



P.O. Box 21957 Lehigh Valley, PA 18002-1957

HOMEOWNERS DECLARATION

POLICY NUMBER	POLICY PERIOD	
	From	To
EDH5401240-02	04/27/2024	04/27/2025
12:01 A.M. Standard Time at the residence premises		

For Customer Service and Claims Call 1-866-568-8922 or visit www.edisoninsurance.com

RENEWAL DECLARATION Policy Form:HO3 Effective:04/27/2024 Date Issued:03/05/2024

INSURED:

RICARDO RIVEROS
ELDA RIVEROS
1062 CHENILLE CIR
WESTON, FL 33327

Phone: 954-531-8100

AGENCY:

FAINA INSURANCE AGENCY INC
2643 NORTH HIATUS ROAD
COOPER CITY, FL 33026
Agency ID: 0002806

Phone: 800-963-9220

The residence premises covered by this policy is located at the address listed below.

1062 CHENILLE CIR, WESTON, FL 33327

Coverage is provided where premium and limit of liability is shown, subject to terms and conditions of the policy.

COVERAGES	LIMIT OF LIABILITY		PREMIUM	
SECTION I COVERAGE				
A. DWELLING	\$	504,200	\$	5,855.69
B. OTHER STRUCTURES	\$	0	\$	-32.50
C. PERSONAL PROPERTY	\$	126,050		Included
D. LOSS OF USE	\$	50,420		Included
SECTION II COVERAGE				
E. PERSONAL LIABILITY	\$	300,000	\$	30.00
F. MEDICAL PAYMENTS	\$	2,000		Included
OPTIONAL COVERAGES				
See FORMS SCHEDULE on page 2 for details			\$	-1,120.29
EMERGENCY MANAGEMENT PREPAREDNESS AND ASSISTANCE TRUST FUND:			\$	2.00
FLORIDA INSURANCE GUARANTY ASSOCIATION 10/01/23 ASSESSMENT:			\$	47.33
MANAGING GENERAL AGENCY FEE:			\$	25.00
TOTAL POLICY PREMIUM:			\$	4,807.23
Note: The portion of your premium for Hurricane Coverage is:			\$	2,664.00
Non-hurricane Premium:			\$	2,068.90
The amount of premium change due to approved rate increase is:			\$	586.32
The amount of premium change due to coverage changes is:			\$	207.31
The amount of premium change due to fee changes is:			\$	-31.45

DEDUCTIBLES

All Other Perils Deductible: \$2,500 Sinkhole Deductible: N/A
HURRICANE DEDUCTIBLE: 2% of Coverage A = \$10,084

Law and Ordinance Coverage: 25%

MORTGAGEE COMPANY

First Mortgagee:
WELLS FARGO BANK NA 936 ISAOA
PO BOX 100515, FLORENCE, SC 29502

Loan #: 0578609448

Clint B. [Signature]

03/05/2024

COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE

COUNTERSIGNED DATE



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FORMS SCHEDULE

Main Policy Forms

Form #	Description
EDI NTC 01 01 24	NOTICE OF CHANGE IN POLICY TERMS
OIR-B1-1670 01 06	CHECKLIST OF COVERAGE
EDI HO3 OC 11 23	OUTLINE OF HOMEOWNERS POLICY
EDI PRI 06 14	PRIVACY NOTICE
EDI HOJ 01 23	POLICY JACKET
EDI HO 03 04 23	HOMEOWNERS 3 – SPECIAL FORM
OIR-B1-1655 02 10	NOTICE OF PREMIUM DISCOUNTS FOR HURRICANE LOSS MITIGATION
EDI HO CDE 05 21	COMMUNICABLE DISEASE EXCLUSION
EDI HO ELE 06 21	EXCESSIVE OR UNUSUAL LIABILITY EXPOSURE
EDI 19 06 14	WINDSTORM PROTECTIVE DEVICES
EDI 24 01 24	CALENDAR YEAR HURRICANE DEDUCTIBLE WITH SUPPLEMENTAL REPORTING REQUIREMENT – FLORIDA
EDI HO LO 06 14	IMPORTANT INFORMATION REGARDING LAW AND ORDINANCE COVERAGE
EDI GC 01 06 14	GOLF CART OR OTHER MOTORIZED LAND CONVEYANCE PROPERTY DAMAGE AND LIABILITY LIMITATION
EDI HO 04 96 06 14	COVERAGE FOR HOME DAY CARE BUSINESS
EDI HO 04 01 09 16	FLOOD AFFIRMATION
EDI 04 12 06 14	EXCLUSION OF COVERAGE B – OTHER STRUCTURES
EDI HO ML 06 23	MATCHING OF UNDAMAGED PROPERTY
EDI HO RCL 01 24	LIMITATIONS ON ROOF COVERAGE

Endorsements

Form #	Description	Limit	Premium
EDI HO 04 90 06 14	PERSONAL PROPERTY REPLACEMENT COST		Included
EDI HO 04 77 06 14	LAW AND ORDINANCE – INCREASED AMOUNT OF COVERAGE	25%	Included
EDI HO 04 95 08 15	WATER BACK-UP	\$ 5,000	25.00
EDI HO LWD 03 23	LIMITED WATER DAMAGE COVERAGE	\$ 10,000	-1,145.29
	LOSS ASSESSMENT	\$ 1,000	Included
	SINKHOLE LOSS COVERAGE		Excluded



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DISCOUNTS

These adjustments have already been applied to your premium.

