



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 injury” has been defined.
- Property Not Covered has been expanded to include drones and water or steam.
- Collapse under Section I - Property Coverages – Additional 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 “collapse” and accidental discharge of water or steam. Coverage has been clarified to explain the cost for the tear out and repair is limited to only that part necessary to provide access to the part of the system or appliance that caused the covered loss.
- Section I - Exclusions – Constant or repeated seepage has been clarified.
- Section II - Exclusions – Personal Liability and Medical Payments. Drones are now included under aircraft. “Personal injury” has also been added.
- 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!



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- **Flood Coverage is now available.**
- The definition of “personal watercraft” has been redefined to clarify that it does not include hand-held sea scooters used for single person underwater propulsion.
- Personal property not covered has been expanded to include personal watercraft.
- Coverage C - Personal Property: The peril of "Theft" has been redefined to cover loss of property "on premises."
- Coverage for repeated seepage or leakage of water which occurs over a period of 14 or more days, whether hidden or not, and resulting in wet or dry rot, “fungi”, deterioration, rust or decay is excluded.
- Section II liability for jet skis is excluded.
- Criminal acts has been added to Section II – Exclusions.
- Duties after loss have been expanded and/or clarified to include filing a police report in the case of loss by theft or vandalism and providing a copy to us; and submitting to an examination under oath and/or recorded statement.
- Notice times for cancellations and nonrenewals have been changed under Section I & II - Conditions.
- Subrogation has been redefined under Section I & II - Conditions.

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