

**State of Florida
Policy Cover Page**

Named Insured: Camp Florida Property Owners Association, Inc.

Policy Number: H0031IM000802

Policy Period: Effective From 11/15/2025 To: 11/15/2026

Surplus Lines Agent's Name: Edward P. Jackson

Surplus Lines Agent's Address: 6951 W. Sunrise Blvd.

Plantation , FL 33313

Surplus Lines Agent's License: A128903

Producing Agent's Name: Curtis L Slade III

Producing Agent's Address: 311 W Interlake Blvd

Lake Placid, FL 33852

"THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER."

"SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY."

Total Premium: \$1,491.00

Fees: Carrier Policy Fee \$150.00

Policy Fee \$150.00

Surplus Lines Tax: \$88.48

Service Office Fee: \$1.07

FEMA Surcharge:

FHCF

CPIE:

Total: \$1,880.55

Surplus Lines Agent's Countersignature:



THIS PAGE INTENTIONALLY LEFT BLANK





COMMON POLICY DECLARATIONS
COVERAGE IS PROVIDED BY
HADRON SPECIALTY INSURANCE COMPANY
12600 Deerfield Parkway Suite 100
Alpharetta, GA 30004

Named Insured: Camp Florida Property Owners Association, Inc	Policy Number: H0031IM000802												
Mailing Address: 231 Shoreline Drive, , Lake Placid, FL 33852	Producer Name and Address: Bass Underwriters, Inc. - Gainesville 6951 West Sunrise Blvd, Suite 100, Plantation, FL 33313												
Policy Period: From: 11/15/2025 To: 11/15/2026													
In return for the payment of premium and subject to all the terms of this policy, we agree with you to provide the insurance as stated in this policy.													
THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS, FOR WHICH PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.													
<table><tbody><tr><td>Commercial Inland Marine Coverage Part</td><td>\$1,491.00</td></tr><tr><td>Commercial General Liability Coverage Part</td><td>Not Covered</td></tr><tr><td>Terrorism Act Coverage Part</td><td>Not Covered</td></tr><tr><td colspan="2"> </td></tr><tr><td>Fees/Taxes:</td><td>\$232.05</td></tr><tr><td>Total:</td><td>\$1,723.05</td></tr></tbody></table>		Commercial Inland Marine Coverage Part	\$1,491.00	Commercial General Liability Coverage Part	Not Covered	Terrorism Act Coverage Part	Not Covered			Fees/Taxes:	\$232.05	Total:	\$1,723.05
Commercial Inland Marine Coverage Part	\$1,491.00												
Commercial General Liability Coverage Part	Not Covered												
Terrorism Act Coverage Part	Not Covered												
Fees/Taxes:	\$232.05												
Total:	\$1,723.05												
Policy Fee	\$150.00												
Surplus Lines Tax	\$81.07												
Service Office Fee	\$0.98												
Form of Business: <input checked="" type="checkbox"/> Corporation <input type="checkbox"/> Individual <input type="checkbox"/> Joint Venture <input type="checkbox"/> Partnership <input type="checkbox"/> Other													
Business Description: Misc. Property Floater													
Forms and Endorsements (other than applicable Forms and Endorsements shown elsewhere in the policy) See Attached													

This policy is made and accepted subject to the foregoing provisions and stipulations and those hereinafter stated, which are hereby made a part of this policy, together with such other provisions, stipulations, and agreements as may be added hereto, as provided in this policy.

David DeMott
Authorized Representative

Gridiron Insurance Underwriters, Inc.
261 N. University Dr. Ste 510
Plantation, FL 33324

SCHEDULE OF FORMS

Named Insured: Camp Florida Property Owners Association, Inc

Policy Number: H0031IM000802

Date Issued: 12/02/2025

COMMON POLICY

S DEC 20019	(09-21)	Common Policy Declarations
S GEN 20002	(03-21)	Schedule of Forms
HSIC SP	(11-23)	Signature Page
S TRI 20002	(12-20)	U.S. Terrorism Risk Insurance Act of 2002 as amended Not Purchased Clause
HSIC SOS	(11-23)	Service of Suit
IL0017	(11-98)	Common Policy Conditions
IL0003	(09-08)	Calculation of Premium
S GEN 20004	(01-22)	Minimum Earned Premium Endorsement
S GEN 20003	(04-24)	Claim Reporting Information
HSIC N 0002	(05-24)	Complaints Notice
S GEN 2OFAC1000	(03-24)	U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders
S GEN 2OFAC1005PHN	(09-21)	OFAC Policyholder Notice
IL0255	(03-24)	Florida Changes - Cancellation and Non-Renewal

INLAND MARINE

S DEC 2SA5011	(09-21)	Scheduled Property Floater Declarations
S IM 2SA5011	(09-21)	Scheduled Property Floater Coverage Form
S IM 28002	(09-21)	Fungi Limitation Endorsement
S IM 28006	(09-21)	Virus, Bacterium, or Other Microorganism Exclusion
S IM 28010	(09-21)	Windstorm and Hail Deductible Endorsement
S IM 28013	(09-21)	Pollutant Removal Endorsement
S IM 28035	(09-21)	Electronic Data Exclusion Endorsement



HADRON SPECIALTY INSURANCE COMPANY

FOR QUESTIONS CONCERNING POLICY COVERAGE,
CONTACT THE INSURANCE REPRESENTATIVE SHOWN ON YOUR
DECLARATIONS PAGE.

IN WITNESS WHEREOF, Hadron Specialty Insurance Company has caused this policy to be executed and attested, and if required by state law, this policy shall not be valid unless countersigned by our authorized representative.

Eugene Becker
President

Peter Buccola
Executive Vice President

Hadron Specialty Insurance Company
12600 Deerfield Parkway
Suite 100
Alpharetta, GA 30004

**U.S. Terrorism Risk Insurance Act of 2002 as amended
Not Purchased Clause**

This Clause is issued in accordance with the terms and conditions of the "U.S. Terrorism Risk Insurance Act of 2002" as amended as summarized in the disclosure notice.

It is hereby noted that the Hadron Specialty Insurance Company has made available coverage for "insured losses" directly resulting from an "act of terrorism" as defined in the "U.S. Terrorism Risk Insurance Act of 2002", as amended ("TRIA") and the Insured has declined or not confirmed to purchase this coverage.