Deductible	-\$387.93
Age of Roof	-\$172.46
BCEG	-\$170.04
Secured Community/Building	-\$343.55
Financial Responsibility	-\$758.10
Wind Mitigation	-\$13,986.00
Senior Discount	-\$399.77
Total Discounts:	(\$ -16,217.85)

RATING INFORMATION					
Year Built	2000	Occupancy	Owner	Roof Year Replaced	2013
Construction Type	Masonry	Primary/Seasonal	Primary	Roof Shape	Hip
Dwelling Type	Single Family House	Number of Families	1	Roof Cover	FBC Equivalent
Number of Stories	1	Protection Class	01	Roof Deck	8d @ 6"/6"
Number of Units	N/A	BCEG Class	4	Roof Wall	Single Wraps
Units in Firewall	N/A	Terrain	C	Open Protection	Class A
		SWR	No		

Your windstorm loss mitigation credit is \$13,986.00. A rate adjustment of 84% credit is included to reflect the Windstorm Mitigation Device credit.

This credit applies only to the wind portion of your premium. Adjustments range from 0% to 92% credit.

A rate adjustment of +6% is included to reflect the Building Code Effectiveness Grade for your area. Adjustments range from 1% surcharge to 12% credit.

Property coverage limit changed at renewal by an inflation factor measured by a nationally recognized index of construction costs.

You may be eligible for other programs in Florida Peninsula Holdings, LLC and should discuss with your agent.

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.



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DEDUCTIBLE OPTIONS NOTICE

This policy contains a separate deductible for Hurricane Losses and for All Other Perils. The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy in the event of a covered loss. If you fail to select a deductible at the time of your application submission, \$1,000 All Other Perils and 2% Hurricane deductibles will apply. If you do not choose an All Other Perils or Hurricane Deductible at renewal, your previously selected deductibles will apply.

You have the option to buy lower deductibles for an additional premium, or select higher deductibles for a premium credit. For HO3 policies, All Other Peril deductible options are \$500, \$1,000, \$2,500, \$5,000 and \$10,000. For HO6 policies, All Other Peril deductible options are \$500, \$1,000, \$2,500 and \$5,000. Hurricane deductible options are \$500, 2% (minimum \$500), 5% or 10%. Percentage deductibles apply to Coverage A in Form HO3 and Coverage C in Form HO6. The roof deductible option is 2% of Coverage A. In the event you select a lower hurricane deductible and have suffered a hurricane loss under this policy or under one issued by a member of our company group during the calendar year, such lower selected deductible will not take effect until January 1 of the following calendar year. If your policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Peril and Hurricane deductibles available. Not all of these deductible options may be available to you due to the value of your dwelling. If your policy excludes coverage for the peril of Windstorm or Hail, a Hurricane Deductible would not apply.

You have the option to buy Flood Coverage for an additional premium. Flood Coverage has a separate deductible with the following options: \$500, \$1,000, \$2,500, \$5,000, \$7,500 and \$10,000. If you do not choose a Flood Deductible at renewal, your previously selected deductible will apply.

For HO3 policies, you have the option to buy Sinkhole Coverage for an additional premium. Sinkhole Coverage has a separate deductible of 10% of Coverage A in HO3. For HO6 policies, sinkhole coverage is included. It has a separate deductible equal to the All Other Perils deductible.

Please contact your agent if you have any questions, concerns or wish to change your deductible options.

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

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.



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INSURED	AGENT
RICARDO RIVEROS ELDA RIVEROS 1062 CHENILLE CIR WESTON, FL 33327 Telephone: 954-531-8100	FAINA INSURANCE AGENCY INC 2643 NORTH HIATUS ROAD COOPER CITY, FL 33026 Telephone: 800-963-9220

Property Address: 1062 CHENILLE CIR, WESTON, FL 33327

NOTICE OF CHANGE IN POLICY TERMS

We are pleased to offer you the enclosed Renewal Policy. Your renewal policy contains the following change(s) in policy terms. These are important changes and should be discussed with your agent.

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.

In summary, the following changes are made:

- Changed Coverage A to \$504,200
- Changed Coverage C to \$126,050
- "Matching Of Undamaged Property" Form (EDI HO ML 06 23)
 1. A Matching of Undamaged Property endorsement has been added to your policy. The total limit of liability for Coverage A and B is 1% of the Coverage A limit of liability for repairs or replacements of all undamaged parts of the building or its components to match repairs or replacements made to damage as a result of a covered loss. Please see the endorsement for further details.
- New "Limitations on Roof Coverage" Form (EDI HO RCL 01 24)
 1. A Limitation on Roof Coverage endorsement has been added to your policy. The new endorsement includes the causes that are not covered for loss to roof surfacing. Please see the endorsement for further details.
- Changes to Policy Provisions (EDI HO 03 04 23)
 1. The Agreement section on page 1 is amended to add that that the statements in the Application(s) are the insureds' representations, the Policy is issued in reliance upon the truth of those representations, the Policy embodies all agreements between you and Edison Insurance Company, and that the insured is the owner-occupant of the dwelling. Please see the endorsement for further details.
 2. The Definitions section is amended as follows (please see the endorsement for further details):
 - Definitions for "Aircraft", "Diminution-in-value", "Drone", "Electronic transmittal", "Home-sharing Host Activities", "Home-sharing Network Platform", "Home-sharing Occupant", "Reopened Claim", and "Supplemental Claim" are added.
 - The definition of "Business" is updated to more explicitly express that it includes "home-sharing host activities".

