



800 2nd Ave S., St. Petersburg, FL 33701
Phone 281-257-6700 - Fax 877-535-4375
amcoastal.com

College Pines Condominium
PO Box 237554
Cocoa, FL 32923

Thank you!

Dear College Pines Condominium,

Thank you for placing your property insurance with American Coastal Insurance Company (ACIC), a UPC Insurance Company. We, along with our partners at AmRisc, look forward to providing you with outstanding service throughout your policy period, as well as long-term stable capacity for the Florida market. We take pride in and live by our five foundations: Financial Stability, Products that Work, Superior Claims Service, Ease of Doing Business and Fair Pricing. You will experience all of this first hand as you interact with ACIC and our AmRisc partners.

Security *ACIC has a Demotech "A" Exceptional" Financial Stability Rating and is part of the UPC group of companies, stock ticker UIHC on the NASDAQ.*

Service *In a recent survey, 94% of policyholders were pleased with the quality and service provided throughout the claims process.*

Claims *ACIC oversees all claims practices administered through our experienced third-party administrator. All claims reported are in process within one business day of receipt of Loss Notice. 97% of survey respondents felt our claims process was simple and easy.*

Claims Contact:
4408 Arendell St.
Morehead City, NC 28557
Phone 252-247-8774
Fax 252-726-2855 - claims@amrisc.com

Please carefully review the enclosed documents, in particular, the Policy Declaration Page, which outlines your current coverage, limits, deductible(s), and premium. If you have questions or need to discuss changing insurance needs, please contact your agent directly.

ACIC understands the risks with hurricane-exposed properties and stands ready to help you recover in the event of a catastrophe. Please feel free to visit our websites at upcinsurance.com and amcoastal.com for additional information about our companies. We appreciate your business and look forward to serving you in the upcoming year.

Sincerely,

Brad Martz, CPA
Chief Financial Officer



PRIVACY NOTICE

Protecting the privacy and confidentiality of information about our customers is very important to us. While information is the cornerstone of our ability to provide superior insurance products, our most important asset is our customers' trust. Accordingly, we limit the collection and use of customer information to the minimum we require in delivering superior products and services. This Privacy Notice includes examples of the types of nonpublic personal information we collect and the kinds of companies with whom we may share such information. **You do not need to do anything in response to this notice. This notice is merely to inform you about how we safeguard your information.**

Information We Collect

We know that you expect us to conduct and process your business in a manner that is both accurate and efficient. To do so, we gather nonpublic personal information about you, as permitted by law, that is pertinent to the underwriting or claims investigation process, such as:

- Your name, address, telephone number, social security number, age, and employer;
- Prior insurance coverage, claims history, premiums, and payment history;
- Information from consumer reporting agencies, public records, and data collection agencies;
- Data from consumer electronic devices in relation to the underwriting or claims investigation process.

Information We May Disclose

In general, we do not disclose any nonpublic personal information about our customers or former customers to anyone, except for information that we may be required by law to disclose. We may however, disclose nonpublic personal information to third-parties who provide customer service or other administrative services for your account. We may also disclose your nonpublic personal information to companies that provide marketing services on our behalf or to other companies whom with we have joint marketing agreements, as permitted by law.

Additionally, we may also disclose nonpublic personal information to affiliates, which may include, auditors, attorneys, Certified Public Accountants, investment companies, underwriters, and others who perform business or professional services to our company. We require all third-party service providers to keep your information confidential and protected, and to maintain safeguards which comply with all applicable regulatory standards to guard your nonpublic personal information against unauthorized disclosure.

Finally, we may disclose information in response to requests from law enforcement or other governmental agencies or state insurance regulatory authorities. We are required by law to honor these requests.

Security of Your Information

To safeguard your nonpublic personal information, we limit access to our customers' nonpublic personal information to only those employees who need access to the information to perform their job functions. Additionally, we insist that the third-parties that perform services for us limit access to your personal information to authorized employees and agents, and maintain appropriate administrative, physical, electronic and procedural safeguards. Additionally, these third parties are under contractual obligations of confidentiality to us and are not permitted to use your data for any other purposes than the services they are performing for us.

