

Policyholder Notice

This is a Notice alerting you to the availability of an option to change your Homeowner's policy. You have the ability to choose an endorsement that reduces your policy premium and has the following changes:

- For disputes between you and us concerning your insurance contract, including disputes over the availability of insurance coverage or the amount of damages, you and American Integrity agree to first try to resolve the dispute through Mediation.
- American Integrity will pay the costs of the Mediation.
- You have the right to have a lawyer assist you in mediation, but you will be responsible for paying your lawyer.
- If we do not resolve the dispute in Mediation, then you agree that the dispute will be resolved by binding Arbitration, not the Florida courts.
- You agree to waive your right to have all disputes resolved by the Florida courts, which will include waiving your right to have a Judge and Jury decide your case, other than an enforcement action of the arbitration award.
- You agree to waive your right to be awarded attorney's fees against American Integrity, by waiving your rights to a civil lawsuit.
- If the dispute between us goes to binding Arbitration, then you and American Integrity will select an independent Arbitrator. If we cannot agree on the Arbitrator, then either party may petition the Circuit Court in the county of the Residence Premises for the sole purpose of selecting the Arbitrator to resolve the dispute.
- American Integrity will pay the arbitration fees, including the Arbitrator's expenses and fees.
- The Arbitrator will meet with you and us and set an expedited discovery and Arbitration hearing date. The Arbitrator will set the final Arbitration hearing within 120 days of the Demand for Arbitration.
- You have the right to have an attorney help you in the Arbitration hearing, but you will be responsible for paying for your attorney.
- The Arbitrator will issue a written final decision with findings of fact and law within 30 days after the final Arbitration hearing is completed.
- Based on Florida law, chapter 682, Florida Statutes, you will have a limited right to have the Florida courts enforce or review and appeal the final Arbitration decision.

If you have any questions about this endorsement to change your Homeowner's policy, you should contact your Insurance Agent and learn if the Mandatory Mediation-Arbitration Endorsement is suitable for you. If you decide that you want these changes to your Homeowner's policy, then you should inform your Insurance Agent to add the Mandatory Mediation-Arbitration Endorsement and receive the reduction in your premium.

If you decide that you do not want these changes to your Homeowner's policy, then you can keep your Homeowner's policy, but you will not receive the benefit of the reduced premiums.

You are encouraged to contact your Insurance Agent to discuss this important Policyholder Notice to help you make the best decision for you.

Note: Insurance policies can vary. This Policyholder Notice is intended to help you understand homeowners insurance options. The information is general and not specific to your insurance policy. If you have specific questions about your coverage, you should consult your Insurance Agent or American Integrity.