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NOTICE OF CHANGE IN POLICY TERMS

- The definition of "Residence Premises" is updated to reflect that, in a two-family dwelling, the insured must reside in at least one of the family units.
- 3. Section I – Property Coverages, Coverage A – Dwelling and Coverage B – Other Structures is amended to better express that there is no coverage for landscaping except as provided in the limited coverage for trees and shrubs. Please see the endorsement for further details.
- 4. Section I – Property Coverages, Coverage C – Personal Property is amended to better express what is covered on the residence premises and coverage limits for property at other locations (other residences and self-storage facilities). Please see the endorsement for further details.
- 5. Section I – Property Coverages, Coverage C – Personal Property, items added to the list of Property Not Covered include the following (please see the endorsement for further details):
 - Animals, birds, or fish is amended to express that insects, reptiles and amphibians are also not covered.
 - Motor vehicles and their equipment and accessories provision is amended to express that their parts are also not covered.
 - Aircraft and their parts provisions is amended to better express that the exclusion also applies to drones including their parts and accessories.
 - Items added to the list of Property Not Covered include drones, virtual currency and digital assets, and controlled substances.
- 6. Section I – Property Coverage, Coverage D – Loss of Use is amended as follows (please see the endorsement for further details):
 - The Additional Living Expense and Fair Rental Value provisions are grammatically reformatted.
 - Fair Rental Value is amended to express fair rental value arising out of or in connection with home-sharing host activities is not covered.
 - The Fair Rental Value term "less any expenses" is replaced with the term "minus any expenses".
 - Loss Or Expense Not Covered is amended to better express that we do not cover pre-event evacuation expenses or loss or expense due to the cancellation of a lease or agreement.
- 7. Section I – Property Coverages, Additional Coverages is amended as follows (please see the endorsement for further details):
 - Debris Removal coverage is amended to provide that when a neighbor's tree falls on the

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insured's property, coverage is also extended when the fallen tree blocks the driveway or blocks egress for a handicapped person, subject to an internal limit of \$500 for any loss regardless of the number of fallen trees.

- Emergency Mitigation Services coverage is amended to add a separate limit for protecting and/or covering the roof. A limit of up to 2% of Coverage A can be used to install, remove, or reset a tarp used to protect and/or cover the roof.
 - Trees, Shrubs and Other Plants coverage is amended to express that cannabis, whether grown or not grown for business purposes, is not covered.
 - Collapse coverage is amended to better express there is no coverage for infestation or damage if known to an insured prior to collapse and loss to a septic tank or septic system is not covered unless the loss is the result of the abrupt collapse of the building or any part of the building.
 - Glass or Safety Glazing Material coverage is amended to better express a dwelling being remodeled, renovated, or repaired is not considered vacant.
 - Fungi, Mold, Wet or Dry Rot, Yeast or Bacteria coverage is amended to better express there is no coverage for loss or damage which arises out of the transmission of a disease or the exposure to a disease.
 - Ordinance or Law coverage is amended to better express that, when there are multiple methods of compliance building, zoning, or land use ordinance or law, the limit of liability will be up to the least amount of the available methods of compliance.
 - A limit of \$5,000 for grave markers, including mausoleums is added.
8. Section I – Perils Insured Against, Coverage A – Dwelling and Coverage B – Other Structures is amended as follows (please see the endorsement for further details):
- The peril of freezing is amended to express that the exclusion applies only while the dwelling is vacant, unoccupied, under construction, or being constructed, remodeled, renovated or repaired, unless you have used reasonable care to maintain heat in the building or 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. The peril is also amended to better express 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



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or equipment.

- Freezing, thawing, pressure or weight of water or ice is amended to more explicitly express footings, foundations, bulkheads, walls or any other structure or device that supports all or part of a building or other structures and retaining walls or bulkheads that do not support all or part of a building or other structure are not covered by the peril.
 - Theft or attempted theft (a peril not covered when the dwelling is vacant for more than 30 consecutive days) is amended to better express that the peril will cover the ensuing loss of fire, explosion, and covered collapse, regardless of the vacancy.
 - Vandalism and Malicious Mischief (a peril not covered when the dwelling is vacant for more than 30 days) is amended to better express that the peril will cover the ensuing loss of fire, explosion, and collapse, regardless of the vacancy.
 - Accidental Discharge or Overflow of Water or Steam is amended to more explicitly express damages are not covered when caused by the presence or condensation of natural humidity.
 - Birds, vermin and its list of other animals (A peril not covered) is amended to better express the policy does not cover the peril of 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.
 - Nesting or infestation or discharge or release of waste products or secretions, by any animals is amended to include animals insects included in the previous provision.
9. Section I – Perils Insured Against, Coverage C – Personal Property is amended as follows (please see the endorsement for further details):
- Smoke is amended to better express 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.
 - Vandalism or Malicious Mischief (A peril not covered) is amended to express there is no coverage for loss to property on a residence premises and any ensuing loss caused by intentional and wrongful acts committed in the course of vandalism or malicious mischief if the dwelling has been vacant for more than 30 days immediately before the loss. The peril is also amended to express a dwelling being constructed, remodeled, renovated, or repaired is not considered vacant. Additionally, the peril is amended to indicate loss that arises out of or results from home-sharing host activities is also not covered.



