

Request to Exclude Windstorm and Hail Coverage

Applicant/Policyholder Name: _____ **Policy Number:** _____

Florida Statutes allow you the option to exclude windstorm coverage from your policy. It is important that you understand that excluding this coverage means you will not be protected for losses caused by windstorm, including hurricane, hail and tropical storm. We strongly urge you to discuss this decision with your insurance agent.

In order for us to process your request to exclude windstorm coverage, Florida law requires you to provide a handwritten statement indicating you do not want windstorm coverage. The statement must be signed and dated by all named insureds listed on the policy. If you have a mortgage or lien on your property, you must also provide a letter from your lenders giving their permission for you to remove the coverage from your policy.

In the space below, please write the following statement in your own handwriting. This statement must be signed and dated by all named insureds on the policy.

"I do not want the insurance on my (home/mobile home/condominium unit) to pay for damage from windstorms. I will pay those costs. My insurance will not.

<u>Write here:</u>		
Applicant/Policyholder Signature	Print Applicant/Policyholder Name	Date
Other Named Insured Signature	Print Other Named Insured Name	Date
Other Named Insured Signature	Print Other Named Insured Name	Date
Other Named Insured Signature	Print Other Named Insured Name	Date

When a policy is written in the name of a corporation, trust, LLC etc., you must provide, on the entity's letterhead, the following statement which must be signed and dated by their authorized representative:

"(Name of entity) does not want the insurance on its (type of structure) to pay for damage from windstorms. (Name of entity) will be responsible for these costs. (Name of entity)'s insurance will not.

Florida law prescribes that your signed statement creates a presumptive conclusion that there was an informed, knowing rejection of windstorm coverage and that your rejection applies for the term of the policy and for each renewal thereafter. If you choose to add windstorm to your policy in the future, you may only do so at renewal. Mid-term requests to add windstorm to your policy will not be honored.