This Insurance therefore affords no coverage for losses directly resulting from any "act of terrorism" as defined in TRIA except to the extent, if any, otherwise provided by this policy.

All other terms, conditions, insured coverage and exclusions of this Insurance including applicable limits and deductibles remain unchanged and apply in full force and effect to the coverage provided by this Insurance.

S TRI 20002(12-20)



SERVICE OF SUIT

In the event of our failure to pay any amount claimed to be due under this policy, we agree to submit to the jurisdiction of any court of competent jurisdiction within the United States in which a suit for those amounts may be brought. Nothing in this condition constitutes or should be understood to constitute a waiver of our right to commence an action in any court of competent jurisdiction in the United States to remove an action to a United States District Court or to seek a transfer of a case to another court as permitted by the laws of the United States or of any state in the United States.

Service of process in such suit may be made upon:

US General Counsel
Hadron Specialty Insurance Company
12600 Deerfield Parkway, Suite 100
Alpharetta, GA 30004

and in any suit instituted against us with respect to this policy, we will abide by the final decision of such court or of any Appellate Court in the event of an appeal.

To the extent required by the express provision of any statute of any state, territory, district of the United States, we hereby designate the Superintendent, Commissioner or Director of Insurance, or other officer specified for that purpose in the statute, or his successor or successors in office as our true and lawful attorney upon whom may be served any lawful process in any action, suit, or proceeding instituted by you or on your behalf or any beneficiary hereunder arising out of this policy, and we hereby designate the above named Counsel as the person to whom the said officer is authorized to mail such process or true copy thereof.

All other terms and conditions of this policy remain unchanged.

COMMON POLICY CONDITIONS

All Coverage Parts included in this policy are subject to the following conditions.

A. Cancellation

1. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
2. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
 - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.
3. We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
5. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
6. If notice is mailed, proof of mailing will be sufficient proof of notice.

B. Changes

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

C. Examination Of Your Books And Records

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.

D. Inspections And Surveys

1. We have the right to:
 - a. Make inspections and surveys at any time;

- b. Give you reports on the conditions we find; and
- c. Recommend changes.
2. We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:
 - a. Are safe or healthful; or
 - b. Comply with laws, regulations, codes or standards.
3. Paragraphs 1. and 2. of this condition apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.
4. Paragraph 2. of this condition does not apply to any inspections, surveys, reports or recommendations we may make relative to certification, under state or municipal statutes, ordinances or regulations, of boilers, pressure vessels or elevators.

E. Premiums

The first Named Insured shown in the Declarations:

1. Is responsible for the payment of all premiums; and
2. Will be the payee for any return premiums we pay.

F. Transfer Of Your Rights And Duties Under This Policy

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual named insured.

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CALCULATION OF PREMIUM

This endorsement modifies insurance provided under the following:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
COMMERCIAL AUTOMOBILE COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
CRIME AND FIDELITY COVERAGE PART
EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART
EQUIPMENT BREAKDOWN COVERAGE PART
FARM COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
MEDICAL PROFESSIONAL LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART

The following is added:

The premium shown in the Declarations was computed based on rates in effect at the time the policy was issued. On each renewal, continuation, or anniversary of the effective date of this policy, we will compute the premium in accordance with our rates and rules then in effect.



Hadron Specialty Insurance Company

Minimum Earned Premium Endorsement

Policy Amendment(s)

Insured: Camp Florida Property Owners Association, Inc

Policy Number: H0031IM000802

Producer: Bass Underwriters, Inc. - Gainesville

Effective Date: 11/15/2025

All Coverage Parts included in this policy are subject to the following condition:

In the event this policy is cancelled by you, we are entitled to the following minimum earned premium for the period this policy was in force or the customary short rate table, whichever is greater.

In the event this policy is cancelled by us due to binder subjectivity conditions, we are entitled to the following minimum earned premium for the period this policy was in force or the customary short rate table, whichever is greater.

Cancellation for non-payment of premium will be considered cancellation at your request.

Minimum Earned Premium 25%

All other terms and conditions of the policy remain unchanged.

HOW TO REPORT A CLAIM

Report claims to Raphael & Associates (R&A) as soon after the loss as possible while information is fresh. Use any of the following methods 24 hours a day, 7 days a week:

Telephone: (800) 466-9165

Electronic Mail: newclaims@raphaelandassociates.com

Internet: <https://www.rafaelandassociates.com/assign-a-claim/>

Regular Mail: Raphael & Associates

Attn: New Claims
301 Route 17 North, Suite 401
Rutherford, NJ 07070

Claims should be reported with a completed Loss Acord form. At a minimum, please include:

- Policy number
- Policyholder's contact information – name, phone number, address, email
- Agent contact information – name, phone number, address, email
- Detailed description of the loss
- Location of the loss

An adjuster will be assigned to the claim, and after reviewing the information provided, will make personal contact.

Please note: It is our preference that claims of a significant value or urgent nature are phoned into R&A. This allows us to escalate the loss immediately.



Hadron Specialty Insurance Company

IMPORTANT NOTICE FOR POLICYHOLDERS

COMPLAINT PROCEDURES AND TOLL-FREE NUMBER

If you have question about your policy, or about any insurance matter, you can contact your independent agent or broker. If you have additional questions, contact the company issuing the policy at the following address:

**Hadron Specialty Insurance Company
12600 Deerfield Pkwy., Suite 100
Alpharetta, GA 30004**

Phone: 1-888-831-4742

Email: Legal@hadroninsurance.com

If you have been unable to obtain satisfaction from either the agent or the company, you may contact your state Department of Insurance.

The Department of Insurance should be contacted only after the contacts with agent and the company have failed to produce a satisfactory solution to your problem.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN
ASSETS CONTROL ("OFAC")
ADVISORY NOTICE TO POLICYHOLDERS**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE FORM
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE FORM

The following exclusion is added to the policy to which it is attached and supersedes any existing sanctions language in the policy, whether included in an Exclusion Section or otherwise:

SANCTIONS EXCLUSION

Notwithstanding any other terms under this policy, we shall not provide coverage nor will we make any payments or provide any service or benefit to any insured, beneficiary, or third party who may have any rights under this policy to the extent that such cover, payment, service, benefit, or any business or activity of the insured would violate any applicable trade or economic sanctions law or regulation.