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- Theft is amended to indicate loss that arises out of or results from home-sharing host activities is not covered.
 - Accidental discharge or overflow of water or steam peril is amended to more explicitly provide that the peril does not cover loss when caused by the presence or condensation of natural humidity.
 - The peril of freezing is edited to better express if a building is protected by an automatic fire protective sprinkler system, the insured must use reasonable care to continue the water supply and maintain heat in the building for coverage to apply. The peril is also amended to better express 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.
 - The peril of sudden and accidental damage from artificially generated electrical current is amended to better express there is no coverage for loss to circuitry that is a part of appliances, fixtures, computers, home entertainment units or other types of electronic apparatus.
10. Section I – Exclusions is amended as follows (please see the endorsement for further details):
- Earth Movement and Settlement is amended to more explicitly express the following:
 - Earth sinking, rising and shifting, landslide, mudflow, mudslide, sand flow, shifting sand, scouring and soil conditions is not covered;
 - Subsidence, including mine subsidence is not covered;
 - Settling, cracking, shrinking, bulging, expansion or other disarrangement, of foundations, walls, ceilings, floors, retaining walls, pavements and patios is not covered;
 - Blasting, pile driving, demolition and other construction activities and equipment, including their associated vibrations and shockwaves is not covered;
 - The exclusion is amended to more explicitly express the exclusion applies whether movement or settlement results from any act of nature, man-made or animal activities, or is otherwise caused.
 - The exclusion is amended to express direct loss by fire, explosion or theft resulting from the excluded perils is covered.
 - The exclusion is amended to express it does not apply to loss from catastrophic ground cover collapse.
 - Water Damage is amended to better express water that backs up or is other discharged from

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a septic tank or cesspool is also not covered. The exclusion is also amended to more explicitly express that the exclusion applies whether any of the water damage is caused by or results from any act of nature, man-made or animal activities, or is otherwise caused.

- Intentional Loss is amended to express intentional loss means any loss arising out of any act any insured commits or conspires to commit with the intent to cause a loss. The exclusion is also amended to express that 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.
 - Fungi, Mold, Wet or Dry Rot, Yeast or Bacteria is amended to better express the coverage does not cover loss or damage which arises out of the transmission of a disease or the exposure to a disease.
 - Existing damage exclusion is amended to indicate existing damage is also known as preexisting damage.
 - Criminal Acts or Illegal Activity is amended to express that any and all criminal or illegal acts performed by, at the direction of, or with the prior knowledge of any insured are excluded from coverage.
 - Governmental Action – An exclusion is added that expresses the destruction, confiscation, or seizure of property by order of any governmental or public authority is not covered. The 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.
11. Section I – Conditions is amended as follows (please see the endorsement for further details):
- Your Duties After Loss is amended as follows:
 - The duty to retain damaged property for inspection is amended to express this duty includes retaining any other property related to the loss, whether the property is covered or not.
 - Added a time stipulation to the insured's duty to notify the police within 14 days after the discovery of the loss by theft, attempted theft, vandalism, or malicious mischief.
 - Amended the timeframe for reporting a claim or reopened claim from 2 years to 1 year and the timeframe for reporting a supplemental claim from 3 years to 18 months.
 - Loss Settlement is amended as follows:
 - A provision is added to express when determining the actual cash value of the loss, the

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costs necessary to repair, rebuild or replace the covered damaged property may be depreciated. Such costs subject to depreciation may include, but are not limited to, goods, materials, equipment, labor, overhead and profit, taxes, fees, or similar charges.

- o The actual cash value settlement (ACV) calculation for personal property is amended to include gravemarkers and mausoleums. The term "carpeting" is deleted from the Actual cash value settlement (ACV) loss settlement provisions.
 - o The settlement provision stating items not included in estimating 80% valuation is amended to better express the valuation will not include excavations, footings, foundations, piers or any other structures or devices that support all or part of the building.
 - o The settlement provision describing payment in event of a total loss is amended to better express the amount we will pay is up to the limit of liability without deduction for depreciation.
 - Suit Against Us is amended to delete reference to assignees.
 - Loss Payment is amended to reflect the change from 90 days to 60 days in the timeframe to pay or deny a claim or portion of a claim after we receive the notice of property insurance claim from you.
 - The Professional Reports or Services provision is added. The policy does not provide for coverage for expenses of engineering reports, professional services or other expert opinions, reports or estimates unless we first request or approve the report, service, or opinion. Please see the endorsement for further details.
12. Section II – Exclusions is amended as follows (please see the endorsement for further details):
- The Sexual Molestation exclusion is amended to include sexual harassment and sexual misconduct.
 - The Controlled Substance exclusion is amended to include any cannabis regardless of whether such cannabis is considered a Controlled Substance.
 - An exclusion for Paint, Radon, Radiation, Vapors, Fumes, Gas, Oil, Toxic Chemicals, Liquid or Gas, Waste Materials, Irritants, Contaminants or Pollutants is added.
 - An Ownership, Rental, Borrowing, Use, Or Supervision exclusion is added to express bodily injury or property damage caused by or arising out of the ownership, rental, borrowing, use, or supervision of model aircraft, hobby aircraft, or drones, whether or not the "bodily injury" or "property damage" damage occurs on the "residence premises" or elsewhere. However, this



