having been held in Leon County, Florida for purposes of Section 682.19, Florida Statutes.

g. Discovery and the conduct of the final hearing shall be governed by the Florida Rules of Civil Procedure and the Florida Evidence Code, except as may be modified by the administrative law judge (ALJ), including those provisions allowing the imposition of sanctions, other than contempt.

The ALJ may issue any orders necessary to effectuate discovery, to prevent delay, and to promote the just, speedy, and inexpensive resolution of all aspects of the dispute.

The final hearing shall be held not sooner than 75 days nor later than 100 days from the initiation of the proceeding, unless the time is extended for good cause shown by a detailed written order from the ALJ.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CALENDAR YEAR HURRICANE DEDUCTIBLE – FLORIDA

A. Loss By Windstorm During A Hurricane

With respect to Paragraphs **B.** and **C.**, below, coverage for loss caused by the peril of windstorm during a "hurricane", includes loss to:

1. The inside of a building; or
2. The property we cover contained in a building caused by:
   a. Rain;
   b. Snow;
   c. Sleet;
   d. Hail;
   e. Sand; or
   f. Dust;

If the direct force of the windstorm first damages the building, causing an opening through which the rain, snow, sleet, hail, sand or dust enters and causes damage.

B. Calendar Year Hurricane Deductible Described

A "hurricane deductible" issued by us or an "assumption insurer":

1. Can be exhausted only once during each calendar year; and
2. Applies to loss to Covered Property caused by one or more "hurricane(s)s" during each calendar year.

The dollar amount of the calendar year "hurricane deductible" ("Hurricane Deductible") is shown in your Declarations

A minimum deductible of $500 applies.

C. Application of Calendar Year Hurricane Deductible

1. In the event of the first windstorm loss caused by a single "hurricane" during a calendar year, we will pay only that part of the total of all loss payable under Section I – Property Coverages that exceeds the calendar year "hurricane deductible" stated in your Declarations.
2. With respect to a windstorm loss caused by the second, and each subsequent, "hurricane" during the same calendar year, we will pay only that part of the total of all loss payable under Section I - Property Coverages that exceeds the greater of:
   a. The remaining dollar amount of the calendar year "hurricane deductible" that is in effect at the time of the loss; or
   b. The deductible ("All Other Perils Deductible") shown in your Declarations that applies to all other perils that is in effect at the time of the loss.
3. The remaining dollar amount of the calendar year "hurricane deductible" is determined by:
   a. Subtracting the actual deductible(s) applied to all previous windstorm losses caused by "hurricane" during the calendar year;
   b. From the calendar year "hurricane deductible" that is in effect at the time of the loss.
4. With respect to any one loss caused by a "hurricane ", if:
   a. Covered property is insured under more than one policy:
      (1) Issued by us; or
      (2) Issued by an "assumption insurer" during your Citizens Policy calendar year period; and

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b. At the time of loss, different "hurricane deductibles" apply to the same property under such policies;

Then the "hurricane deductible" applicable under all such policies used to determine the total of all loss payable under Section I - Property Coverages shall be the highest amount stated in any one of the policies that is in effect at the time of the loss.

5. When:

a. A renewal policy is issued by us or an "assumption insurer"; or

b. We or an "assumption insurer" issue a policy that replaces one issued by us; and

c. The renewal or replacement policy takes effect on a date other than January 1st of a calendar year, the following provisions apply:

(1) If the renewal or replacement policy:

(a) Provides a lower "hurricane deductible" than the prior policy; and

(b) You incurred loss from a "hurricane" under a prior policy in that same calendar year;

The lower "hurricane deductible" will not take effect until January 1st of the following calendar year.

(2) If the renewal or replacement policy:

(a) Provides a lower "hurricane deductible" than the prior policy; and

(b) You have not incurred a loss in a "hurricane" in that same calendar year;

The lower "hurricane deductible" will take effect on the effective date of the renewal or replacement policy.

(3) If the renewal or replacement policy provides a higher "hurricane deductible" than the prior policy, the higher "hurricane deductible":

(a) Will take effect on the effective date of the renewal or replacement policy; and

(b) Shall be used to calculate the remaining dollar amount of the "hurricane deductible".

6. An "assumption insurer" means an insurer who assumes contractual liability of your Citizens Policy under an assumption agreement or take out plan pursuant to Florida Statutes §627.351(6) and §627.3511.

All other provisions of this Policy apply.

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