The term policy may be comprised of common policy terms and conditions, the declarations, notices, schedule, coverage part, insuring agreement, application, enrollment form, and endorsements or riders, if any, for each coverage provided. Policy may also be referred to as contract or agreement.

We may be referred to as insurer, underwriter, we, us, and our, or as otherwise defined in the policy, and shall mean the company providing the coverage.

Insured may be referred to as policyholder, named insured, covered person, additional insured or claimant, or as otherwise defined in the policy, and shall mean the party, person, or entity having defined rights under the policy.

These definitions may be found in various parts of the policy and any applicable riders or endorsements.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

**POLICYHOLDER NOTICE –
UNITED STATES DEPARTMENT OF TREASURY
OFFICE OF FOREIGN ASSETS CONTROL (“OFAC”)**

No coverage is provided by this Policyholder Notice nor can it be construed to replace any provisions of your policy.

This Notice provides information concerning possible impact on your insurance coverage due to directives issued by The United States Department of Treasury Office of Foreign Assets Control (OFAC).

The United States Department of Treasury Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of “national emergency”. OFAC has identified and listed numerous:

- Foreign agents;
- Front organizations;
- Terrorists;
- Terrorist organizations; and
- Narcotics traffickers;

as “Specially Designated Nationals and Blocked Persons”. This list can be located on the United States Treasury’s website – <http://www.treas.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payment nor premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.

Hadron Specialty Insurance Company



Scheduled Property Floater Declarations

Commercial Inland Marine

Insured: Camp Florida Property Owners Association, Inc

Policy Number: H0031IM000802

Effective Date: 11/15/2025

Schedule of Coverage

Insurance is provided only for those coverages for which a Limit of Insurance is shown in these Declarations.

<u>Valuation:</u>	<u>Rate and Premium</u>
-------------------	-------------------------

<input checked="" type="checkbox"/> ACV	<input type="checkbox"/> RCV	Rate: \$1.26	Premium: \$1,491
---	------------------------------	--------------	------------------

Location of Covered Property

Limits of Liability

231 Shoreline Dr, Lake Placid, FL 33852	\$118,335
---	-----------

All Covered Property in any one occurrence:	\$118,335
--	-----------

Description of Covered Property: Per schedule in file dated 11/10/2025; \$3,155 in Unscheduled Equipment

If this box is checked, Exclusion B.1.a. Earth Movement is deleted.
 If this box is checked, Exclusion B.1.e. Water is deleted.

Deductibles

A. All Covered Causes of Loss other than B. or C. below	\$ 1,000
B. Earth Movement (as defined in Exclusion B.1.a.)	\$
C. Water (as defined in Exclusion B.1.e.)	\$

This Form must be attached to Change Endorsement when issued after the policy is written.



Hadron Specialty Insurance Company

Scheduled Property Floater Coverage Form

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to Hadron Specialty Insurance Company, the Company providing this insurance. Other words and phrases that appear in quotation marks have special meaning. Refer to Section F. Definitions.

In return for your payment of the premium shown in the Declarations which are part of this policy, we provide the coverage described herein subject to all the conditions of this policy. This coverage is also subject to the additional policy conditions relating to assignment or transfer of rights or duties, cancellation, changes or modifications, inspections, and examination of books and records. Endorsements and schedules may also apply as identified in the Declarations or schedule of coverages.

A. Coverage

We will pay for direct physical "Loss" of or damage to "Covered Property" from any of the "Covered Causes of Loss".

1. "Covered Property"

a. "Covered Property" means:

- (1) Your property; or
- (2) Property of others in your care, custody, and control.

b. Coverage Conditions

We only cover your property and property of others that are described in the Declarations.

2. Property Not Covered

"Covered Property" does not include:

- a. Aircraft, watercraft or vehicles licensed or designed for highway use.
- b. Buildings or land (including land on which the property is located) or water.
- c. Accounts, bills, currency, deeds, food stamps or other evidences of debt, money, notes or securities.
- d. Property while waterborne except while in transit in the custody of a carrier for hire operating on inland waterways.
- e. Contraband or property in the course of illegal transportation or trade.
- f. Any property not specifically described and scheduled on the Declarations page.

3. "Covered Causes of Loss"

"Covered Causes of Loss" means Risks of Direct Physical "Loss" or Damage to "Covered Property" from any external cause except those causes of loss listed in the Exclusions.

4. Additional Coverages

a. Debris Removal Coverage

- (1) We will pay your reasonable expenses to remove debris of "Covered Property" caused by or resulting from a "Covered Causes of Loss" that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the date of the direct physical "Loss" or damage.

(2) The most we will pay under this Additional Coverage is the lesser of 25% of:

- (a)** The amount we pay for the direct physical "Loss" or damage to "Covered Property"; plus the deductible in this policy applicable to that "Loss" or damage.
- (b)** The applicable Limit of Insurance.

But this limitation does not apply to any additional debris removal limit provided in the Limits of Insurance Section.

(3) This Additional Coverage does not apply to costs to:

- (i)** Extract "Pollutants" from land or water; or
- (ii)** Remove, restore or replace polluted land or water.

b. Preservation of Property

If it is necessary to move "Covered Property" from the described premises to preserve it from loss or damage by a "Covered Cause of Loss", we will pay for any direct physical "Loss" to that property:

- (1)** While it is being moved or while temporary stored at another location; and
- (2)** Only if the loss or damage occurs within 30 days after the property is first moved.

c. "Pollutant" Cleanup And Removal

We will pay your expenses to extract "Pollutants" from land or water at the described premises if the discharge, dispersal, seepage, migration, release or escape of the "Pollutants" is caused by or results from a "Covered Cause of Loss" that occurs during the policy period. The expenses will be paid only if reported to us within 180 days on which the Covered "Loss" occurs.

This Additional Coverage does not apply to costs to test for, monitor or assess the existence, concentration or effects of "Pollutants". But we will pay for testing which is performed in the course of extracting the "Pollutants" from the land or water.

The most we will pay under this Additional Coverage is \$10,000 for the sum of all such expenses arising out of "Covered Causes of Loss" occurring during each separate 12-month period of this policy.

5. Coverage Extensions

Additional Acquired Property

If during the policy period you acquire additional property of a type already covered by this form, we will cover such property for up to 30 days, but not beyond the end of the policy period. The most we will pay for "Loss" or damage is \$10,000.