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exclusion does not apply to model aircraft designed as a toy aircraft, for use by children under 13 years of age and not built or modified after manufacture to be propelled or powered by combustible fuel.

13. Sections I and II – Conditions is amended as follows (please see the endorsement for further details):

- Cancellation is amended to reflect:
 - The change in the underwriting review period (from 90 days to 60 days);
 - That electronic transmittal is sufficient proof of notice;
 - That the policy cannot be canceled solely on the basis of the age of the roof if the roof is less than 15 years old,
 - That the policy cannot be canceled solely on the basis of the age of the roof if the roof is more than 15 years old and an inspection of the roof performed by an authorized inspector indicated that the roof has five years or more of useful life.
- Nonrenewal is amended to reflect:
 - That the policy cannot be canceled solely on the basis of the age of the roof if the roof is less than 15 years old,
 - That the policy cannot be canceled solely on the basis of the age of the roof if the roof is more than 15 years old and an inspection of the roof performed by an authorized inspector indicated that the roof has five years or more of useful life.
- Recording of Inspection is added. Recording of any inspection by audio, video, or any other means by the insured, claimant, or any third party representing the insured or claimant is strictly prohibited

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.

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

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: <u>\$504,200</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Other Structures Coverage (Detached from Dwelling)	
Limit of Insurance: <u>No Coverage</u>	Loss Settlement Basis: <u>No Coverage</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Personal Property Coverage	
Limit of Insurance: <u>\$126,050</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
Deductibles	
Annual Hurricane: <u>\$10,084</u>	All Perils (Other Than Hurricane): <u>\$2,500</u>

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	
N	Accidental Discharge or Overflow of Water or Steam	\$10,000
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	
Y	Catastrophic Ground Cover Collapse	
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	\$50,420	See Policy
Y Fair Rental Value	\$50,420	See Policy
Y Civil Authority Prohibits Use	\$50,420	See Policy

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	
Y Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$500		Y
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	\$126,050		Y
Y Grave Markers	\$5,000	Y	
Y Mold / Fungi	\$10,000	Y	

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	
N Burglar Alarm	
N Fire Alarm / Smoke Alarm / Sprinkler Alarm	
Y Windstorm Loss Reduction	
Y Building Code Effectiveness Grading Schedule	-\$13,986.00
N Other	-\$170.04

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: \$300,000	
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 First Aid Expenses	See Policy		Y
Y Damage to Property of Others	\$500		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/Fungi Section II	\$50,000

EDISON INSURANCE COMPANY

HOMEOWNERS
EDI HO3 OC 11 23

OUTLINE OF YOUR EDISON INSURANCE COMPANY HO-3 HOMEOWNERS POLICY

This Outline is being provided to help you more easily understand your Edison Insurance Company HO-3 Homeowners Policy. It highlights the major coverages, exclusions, limitations and deductibles of your policy and provides information on discounts, surcharges, cancellation and nonrenewal. However, this is just a guide and not a legal contract. **Please read your HO-3 Homeowners policy carefully for complete descriptions and details.**

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, coverage limits, exclusions, deductibles, renewal or cancellation provisions, surcharges, credits, or any other changes will be sent separately.

SECTION I – PROPERTY COVERAGE

Coverage A - Dwelling

Protects against covered loss to your dwelling and structures attached to your dwelling. It also protects against covered loss to building materials located on your residence, which are being used in connection with your residence premises.

This coverage does not apply to land, including land on which the dwelling is located.

Coverage B - Other Structures

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

This coverage does not apply to land, including land on which other structures are located.

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 including but not limited to:

- Money
- Securities
- Watercraft
- Theft of Jewelry
- Firearms
- Silverware

There are some items not covered under Coverage "C." Some examples are:

- Animals
- Motorized Vehicles
- Property of roomers or boarders and other tenants

Please review your policy for a complete list of items that have special limits or are excluded.

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.

Payment would include such items as temporary lodging and increased costs for food. Coverage is limited to 24 consecutive months from the date of loss.

