

IMPORTANT NOTICE TO POLICYHOLDER

DEDUCTIBLE NOTIFICATION FORM

Florida law requires us to notify you of your right to choose a deductible for the peril of windstorm during a hurricane. The available hurricane deductibles are as follows:

- \$500 Flat Deductible
- 2% Deductible
- 5% Deductible
- 10% Deductible

All percentages refer to the percent of the Dwelling Coverage value shown on the policy Declarations page. For example, if you choose the 2% deductible and your dwelling coverage is \$150,000, you will have a \$3,000 deductible for any loss caused by windstorm during a hurricane. Some hurricane deductibles may not be available due to the value of your dwelling. If you select a lower hurricane deductible when a hurricane loss has already occurred under our policy or under one in our company group during the calendar year, the lower deductible will not take effect until January 1 of the following calendar year.

Florida law also requires us to notify you of the availability of a \$500 deductible applicable to losses from perils other than hurricane.

Your policy Declarations page reflects your current hurricane deductible and other perils deductible. If you wish to change either of your deductibles, please call your agent listed on the Declarations page. In the event that an affirmative selection is made, we will continue to apply the Hurricane Deductible listed on your Declarations page.