B. Exclusions

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.

a. Earth Movement

- (1)** Earthquake, including any earth sinking, rising or shifting related to such event;
- (2)** Landslide, including any earth sinking, rising or shifting related to such event;
- (3)** Mine subsidence, meaning subsidence of a man-made mine, whether or not mining activity has ceased;
- (4)** Earth sinking (other than sinkhole collapse), rising or shifting including soil conditions which cause settling, cracking or other disarrangement of foundations or other parts of realty. Soil conditions include contraction, expansion, freezing, thawing, erosion, improperly compacted soil and the action of water under the ground surface.

But if Earth Movement, as described in **a.(1)** through **(4)** above, results in fire or explosion, we will pay for the "Loss" or damage caused by that fire or explosion.

(5) Volcanic eruption, explosion or effusion. But if volcanic eruption, explosion or effusion results in fire, building glass breakage or "Volcanic Action", we will pay for the loss or damage caused by that fire, building glass breakage or "Volcanic Action".
"Volcanic Action" means direct "Loss" or damage resulting from the eruption of a volcano when the loss or damage is caused by:

- (a) Airborne volcanic blast or airborne shock waves;
- (b) Ash, dust or particulate matter; or
- (c) Lava flow.

"Volcanic Action" does not include the cost to remove ash, dust or particulate matter that does not cause direct physical "Loss" or damage to the described property.

All Earth Movements that occur within any 168-hour period will constitute a single "Occurrence".

b. Governmental Action

Seizure or destruction of property by order of governmental authority.

But we will pay for "Loss" or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread if the fire would be covered under this coverage form.

c. Nuclear Hazard

- (1) Any weapon employing atomic fission or fusion; or
- (2) Nuclear reaction or radiation, or radioactive contamination from any other cause. But if nuclear reaction or radiation, or radioactive contamination results in fire, we will pay for the direct "Loss" or damage caused by that fire if the fire would be covered under this coverage form.

d. War And Military Action

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

e. Water

- (1) Flood, surface water, waves (including tidal wave and tsunami), tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind (including storm surge); or

- (2) Waterborne material carried or otherwise moved by any of the water referred to in Paragraph (1).

This exclusion applies regardless of whether any of the above, in Paragraphs (1) and (2), is caused by an act of nature or is otherwise caused. An example of a situation to which this exclusion applies is the situation where a dam, levee, seawall or other boundary or containment system fails in whole or in part, for any reason, to contain the water.

But if any of the above, in Paragraphs (1) and (2), results in fire, explosion or theft, we will pay for the direct "Loss" or damage caused by that fire, explosion or theft if these causes of loss would be covered under this coverage form.

f. "Fungi", Wet Rot And Dry Rot

Presence, growth, proliferation, spread or any activity of "Fungi", or wet or dry rot.

But if "Fungi", or wet or dry rot results in a "Covered Cause of Loss", we will pay for the "Loss" or damage caused by that "Covered Cause of Loss".

This exclusion does not apply:

- (1) When "Fungi", or wet or dry rot results from fire or lightning; or
- (2) To the extent that coverage is provided in the Additional Coverage – Limited Coverage For "Fungi", Wet Rot And Dry Rot with respect to "Loss" or damage by a cause of loss other than fire or lightning.

g. Virus, Bacterium Or Other Microorganism

Any virus, bacterium or other microorganism that induces or is capable of inducing physical distress, illness or disease.

However, this exclusion does not apply to loss or damage caused by or resulting from "Fungi", wet rot or dry rot. Such loss or damage is addressed in the previous exclusion.

The terms of this exclusion, or the inapplicability of this exclusion to a particular loss, does not serve to create coverage for any loss that would otherwise be excluded under this Coverage Part.

This exclusion applies to all coverage under all forms and endorsements that comprise this Coverage Part, including but not limited to forms or endorsements that cover business income, extra expense or action of civil authority.

Exclusions **B.1.a.** through **B.1.g.** apply whether or not the loss event results in widespread damage or affects a substantial area.

2. We will not pay for loss or damage caused by or resulting from any of the following:

- a. Theft from any unattended vehicle unless at the time of theft its windows, doors and compartments were closed and locked and there are visible signs that the theft was the result of forced entry.
But this exclusion does not apply to property in the custody of a carrier for hire.
- b. Delay, loss of use, loss of market or any other consequential loss.
- c. Unexplained disappearance.
- d. Shortage found upon taking inventory.
- e. Dishonest or criminal act committed by:
 - (1) You, any of your partners, employees, directors, trustees, or authorized representatives;
 - (2) A manager or a member if you are a limited liability company;
 - (3) Anyone else with an interest in the property, or their employees or authorized representatives; or
 - (4) Anyone else to whom the property is entrusted for any purpose.

This exclusion applies whether or not such persons are acting alone or in collusion with other persons or such acts occur during the hours of employment.

This exclusion does not apply to "Covered Property" that is entrusted to others who are carriers for hire or to acts of destruction by your employees. But theft by employees is not covered.

- f. Artificially generated electrical, magnetic or electromagnetic energy that damages, disturbs, disrupts or otherwise interferes with any:
 - (1) Electrical or electronic wire, device, appliance, system or network; or
 - (2) Device, appliance, system or network utilizing cellular or satellite technology.

But if fire results, we will pay for the "Loss" or damage caused by that fire if the fire would be covered under this coverage form.

For the purpose of this exclusion, electrical, magnetic or electromagnetic energy includes but is not limited to:

- (1) Electrical current, including arcing;
- (2) Electrical charge produced or conducted by a magnetic or electromagnetic field;
- (3) Pulse of electromagnetic energy; or
- (4) Electromagnetic waves or microwaves.

- g. Voluntary parting with any property by you or anyone entrusted with the property if induced to do so by any fraudulent scheme, trick, device or false pretense.
- h. Unauthorized instructions to transfer property to any person or to any place.
- i. Neglect of an insured to use all reasonable means to save and preserve property from further damage at or after the time of loss.

3. We will not pay for loss or damage caused by or resulting from any of the following. But if "Loss" or damage to "Covered Property" by a "Covered Cause of Loss" results, we will pay for the "Loss" or damage to "Covered Property" caused by that "Covered Cause of Loss".

