

## **NOTICE OF CHANGE IN POLICY TERMS**

This notice is for informational purposes only. It summarizes important changes relating to your homeowners policy and is qualified in its entirety by the actual language contained in your policy, the declaration pages and other policy-related documents. This notice does not change any provisions of your homeowners policy.

- **Flood Coverage is now available by endorsement if your home is located in a V or A flood zone.**
- 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.
- Coverage C - Personal Property: The peril of "Theft" has been redefined to cover loss of property "on premises."
- Section II liability for jet skis is excluded.
- Several definitions have been added or redefined, to include, but not limited to “Approved Provider”, “Covered building”, “Insured”, “Personal watercraft”, “Principal building”, “Rebate”, “Sinkhole”, “Sinkhole activity”, and “Sinkhole loss”.
- Personal property not covered has been expanded to include personal watercraft.
- Under Additional Coverages, Debris Removal has been clarified that we pay reasonable expenses incurred by you; “No deductible applies to this coverage” has been added under Loss Assessments; and Ordinance or Law has been clarified regarding pollutants in or on any covered building.
- Loss caused by reptiles has been added to losses not covered under Section I Perils Insured Against.
- 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.
- Section I Conditions have expanded to include Appraisal. Also, language has been added explaining this insurance is excess over a covered loss also covered by a Service Agreement.
- Personal Liability exclusion for bodily injury or property damage caused by animals has expanded to include reptiles.
- Section I and II Conditions have expanded under Concealment or Fraud adding language regarding credit. Language regarding credit and firearms has been added under Cancellation and Nonrenewal.

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 homeowners 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!***