



NOTICE OF CHANGE IN POLICY TERMS

We are sending you this notice to inform you about important changes to your policy.

The descriptions in this notice are intended to be for informational purposes only. **Please review your policy and endorsement language carefully.** In the event of a conflict, the language in your policy and its endorsements will be controlling.

- “Personal watercraft” has been redefined.
- Property Not Covered now includes drones and water or steam.
- Collapse under Section I - Property Coverages has been clarified. Coverage does not apply to collapse of plumbing due to age, deterioration or maintenance.
- Section I - Perils Insured Against has been updated to further describe accidental discharge of water or steam; Catastrophic Ground Cover Collapse has been updated with an option to repair; and Sinkhole Loss has been clarified regarding coverage for land.
- Section I Conditions – Loss Settlement has been updated regarding payment, repairs, inspections, report filing and rebates. Appraisal and the Neutral Evaluation Program Option for Sinkhole Loss have both been updated.
- Section II Exclusions – Personal Liability and Medical Payments have been updated to include drones under aircraft. Criminal activity is excluded under Personal Liability.
- Section I & II Conditions - Cancellation and nonrenewal provisions have been updated clarifying when policies can be cancelled or nonrenewed.

REASONABLE EMERGENCY MEASURES and LOSS REPORTING:

- Section I – Property Coverages - Reasonable Repairs has been updated to “Reasonable Emergency Measures”. Necessary measures taken solely to protect covered property from further damage may not exceed the greater of \$3,000 or 1% of the Coverage A limit unless approval is received in advance from Homeowners Choice.
- Section I – Conditions - Duties After Loss has been updated regarding coverage for permanent repairs. Except for Reasonable Emergency Measures, there is no coverage for repairs that begin before the earlier of:
 - 1) 72 hours after Homeowners Choice is notified of the loss;
 - 2) The time of loss inspection by Homeowners Choice; or
 - 3) The time of other approval by Homeowners Choice.

To the degree reasonably possible, damaged property must be retained for us to inspect. If failure to comply with Duties is prejudicial to us, we have no duty to provide coverage.

Changes to your policy which have been mandated by the Florida Legislature or which correct prior typographical errors are not included in this notice. Please read your policy, declaration pages and related documents for complete descriptions and details.

Please contact your agent if you have any questions about these policy-related changes. You may, of course, call us directly at (888) 210-5235.

Thank you for being a valued customer. We appreciate your business!