- a. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in Paragraph 1. to produce the loss or damage.
- b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.
- c. Faulty, inadequate or defective:
 - (1) Planning, zoning, development, surveying, siting;
 - (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - (3) Materials used in repair, construction, renovation or remodeling; or
 - (4) Maintenance;
of part or all of any property wherever located.
- d. Wear and tear.
- e. Marring or scratching.
- f. Any quality in the property that causes it to damage or destroy itself, hidden or latent defect, or gradual deterioration.
- g. Mechanical breakdown, including rupture or bursting caused by centrifugal force.
- h. Insects, birds, rodents or other animals.
- i. Rust or other corrosion, dampness or dryness of atmosphere, or changes in or extremes of temperature.
- j. "Additional Water Damage".

C. Limits Of Insurance

The most we will pay for "Loss" or damage in any one "Occurrence" is the applicable Limit of Insurance shown in the Declarations.

Payments under the following Additional Coverages will not increase the applicable Limit of Insurance:

1. **Debris Removal Coverage** but, if:
 - a. The sum of direct physical "Loss" or damage and debris removal expense exceeds the Limit of Insurance; or
 - b. The debris removal expense exceeds the amount payable under the 25% limitation in the Debris Removal Additional Coverage;
we will pay up to an additional \$25,000 or 10% of the limit of insurance whichever is less.

2. Preservation Of Property

The limits applicable to all other Additional Coverages are in addition to the Limits of Insurance

D. Deductible

We will not pay for "Loss" or damage in any one "Occurrence" until the amount of the adjusted "Loss" or damage before applying the applicable Limit of Insurance exceeds the Deductible shown in the Declarations. We will then pay the amount of the adjusted "Loss" or damage in excess of the Deductible, up to the applicable Limit of Insurance.

If more than one deductible is applicable under this Coverage Form, we will only apply the highest amount that is applicable.

E. Additional Conditions

1. The Valuation General Condition in the Commercial Inland Marine Conditions is replaced by the following:

- a. The value of each item of property that is individually listed and described in the Declarations is the applicable Limit of Insurance shown in the Declarations for that item.
- b. The value of all "Covered Property", including newly acquired property, will be the least of the following amounts:
 - (1) The actual cash value of that property;
 - (2) The cost of reasonably restoring that property to its condition immediately before loss; or
 - (3) The cost of replacing that property with substantially identical property.

In the event of "Loss" or damage, the value of property will be determined as of the time of "Loss" or damage

2. The following conditions apply in addition to the Commercial Inland Marine Conditions and the Common Policy Conditions:

Coverage Territory

We cover property wherever located within:

- (a) The United States of America;
- (b) The District of Columbia;
- (c) Puerto Rico; and
- (d) Canada.

F. Definitions

1. "Fungi" means any type or form of fungus, including mold or mildew and any mycotoxins, spores, scents or by-products produced or released by fungi.
2. "Pollutants" means any solid, liquid, gaseous, or thermal irritant or contaminant including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes material to be recycled, reconditioned or reclaimed.
3. "Loss" means direct, physical loss, destruction or damage caused by a "Covered Cause of Loss" external to any "Covered Property".
4. "Occurrence" means any one "Loss", catastrophe, disaster, casualty or series of "Losses", catastrophes, disasters or casualties arising out of one event.
5. "Additional Water Damage" means:
 - a. Mudslide or mudflow;
 - b. Water that backs up or overflows or is otherwise discharged from a sewer, drain, sump, sump pump or related equipment.
 - c. Water under the ground surface pressing on, or flowing or seeping through:
 - (1) Foundations, walls, floors or paved surfaces;
 - (2) Basements, whether paved or not; or
 - (3) Doors, windows or other openings; or
 - d. Waterborne material carried or otherwise moved by any of the water referred in paragraph b. or c.; or material carried or otherwise moved by mudslide or mudflow.

Fungi Limitation Endorsement

Commercial Inland Marine

Insured: Camp Florida Property Owners Association, Inc

Policy Number: H0031IM000802

Effective Date: 11/15/2025

This endorsement modifies insurance provided under the following:

Commercial Inland Marine Coverage Part

All Other Property or Inland Marine Coverage Forms, Sections, or Endorsements attached to this policy

Schedule of Additional Limit

- \$50,000
- \$100,000
- \$250,000

1. The terms fungus and mold are deleted wherever they may appear in the coverage parts, coverage sections, forms or endorsements described above and attached to this policy.
2. The following exclusion applies to any coverage part, coverage form, coverage section, coverage provision, extension of coverage, additional coverage, coverage enhancement, or amendatory endorsement attached to this policy:
 - a. This insurance does not apply to any loss, damage, expense, injury, economic loss, economic detriment, liability, or claim, directly or indirectly, arising out of, caused by, resulting from, happening through, or in consequence of "Fungi", notwithstanding any other provision of this policy to the contrary. This includes the cost to test for, monitor, abate, mitigate, remove, dispose of, or remediate "Fungi".
 - b. Such loss, damage, expense, injury, economic loss, economic detriment, liability, or claim is excluded regardless of any other cause, condition, event, material, product or building component, that contributes concurrently or in any sequence to the loss, damage, expense, injury, economic loss, economic detriment, liability or claim.
3. The following coverage extension is added:

"Fungi"

- a. If "Fungi" is the result of a "Covered Cause of Loss", we will pay, subject to the limitation in subsection
3.c. (below), for:
 - (1) Direct physical loss of or damage to "Covered Property", or Property Insured; or
 - (2) Your liability for property of others;

At the premises shown in the Declarations, caused by or resulting from "Fungi". This includes the necessary and reasonable cost incurred to test for, monitor, abate, mitigate, remove, dispose of, or remediate "Fungi".

- b. Coverage provided by this extension applies only if the presence of "Fungi" is reported to us within 30 days of the "Occurrence" of the covered loss that is alleged to have caused this condition.
 - (1) Coverage provided by this extension includes:
 - (1) The actual loss of Business Income you sustain;
 - (2) The necessary Extra Expense you incur; or
 - (3) Ordinance or Law Coverage; if the Coverage Section, policy Declarations, or an endorsement attached to this policy show that you have Business Income, Extra Expense, or Ordinance or Law Coverage.
- c. Regardless of any other limits or coverages stated in this policy, or the number of locations involved, the most we will pay under this coverage extension in any one "Occurrence" or in the "Annual Aggregate" during this policy period is \$25,000 or the amount indicated in the above Schedule of Additional Limit. The provisions of this extension do not increase any Limits of Insurance provided by this policy.