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

ADDITIONAL COVERAGES

These additional coverages include limitations and may not completely protect you against loss:

- Debris Removal
- Reasonable Repairs
- Trees, Shrubs and Other Plants
- Fire Department Service Charge
- Property Removed

- Credit Card, Fund Transfer Card, Forgery and Counterfeit Money
- Loss Assessment
- Collapse
- Glass or Safety Glazing Material
- Landlords Furnishings
- "Fungi," Wet or Dry Rot, Yeast or Bacteria
- Law and Ordinance

PERILS INSURED AGAINST***Coverage A – Dwelling and Coverage B – Other Structures***

This policy insures under Coverages "A" and "B" unless not covered or excluded from coverage as described elsewhere in the policy.

There are some perils not covered under Coverage "A" or "B." Some examples are:

- Freezing
- Wear and Tear
- Pollutants
- Corrosion
- Inherent Vice, Decay, Latent Defect and Mechanical Breakdown
- Vandalism (if vacant more than 30 consecutive days)

Additionally, there are exclusions and other property not covered. Please review your policy for a complete list of items that have special limits or are excluded.

Coverage C – Personal Property

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or Malicious Mischief
- Theft (including off-premise theft)
- Falling Objects
- Weight of ice, snow or sleet
- Accidental discharge or overflow of water or steam
- Sudden and accidental tearing apart, cracking, burning or bulging
- Freezing of plumbing or household appliances
- Sudden and accidental damage from artificially generated electrical current
- Volcanic eruption
- Catastrophic Ground Cover Collapse

PROPERTY EXCLUSIONS

This policy does not provide protection under Coverages "A," "B" and "C" for losses resulting in any manner from:

- Sinkhole Loss Coverage
- Law and Ordinance
- Earth Movement and Settlement
- Flood and Other Water Damage
- Off-Premises Power Failure
- Neglect
- War or Nuclear Hazard
- Intentional Acts
- Existing Damage
- Constant or Repeated Seepage or Leakage of Water or Steam

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

EDISON INSURANCE COMPANY**HOMEOWNERS
EDI HO3 OC 11 23****OTHER LIMITATIONS*****Deductibles***

A calendar year hurricane deductible and an all other perils deductible, selected by you, are shown on your Declarations page. This is the amount of the loss you must incur before this policy pays.

Flood

This policy **does not protect you against** loss due to **flood or wave wash**. A Flood Coverage endorsement may be available in certain areas. Flood insurance is also available through the Federal government.

Windstorm

In some areas of the state, generally coastal areas, windstorm and hail coverage, including hurricane coverage, **is not provided** in your policy. Be sure to contact your agent to obtain this important coverage if it has been excluded from your policy.

Loss Settlement

For Coverage C - Personal Property, we will pay the actual cash value at the time of loss but not more than the cost to repair or replace.

For Coverage A - Dwelling, we will initially pay at least the actual cash value of the insured loss, less any applicable deductible. We shall pay any remaining amounts necessary to perform such repairs as work is performed and expenses are incurred or we will pay a licensed contractor after the insured signs a contract and as repairs are made to the covered property. If a total loss of the covered dwelling occurs, we shall pay the replacement cost coverage without reservation of any depreciation in value, subject to policy limits.

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, sprinkler leakage, glass breakage, water damage, theft or attempted theft, even if they are a covered cause of loss.

SECTION II - LIABILITY COVERAGE***Coverage E - Personal Liability***

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

The bodily injury or property damage must arise from an occurrence covered under Section II of your policy.

Coverage F - Medical Payments To Others

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

The bodily injury must arise from an occurrence covered under Section II of your policy with limited exceptions.

Some liability and medical expenses are not covered under Section II.

For example, there is no coverage for bodily injury or property damage arising from:

- Animals
- Watercraft
- Motorized vehicles
- Radon
- Pollutants
- Ingestion or inhalation of lead in any form or substance
- 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 your policy has been in effect for 60 days or less and the insurance is cancelled for other than nonpayment of premium we may cancel for any valid reason by giving you at least 20 days notice before the cancellation effective date, except where there has been a material misstatement, misrepresentation, or failure to comply with underwriting requirements established in the first 60 days, then we may cancel immediately.

If your policy has been in effect over 60 days, we may cancel your policy for only a limited number of reasons. The reasons include, but are not limited to, material misstatement or substantial change of risk. We will cancel by giving you advance written notice at least 120 days before the cancellation becomes effective.

If the cancellation is due to nonpayment of premium, we will give you at least 10 days advance written notice.

Nonrenewal

If we do not intend to renew your policy, we will mail written notice to you. We will do so at least 120 days before the expiration date of the policy.

Renewal

The renewal premium payment must be received no later than the renewal date or the policy will terminate.

PREMIUM CREDITS

The following are brief descriptions of the premium credits available on your HO-3 Homeowners 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 are 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 at a premium credit.

Deductibles less than the standard deductibles may be available which will result in premium increase.

Windstorm Loss Mitigation Credits

Housing features such as roof covering, roof shape, roof deck attachments, secondary water resistance, roof to wall connection and opening protection (qualifying storm shutters or other protective devices) may qualify for premium credit.

Senior Discount

A premium discount will be applied if at least one named insured is 55 years of age or older as of the effective date or renewal of the policy.

Contact your agent for more information.