Personal Information Accessibility and Correction

If you are a resident of Connecticut, Georgia, New Jersey, or North Carolina, you have the right to access and correct the personal information that we have collected from or about you. Please contact us and we will make necessary changes. If the information was provided to us by a third party (such as a credit rating agency) we will provide you with the third party's contact information. If you do not live in one of the aforementioned states, we will always take reasonable steps to verify the accuracy of your personal information in our records.

Changes to this Privacy Notice

We reserve the right to modify this Privacy Notice at any time. If we make material changes, we will provide a revised Privacy Notice. If we modify this Privacy Notice such that the use of your personally identifiable information is different from what was stated in our Privacy Notice at the time your data was collected, we will notify you. You will be able to opt out of any new uses of your previously disclosed information. Your information will be used in accordance with the Privacy Notice in effect when your information was collected.

The UPC Website

Our website also has a privacy notice, which can be found on our website via the following link. <https://www.upcinsurance.com/privacy/>. Always be aware of the risks when transmitting nonpublic personal information over the internet.

Our Privacy Notice applies to the following affiliates in the UPC Insurance® family of companies:

- United Insurance Holdings Corp.
- Family Security Holdings, LLC
- AmCo Holding Company, LLC
- United Property & Casualty Insurance Company
- American Coastal Insurance Company, Inc.
- Family Security Insurance Company, Inc.
- Interboro Insurance Company
- Journey Insurance Company
- United Insurance Management, L.C.
- Skyway Reinsurance Services, LLC
- Skyway Claims Services, LLC
- Skyway Legal Services, LLC
- Skyway Technologies, LLC
- Journey Specialty Insurance Company
- Journey Insurance Holdings Corp.
- BlueLine Cayman Holdings
- UPC Re

This Privacy Notice was last revised on April 1, 2021.

UPC Insurance appreciates the trust placed in us by our customers and will continue to work to protect the privacy of our customers and Keep the Promise .



NOTICE OF CHANGE IN POLICY TERMS

Notice ID: N002

The purpose of this Notice of Change in Policy Terms is to inform you of changes to the terms, coverages, 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 contact your agent if you have any questions regarding these changes. Receipt by American Coastal Insurance Company of premium payment for your renewal policy will be deemed acceptance of the new policy terms by the named insured.

Summary of Changes

The form **AC 01 12 06 21 – Florida Changes – Mediation And Appraisal (Commercial Residential Property)** has replaced form **AC 01 12 10 19 – Florida Changes – Mediation and Appraisal (Commercial Residential Property)**. The language stating the first Named Insured is not required to participate in appraisal as a precondition to legal action against us has been deleted.

The form **AC 01 75 06 21 – Florida Changes – Legal Action Against Us** has replaced form **AC 01 75 10 19 – Florida Changes – Legal Action Against Us**. The following Definitions and Conditions are now part of the policy:

- The following terms have been defined pursuant to Florida Statute 627.70152:
 - Claimant
 - Disputed Amount
 - Presuit Settlement Demand
 - Presuit Settlement Offer
- Notice of intent to initiate litigation must be sent to the Florida Department of Financial Services.
- As a condition precedent to filing suit, the Named Insured, the “claimant”, or the “claimant’s” attorney and/or other representatives must provide the Florida Department of Financial Services written notice of intent to initiate litigation. The notice must be provided at least 10 business days prior to filing suit and must contain the following information:
 - That the notice is provided pursuant to this section;
 - The alleged acts or omissions of the insurer giving rise to the suit, which may include a denial of coverage;
 - If provided by an attorney or other representative, that a copy of the notice was provided to the “claimant”;
 - If the notice is provided following a denial of coverage, an estimate of damages, if known; and
 - If the notice is provided following acts or omissions by the insurer other than denial of coverage, both of the following:
 - The “presuit settlement demand”, which must itemize the damages, attorney fees, and costs; and
 - The “disputed amount”.
- This form outlines the insurer’s duties in responding to the notice:
 - A response will be provided by us within 10 business days after receiving the notice.
 - If responding to a notice served following a denial of coverage, we will respond by accepting coverage, continuing to deny coverage, or asserting the right to reinspect the damaged property.
 - If we respond by asserting the right to reinspect, we have 14 business days after the response to reinspect and accept or continue to deny coverage.