4. Additional Definitions

- a. "Annual Aggregate" means the most we will pay for all "Loss" or damage arising from all "Occurrence(s)" during any one Policy Period. "Annual Aggregate" Limit(s) of Insurance are reduced by the amount of any paid "Loss" insured under this coverage extension.
If the policy is written for a term of more than one year, we will apply the "Annual Aggregate" limit of insurance separately to each consecutive year of the Policy Period. If the policy is extended for a period of time that is less than a year, the "Annual Aggregate" from the prior term applies to the extended period of time.
- b. "Fungi" means all types of fungus, such as mildew and mold, and all of their resulting spores and byproducts, including mycotoxins and allergens. "Fungi" does not mean "fungi" for human ingestion. For purposes of this "Fungi" Coverage Extension, "Fungi" is not considered a "Pollutant".

This endorsement is otherwise subject to all other terms, conditions, provisions and stipulations of the policy to which it is attached.

This Form must be attached to Change Endorsement when issued after the policy is written.



Hadron Specialty Insurance Company

Virus, Bacterium, or Other Microorganism Exclusion

Commercial Inland Marine

Insured: Camp Florida Property Owners Association, Inc

Policy Number: H0031IM000802

Effective Date: 11/15/2025

We will not pay for loss or damage caused directly or indirectly by any virus, bacterium or other microorganism that induces or is capable of inducing physical distress, illness or disease.

However, this exclusion does not apply to loss or damage caused by or resulting from "Fungi", wet rot or dry rot. Such loss or damage is addressed in the previous exclusion.

The terms of this exclusion, or the inapplicability of this exclusion to a particular loss, does not serve to create coverage for any loss that would otherwise be excluded under this Coverage Part.

This exclusion applies to all coverage under all forms and endorsements that comprise this Coverage Part, including but not limited to forms or endorsements that cover business income, extra expense or action of civil authority.

Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.

This Form must be attached to Change Endorsement when issued after the policy is written.



Hadron Specialty Insurance Company

Windstorm and Hail Deductible Endorsement

Commercial Inland Marine

Insured: Camp Florida Property Owners Association, Inc

Policy Number: H0031IM000802

Effective Date: 11/15/2025

This endorsement modifies insurance provided under the Inland Marine Coverages.

All Inland Marine Coverage Parts included in this policy are subject to the terms and conditions of this endorsement.

Schedule

The Deductible(s) for loss or damage in any one "Occurrence" as respects both windstorm and hail are: **FOR ALL COVERAGES EXCEPT LOSS OF INCOME AND EXTRA EXPENSE**

Loc. No.	Bldg. No.	% Deductible	Deductible	Minimum Deductible
001	Misc. Property Floater	5%		\$1,000

FOR LOSS OF INCOME AND/OR EXTRA EXPENSE

Loc. No.	Waiting Period (hours)	Waiting Period (days)

The following Deductible section is added as respects "Loss" or damage caused by or resulting from windstorm and/or hail.

If your policy form already contains a Deductible section, the following replaces such Deductible section as respects "Loss" or damage caused by or resulting from windstorm and/or hail at the location described in the Schedule that applies to this Endorsement.

As used in this endorsement, "Loss" or damage caused by or resulting from windstorm and/or hail includes "Loss" or damage resulting from:

1. rain or wind driven rain which enters the covered building or structure through an opening created by the force of wind or hail;
2. any material, object, projectile, spray, rain or hail that is carried, propelled or in any manner moved by the wind.

A. We will not pay for "Loss" or damage to property at the location described in the Schedule above caused by or resulting from windstorm and/or hail until the total amount of "Loss" or damage to property insured by the Coverage Forms to which this endorsement applies exceeds the deductible shown in the Schedule above. We will then pay the amount of "Loss" or damage in excess of the deductible, up to the applicable limit of insurance.

If the deductible is a percentage, we will determine the deductible as follows:

We will multiply the percentage indicated in the Schedule above by the 100% value of all property insured, for each "subject of insurance", at the location of the "Loss" or damage. The dollar amount calculated for each "subject of insurance" will be the deductible that applies.

If the sum of all deductibles calculated for each "subject of insurance" does not equal or exceed the minimum deductible that applies to the location, as indicated in the Schedule above, the minimum deductible shown above will apply. In no event will we pay until the "Loss" or damage to the property insured exceeds the larger of the calculated deductible(s) or minimum deductible.

B. We will not pay for loss of income and/or extra expense you incur caused by or resulting from a windstorm and/or hail loss to property at the location described in the Schedule above during the Waiting Period indicated in the above schedule.

We will pay you only that part of your "Loss" that develops after the end of the Waiting Period, up to the applicable limit of insurance.

The Waiting Period shown in the Schedule above starts when a windstorm and/or hail "Loss" occurs.

We will pay you only that part of your "Loss" that develops after the end of the Waiting Period, up to the applicable limit of insurance.

If the time of the windstorm and/or hail "Loss" takes place cannot be determined to within one day, then the Waiting Period shall begin on the date you mail written notice of the "Loss" to us or when you have reported the "Loss" directly to us. It continues for the number of hours or days shown in the above Schedule during which your loss of income and/or extra expense takes place.

As used in this Endorsement, day shall mean a period of twenty four consecutive hours and must be a day on which your business is normally in operation.

C. The deductible provisions of this endorsement will apply separately to:

- (1) Each building or structure at the premises described in the Schedule; and
- (2) Each "subject of insurance" for which coverage is provided by this policy.

D. "Subject of insurance" as used in this endorsement shall mean that property, or group of properties to which a limit of liability or limit of insurance is applicable.

Loss of income and extra expense each shall also be considered as separate "subjects of insurance".

All other matters not provided for in this Endorsement shall be governed by the terms and conditions of the policy to which this Endorsement is attached. If a condition of the policy directly conflicts with a condition of this Endorsement, the condition of this Endorsement will supersede the condition of the policy.

This Form must be attached to Change Endorsement when issued after the policy is written.