OPTIONAL COVERAGES AVAILABLE

- Personal Property Replacement Cost
- Other Structures - Increased Limits
- "Fungi," Wet or Dry Rot, Yeast or Bacteria Coverage -- Increased Limits
- Law and Ordinance Coverage -- Increased Limits
- Sinkhole Loss Coverage with a 10% Deductible
- Animal Liability Coverage
- Premium Packages
- Identity Theft
- Screened Enclosure Coverage
- Flood Coverage Endorsement (available in certain areas)
- Water Back Up Coverage
- Windstorm or Hail Loss To Roof Surfacing Payment Schedule
- Equipment Breakdown & Service Line Coverage
- Equipment Breakdown
- Roof Deductible

**THIS OUTLINE IS FOR INFORMATIONAL PURPOSES ONLY. READ YOUR POLICY CAREFULLY.
YOUR AGENT WILL ASSIST YOU WITH ANY QUESTIONS ABOUT YOUR POLICY.**

Privacy Policy

Federal law requires us, as your property insurer, to provide you with a copy of our Privacy Policy.

We collect and use information necessary to administer your policy and provide you with efficient customer service. We collect and maintain several types of information needed for these purposes, such as those listed below:

- Information provided by you on your application for insurance coverage, such as your name, address, telephone number, age of your home and type of construction.
- Information gathered from you as our insured, such as how long you've been our insured, your payment history, what kind of coverage you have, underwriting information and claims information.
- Information provided by consumer reporting agencies.

Information Disclosure

Use of Consumer Reports

We use information from consumer reporting agencies such as your credit, claims, and insurance history to help us fairly determine eligibility for our programs and ensure accurate rates for all policies.

Insurance Claims History

We obtain information about insurance claims history from LexisNexis. For information or to dispute any report regarding your insurance claims history, contact the LexisNexis Risk Solutions Consumer Center via the contact information below. Note: to protect your privacy, only you can discuss your claims history with LexisNexis (an agent won't be able to do it for you).

LexisNexis® Consumer Service Center
P.O. Box 105108
Atlanta, GA 30348-5108
(888) 497-0011, option 2 (toll free)
www.consumerdisclosure.com

Insurance Credit Score

We obtain information from LexisNexis to determine your insurance credit score. This inquiry will not affect your credit score, as it is considered a "soft hit". LexisNexis can provide a free copy of your report, and if you believe that report is inaccurate, they can respond to disputed items, but LexisNexis cannot comment on your insurance application.

LexisNexis® Consumer Service Center
P.O. Box 105108
Atlanta, GA 30348-5108
(866) 897-8126
www.consumerdisclosure.com

Use of Personal Information

Edison Insurance Company uses information from many sources to fairly determine eligibility for our programs and ensure accurate rates for all policies. How we may collect, use and disclose this information is regulated by law. Following is a description of the kinds of information we may collect, how we may collect it, and what is done with the information once it has been collected. We also describe how you can find out what information we have about you in our records or files, and how you can correct inaccurate information. We follow these practices with your information whether you are a policyholder, claimant, former policyholder, or just an inquiring customer.

What kind of information do we collect about you?

We collect some information from you when you call us, complete an application, make a policy change or report a claim. This information, of course, includes identifying information such as name and address, as well as your type of home and claims history.

We may also obtain information such as credit reports, claims history, and investigative reports from other sources including an inspection of your property. The information we obtain about you may come from other insurance companies, insurance support organizations, credit bureaus, property data collection services, or other providers of information.

What do we do with the information collected about you?

We may, as permitted by law, disclose your identifying information in our records or files such as name, address, type of house, and claims history. Without your prior permission, we may disclose this information to certain persons or organizations including:

- Other insurance institutions, financial institutions, agents, or insurance support organizations.
- Persons who perform a business, professional, or insurance function for us.
- Businesses that conduct actuarial or research studies.
- Insurance regulatory authorities.
- Law enforcement or other governmental authorities.
- Our affiliated companies who assist our insurance business activities.

Your information may be provided to others in the following circumstances, as permitted by law, for them to:

- Perform a business, professional, or insurance function for us.
- Provide information to us in order to
 1. Determine your eligibility for an insurance benefit or payment, or
 2. Detect or prevent criminal activity, fraud, material misrepresentation or material nondisclosure in connection with an insurance transaction
- Perform a function in connection with an insurance transaction involving you.
- Conduct an audit of our operations or services.
- Conduct a joint marketing program with Edison pursuant to a joint marketing agreement.

The information we obtain about you from a report prepared by an insurance support organization may be retained by the insurance support organization and disclosed to other sources.

How confidential and secure is the information we have about you?

Edison Insurance Company protects the confidentiality of the information that we have about you by restricting access to those employees who need to know that information to provide our products and services to you. We maintain physical, electronic and procedural safeguards that comply with federal and state regulations to guard your information.

How can you find out what information we have about you?

You have the right to know what information we have about you in our insurance records or files. To obtain this information, provide to us in writing an identification of yourself and a reasonable explanation of the information you desire. If the information can be reasonably located and obtained, we will inform you of its nature and substance within thirty (30) business days from the day we receive the request. You may personally see and obtain the information, or if you prefer, we will mail the information to you.

What can you do if you disagree with the information we have about you?

