

Homeowners Choice Property and Casualty Insurance Company

Election Not To Buy Separate Flood Insurance

I, _____, have elected **NOT** to purchase, or cannot purchase, separate flood insurance for the property to be insured by Homeowners Choice Property and Casualty Insurance Company (“Homeowners Choice”) and affirm the following:

FLOOD INSURANCE IS NOT PROVIDED IN ANY POLICIES WRITTEN BY HOMEOWNERS CHOICE PROPERTY AND CASUALTY INSURANCE COMPANY. MY PROPERTY WILL NOT BE COVERED FOR ANY LOSS CAUSED BY OR RESULTING FROM FLOOD. I UNDERSTAND FLOOD INSURANCE MAY BE PURCHASED SEPARATELY FROM A PRIVATE FLOOD INSURER OR THE NATIONAL FLOOD INSURANCE PROGRAM (“NFIP”), AN ENTITY CREATED BY THE UNITED STATES FEDERAL GOVERNMENT.

IF I MAKE A CLAIM FOR RISING WATER ENTERING MY HOME, AND I HAVE NOT PURCHASED FLOOD INSURANCE AT LIMITS REQUIRED BY HOMEOWNERS CHOICE, I WILL HAVE THE BURDEN OF PROVING THE DAMAGE WAS NOT CAUSED BY FLOOD.

Homeowners Choice Property and Casualty Insurance Company strongly recommends that property owners in “Special Flood Hazard Areas” (as identified by the NFIP) obtain flood coverage.

I have read and I understand the information above, and I elect **NOT** to separately purchase flood coverage. I understand my election shall apply to this policy and all future renewals of this policy issued to me by Homeowners Choice, unless proof of purchase of flood insurance is provided to Homeowners Choice. I understand that execution of this form does **NOT** relieve me of any obligation I may have to my mortgagee to purchase flood insurance.

Application/Policy Number:

Policyholder/Applicant’s Signature

Agent’s Signature

Print Name

Print Name

Date

Date