Hadron Specialty Insurance Company

Pollutant Removal Endorsement

Commercial Inland Marine

Insured: Camp Florida Property Owners Association, Inc

Policy Number: H0031IM000802

Effective Date: 11/15/2025

A. Coverage

1. We will pay your reasonable cost to extract "Pollutants" from land or water. The release, discharge or dispersal of the "Pollutants" must result from a covered "Loss" and must occur during the policy period.
2. This coverage only applies if no later than 180 (one hundred eighty) days from the date of "Loss" or from the end of the policy period, whichever comes first, you:
 - a. discover the "Loss"; and
 - b. report the "Loss" to us in writing.

B. Limits of Insurance

1. The most we will pay in any one "Loss" is the lesser of:
 - a. 10% of the applicable Limit of Insurance; or
 - b. \$10,000.
2. Under this coverage, the most we will pay for all claims for "Loss" which occurs at any one location during the policy period is \$10,000. If this policy is written for a term of more than one year, we will apply this limit separately to each consecutive year of the policy period.
3. We will not pay:
 - a. the cost to repair, replace or restore property damaged or destroyed by extraction of "Pollutants";
 - b. the cost to extract "Pollutants" from land or water:
 - (1) at any location used for the handling, treatment, storage or disposal of waste unless the policy has been specifically extended to cover property at that location;
 - (2) at any location if the "Pollutants" are released, dispersed or discharged from a location which is used for the handling, treatment, storage or disposal of waste unless the policy has been specifically extended to cover property at that location;
 - (3) at any location if the "Pollutants" arise out of or are a consequence of nuclear reaction or radiation, or radioactive contamination.

C. Coinsurance

The Coinsurance provision, if any, in this policy does not apply to this Extension of Coverage.

D. Exclusions

The following exclusions are added:

1. Ordinance or Law

We do not cover loss or damage caused by or resulting from the enforcement of any ordinance or law:

- a. regulating the use or repair of any property; or
- b. requiring the tearing down or removal of any property, including the cost of removing its debris.

2. "Pollutants"

We do not cover loss or damage caused by or resulting from the release, discharge or dispersal of "Pollutants" unless the release, discharge or dispersal is caused by one of the perils listed below applying to the insured property. But we do cover "Loss" caused by:

- a. Fire or Lightning
- b. Explosion;
- c. Aircraft or Vehicles;
- d. Windstorm or Hail;
- e. Riot or Civil Commotion;
- f. Leakage from Fire Extinguishing Equipment;
- g. Volcanic Action;
- h. Vandalism or Malicious Mischief;
- i. Collision, upset or overturn of a transporting vehicle; which results in the release, discharge or dispersal of pollutants.

E. Definitions

"Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

This Form must be attached to Change Endorsement when issued after the policy is written.



Hadron Specialty Insurance Company

Electronic Data Exclusion Endorsement

Commercial Inland Marine

Insured: Camp Florida Property Owners Association, Inc

Policy Number: H0031IM000802

Effective Date: 11/15/2025

Notwithstanding any provision to the contrary within the policy or any endorsements thereto, it is understood and agreed that this endorsement will apply to all coverage forms, coverage extensions, supplemental coverage options, and endorsements that may be attached to this policy, including, but not limited to those that provide coverage for property, earnings, business income, extra expense, or interruption by civil authority.

This policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of "Electronic Data" from any cause whatsoever (including but not limited to "Computer Virus") or loss or use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence of loss.

Exceptions to Endorsement

- 1) Fire and/or Explosion that results from any of the items described above, this policy, subject to all its terms, conditions, and exclusions, will cover direct physical "Loss" or damage to property insured caused by or resulting from such Fire and/or Explosion.
- 2) Virus and "Hacking" coverage as provided for under the Supplemental Inland Marine Coverage Section of the Commercial Output policy, if attached
- 3) "Hacking" coverage as provided for under the "Electronic Data" "Processing" policy, if attached.

Definitions

"Electronic Data" includes but is not limited to facts, concepts and information converted to a form useable for communications, interpretation or processing of electronic and electromechanical data processing or electronically controlled equipment and includes programs, software and other coded instructions for the "processing" and manipulation of data or the direction and manipulation of such equipment.

"Computer Virus" includes but is not limited to a set of corrupting, harmful or otherwise unauthorized instructions or code including a set of maliciously introduced unauthorized instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. "Computer Virus" includes but is not limited to Trojan Horses, worms, and time or logic bombs.

"Hacking" includes but is not limited to an unauthorized intrusion by an individual or group of individuals, whether employed by you or not, into a computer, a Web site, or a computer

network and that results in but is not limited to deletion, destruction, generation, or modification of software; alteration, contamination, corruption, degradation, or destruction of the integrity, quality, or performance of software; observation, scanning, or copying of data records, programs and applications, and proprietary programs; damage, destruction, inadequacy, malfunction, degradation, or corruption of any hardware or media used with hardware; or denial of access to or denial of services from computers, computer network, or Web site including related software.

"Processing" includes but is not limited to any operation or set of operations which is performed on data or on sets of data, whether or not by automated means, such as collection, recording, organization, structuring, storage, adaptation or alteration, retrieval, consultation, use, disclosure by transmission, dissemination or otherwise making available, alignment or combination, restriction, erasure or destruction.

All other terms and conditions remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FLORIDA CHANGES – CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
CRIME AND FIDELITY COVERAGE PART
EQUIPMENT BREAKDOWN COVERAGE PART
FARM COVERAGE PART
STANDARD PROPERTY POLICY

A. Paragraph 2. of the Cancellation Common Policy Condition is replaced by the following:

2. Cancellation For Policies In Effect 60 Days Or Less

a. If this policy has been in effect for 60 days or less, we may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation, accompanied by the specific reasons for cancellation, at least:

(1) 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or

(2) 20 days before the effective date of cancellation if we cancel for any other reason, except we may cancel immediately if there has been:

(a) A material misstatement or misrepresentation; or

(b) A failure to comply with underwriting requirements established by the insurer.

b. We may not cancel:

(1) On the basis of property insurance claims that are the result of an act of God, unless we can demonstrate, by claims frequency or otherwise, that you have failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property; or

(2) Solely on the basis of a single property insurance claim which is the result of water damage, unless we can demonstrate that you have failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property.