You have the right to make a written request that we correct, delete, or change any recorded information we have about you in our records or files. Send all written requests to:

Edison Insurance Company
PO Box 21957
Lehigh Valley, PA 18002-1957

If we agree to comply with your request, we will notify you within thirty (30) business days of receiving your request. If we are unable to comply with your request, we will notify you within thirty (30) business days of receiving your written request with the reasons for our decision.

Sincerely,

Customer Service



Insurance Information and the Use of Financial Responsibility Credit

Like most insurance companies, we use credit information as a factor in determining the cost of your insurance. We do so because research studies have shown it to be an accurate predictor of the probability of future insurance losses. Studies also show that a majority of customers benefit from the use of credit information.

It's important to understand that many factors are used to determine the cost of insurance such as the year your home was built for home insurance, previous insurance and claims history, discounts, and coverage limits. Your credit history is also part of the overall calculation that determines your premium. We look at credit history very differently than a financial institution because we're not evaluating your credit-worthiness. We're using credit-based information in combination with other factors to help us properly price insurance risks.

FREQUENTLY ASKED QUESTIONS

Why do you use my credit information?

Insurance companies often use credit information because it is a predictor of the probability of future losses. Its use is an objective way to assess and price potential risk and enables us to more accurately price policies and equitably distribute insurance costs among our policyholders.

Is my credit history the only factor that determines my rate?

No. Many factors such as previous insurance, claims history, discounts and coverage limits go into determining what you pay for your insurance. In addition, the information you provided when you purchased your policy and the verification of that information is used to determine your rate.

How do I know if I'm getting the best possible rate?

One of the benefits of buying insurance through an independent agent is their ability to advise you on your options and ways to save money. Between the guidance of your local independent agent and a vast array of Edison Insurance options, you can be sure you're getting the coverage you want at a competitive rate. If you have any questions, we encourage you to contact your independent Edison Insurance agent and ask for an insurance review.

How is credit information used in determining my rate?

Edison Insurance, like most insurance companies, calculates an insurance score based on information from your credit report. Different values or weights are assigned to the information contained in your credit report, such as payment history, amounts owed or the number of applications for new credit lines. The total sum of these weights creates your insurance score. As a result, it is likely that some of your credit information helped to improve your insurance score, and some lowered it. The calculation process and weights used by each insurance company and/or its service providers are proprietary and confidential. As a result, we do not disclose your specific score or the details of how it was calculated.

How did my credit information affect my rate?

Due in part to your credit information, you did not receive the lowest possible rate. The reasons for this are explained in this document under "What factors affected my insurance score?"

What can I do to improve my insurance score?

Edison Insurance and independent insurance agents are not credit counselors or financial advisors, so we are not in a position to provide specific advice on how to improve your credit or insurance score. However, we can tell you that the areas that have the biggest impact on your credit report are: payment

history, amounts owed, length of credit history, new credit applications and type of credit accounts. To get a copy of your current credit report, contact LexisNexis and follow the instructions under "How do I get a copy of my credit report?"

How do I get a copy of my credit report?

The Fair Credit Reporting Act allows you to request a free copy of your credit report within 60 days of receipt of this notice. To get a copy of your report call LexisNexis at 1-866-897-8126 or write to LexisNexis Consumer Service Center, PO Box 105108, Atlanta, GA 30348. You will need to reference your NCF Reference #: 22104111601224. LexisNexis can give you information about your credit report. However, they did not make any decision about your insurance premium or how your policy was rated, and they are unable to answer questions about those decisions.

What can I do if I think my credit report is not accurate?

If you believe your report is incomplete or incorrect, you may contact LexisNexis or the consumer reporting agency that provided the credit report disclosure. Once the consumer reporting agency has been notified of your dispute, the agency must, within a reasonable period of time, reinvestigate and record the current status of the disputed information. If after reinvestigation such information is found to be inaccurate or unverifiable, such information must be promptly deleted from your records. If the reinvestigation does not resolve the dispute, you may file a brief statement setting forth the nature of the dispute with the consumer reporting agency. Your filed statement will then be included or summarized in any subsequent consumer report containing the information in question.

Can I get my policy re-rated if corrections are made to my credit report?

Yes. If you would like us to re-evaluate your policy after your credit report has been corrected, please send us a copy of the documentation from the credit reporting agency indicating the report has been corrected. Include your name, policy number and address, and ask for a credit-based insurance score re-evaluation. Mail your request to: Edison Insurance ATTN: Customer Service, PO Box 21957, Lehigh Valley, PA 18002-1957 or fax it to 1-800-262-2348.

Where can I go to learn more about credit and how it is used in insurance?

To learn more about credit scores visit <http://www.myfico.com/CreditEducation/CreditScores.aspx>.

What factors affected my insurance score?

Below is more information about the factors that affected your insurance score:

- # OF ACCOUNTS THAT HAVE BEEN ESTABLISHED (Reason Code 0161)
- INSUFFICIENT INFORMATION ON PERSONAL FINANCE ACCOUNTS (Reason Code 0911)
- # OF ACCOUNTS OPENED IN LAST 24 MONTHS (Reason Code 0117)
- # OF OPEN INSTALLMENT BANK ACCOUNTS (Reason Code 0108)