B. Paragraph 5. of the Cancellation Common Policy Condition is replaced by the following:

5. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. If the return premium is not refunded with the notice of cancellation or when this policy is returned to us, we will mail the refund within 15 working days after the date cancellation takes effect, unless this is an audit policy.

If this is an audit policy, then, subject to your full cooperation with us or our agent in securing the necessary data for audit, we will return any premium refund due within 60 days of the date cancellation takes effect. If our audit is not completed within this time limitation, then we shall accept your own audit, and any premium refund due shall be mailed within 10 working days of receipt of your audit.

The cancellation will be effective even if we have not made or offered a refund.

C. The following is added to the **Cancellation** Common Policy Condition:

7. Cancellation For Policies In Effect For More Than 60 Days

- a. If this policy has been in effect for more than 60 days, we may cancel this policy only for one or more of the following reasons:
 - (1) Nonpayment of premium;
 - (2) The policy was obtained by a material misstatement;
 - (3) In the event of failure to comply, within 60 days after the effective date of coverage, with underwriting requirements established by us before the effective date of coverage;
 - (4) There has been a substantial change in the risk covered by the policy;
 - (5) The cancellation is for all insureds under such policies for a given class of insureds;
 - (6) On the basis of property insurance claims that are the result of an act of God, if we can demonstrate, by claims frequency or otherwise, that you have failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property;
 - (7) On the basis of a single property insurance claim which is the result of water damage, if we can demonstrate that you have failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property; or
 - (8) The cancellation of some or all of our policies is necessary to protect the best interests of the public or policyholders and such cancellation is approved by the Florida Office of Insurance Regulation.
- b. If we cancel this policy for any of these reasons, we will mail or deliver to the first Named Insured written notice of cancellation, accompanied by the specific reasons for cancellation, at least:
 - (1) 10 days before the effective date of cancellation if cancellation is for nonpayment of premium;

(2) 45 days before the effective date of cancellation if:

- (a) Cancellation is for one or more of the reasons stated in Paragraphs 7.a.(2) through 7.a.(7) above, and this policy does not cover a residential structure or its contents; or
- (b) Cancellation is based on the reason stated in Paragraph 7.a.(8) above;

(3) 120 days before the effective date of cancellation if:

- (a) Cancellation is for one or more of the reasons stated in Paragraphs 7.a.(2) through 7.a.(7) above; and
- (b) This policy covers a residential structure or its contents.

(c) If this policy has been in effect for more than 60 days and covers a residential structure or its contents, we may not cancel this policy based on credit information available in public records.

D. The following is added:

Nonrenewal

- 1. If we decide not to renew this policy, we will mail or deliver to the first Named Insured written notice of nonrenewal, accompanied by the specific reason for nonrenewal, at least:
 - a. 45 days prior to the expiration of the policy if this policy does not cover a residential structure or its contents, or if nonrenewal is for the reason stated in Paragraph D.5.; or
 - b. 120 days prior to the expiration of the policy if this policy covers a residential structure or its contents.
- 2. Any notice of nonrenewal will be mailed or delivered to the first Named Insured at the last mailing address known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.
- 3. We may not refuse to renew this policy:
 - a. On the basis of property insurance claims that are the result of an act of God, unless we can demonstrate, by claims frequency or otherwise, that you have failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property;

- b. On the basis of filing of claims for sinkhole loss. However, we may refuse to renew this policy if:
 - (1) The total of such property insurance claim payments for this policy equals or exceeds the policy limits in effect on the date of loss for property damage to the covered building; or
 - (2) You have failed to repair the structure in accordance with the engineering recommendations upon which any loss payment or policy proceeds were based;
- c. Solely on the basis of a single property insurance claim which is the result of water damage, unless we can demonstrate that you have failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property.
- 4. Notwithstanding the provisions of Paragraph **D.3.**, we may refuse to renew this policy if this policy includes Sinkhole Loss coverage. If we nonrenew this policy for purposes of removing Sinkhole Loss coverage, pursuant to section 627.706, Florida Statutes, we will offer you a policy that includes catastrophic ground cover collapse coverage.
- 5. Notwithstanding the provisions of Paragraph **D.3.**, we may refuse to renew this policy if nonrenewal of some or all of our policies is necessary to protect the best interests of the public or policyholders and such nonrenewal is approved by the Florida Office of Insurance Regulation.

E. Limitations On Cancellation And Nonrenewal In The Event Of Hurricane Or Wind Loss – Residential Property

- 1. The following provisions apply to a policy covering a residential structure or its contents:
 - a. Except as provided in Paragraph **E.1.b.:**
 - (1) If a state of emergency is declared, and the residential structure or its contents have been damaged as a result of a hurricane or wind loss that is the subject of the declaration of emergency by the Governor and the Commissioner of Insurance Regulation files an Emergency Order, we may not cancel or nonrenew the policy until at least 90 days after the residential structure or its contents have been repaired. If we elect to not renew the policy, we will provide at least 120 days' notice that we intend to nonrenew 90 days after the substantial completion of repairs.
 - (2) If the residential structure or its contents have been damaged as a result of a covered peril, other than hurricane or wind loss subject to Paragraph **1.a.(1)** above, we may not cancel or nonrenew the policy until either the dwelling or residential property has been repaired or one year after we issue the final claim payment, whichever comes first.
- b. We may cancel or nonrenew the policy prior to restoration of the structure or its contents for any of the following reasons:
 - (1) Nonpayment of premium;
 - (2) Material misstatement or fraud related to the claim;
 - (3) We determine that you have unreasonably caused a delay in the repair of the structure; or
 - (4) We have paid the policy limits.

If we cancel or nonrenew for nonpayment of premium, we will give you 10 days' notice. If we cancel or nonrenew for a reason listed in Paragraph **b.(2)**, **b.(3)** or **b.(4)**, we will give you 45 days' notice.

- 2. With respect to a policy covering a residential structure or its contents, any cancellation or nonrenewal that would otherwise take effect during the duration of a hurricane will not take effect until the end of the duration of such hurricane, unless a replacement policy has been obtained and is in effect for a claim occurring during the duration of the hurricane. We may collect premium for the period of time for which the policy period is extended.
- 3. With respect to Paragraph **E.2.**, a hurricane is a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service (hereafter referred to as NHC). The hurricane occurrence begins at the time a hurricane warning is issued for any part of Florida by the NHC and ends 72 hours after the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the NHC.