The form **AC 01 25 06 21 – Florida Changes** has replaced form **AC 01 25 06 16 – Florida Changes**. The following Definitions and updates are now part of the policy:

- The following terms have been defined pursuant to Florida Statute 627.70132:
 - Reopened Claim
 - Supplemental Claim
- A claim or “reopened claim” for loss or damage caused by any peril is barred unless notice is provided within 2 years after the date of loss.
- A “supplemental claim” is barred unless notice is provided within 3 years after the date of loss.
- Added clarification of the date of loss for claims resulting from hurricanes, tornadoes, windstorms, severe rain, or other weather-related events as required by Florida law.

EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA ADVISORY NOTICE TO POLICYHOLDERS

This Notice does not form a part of your insurance contract. No coverage is provided by this Notice, nor can it be construed to replace any provisions of your policy (including its endorsements). If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) shall prevail.

Carefully read your policy, including the endorsements attached to your policy.

This Notice provides information concerning the following new endorsement, which applies to your new or renewal policy being issued by us:

Exclusion Of Loss Due To Virus Or Bacteria Endorsement CP 01 40 07 06

This endorsement makes an explicit statement regarding a risk that is not covered under your Commercial Property insurance. It points out that there is no coverage under such insurance for loss or damage caused by or resulting from any virus, bacterium or other microorganism that induces or is capable of inducing physical distress, illness or disease. The exclusion in this endorsement applies to all coverages provided by your Commercial Property insurance, including (if any) property damage and business income coverages.



IMPORTANT DISCLOSURES

Windstorm

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Co-Insurance

THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Flood

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

DECLARATIONS PAGE

COMMERCIAL PACKAGE
AMERICAN COASTAL INSURANCE COMPANY
800 2nd Avenue South
St. Petersburg, FL 33701
(281) 257-6700



Claims and Customer Service: Toll Free (252) 247-8774

Policy Number: AMC-37447-02
Account Number: 930268

Inception Date: 04/15/2022
at 12:01 AM Standard Time at the location of Described Property

Expiration Date: 04/15/2023
Business Description: Condominium

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

Named Insured/Mailing Address:

College Pines Condominium
PO Box 237554
Cocoa, FL 32923

Producer:

AMRISC, LLC
STE 430
20405 State Highway 249
Houston TX 77070

Sub-Producer: 0021

COMMERCIAL PACKAGE:

Commercial Property Premium:
TRIA:
General Liability Premium:
Equipment Breakdown Coverage:

PREMIUM:

\$37,672
Rejected
Not Covered
\$268

FEES:

Emergency Management Preparedness and Assistance Trust Fund:
Fire College Fee:
Florida Insurance Guaranty Association (FIGA) Assessment:

\$4
\$38
\$266

TOTAL PREMIUM AND FEES:

\$38,248

TOTAL LIMIT OF LIABILITY:

\$6,653,532

COVERED CAUSE OF LOSS: Special Including Theft
WINDSTORM OR HAIL: Covered

DEDUCTIBLE

All Other Perils Deductible: \$5,000 Per Occurrence
Hurricane Deductible: 3% Per Calendar Year
Sinkhole Deductible: AOP Per Occurrence

OPTIONAL COVERAGES

Description	Amount
Valuation - Building	Replacement Cost Value
Valuation - Contents	Replacement Cost Value
Valuation - Roofs	Replacement Cost Value
Co-Insurance - Building Coverage and Contents	100%
TRIA	REJECTED
Ordinance or Law	INCLUDED

IN WITNESS WHEREOF, the 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 a duly authorized representative of the Company.

Countersigned:

Brad Martz, CPA
Chief Financial Officer

Authorized Representative
St. Petersburg, Florida Date: 04/19/2022

THESE DECLARATIONS, TOGETHER WITH THE **COMMON POLICY CONDITIONS, COVERAGE PART DECLARATIONS, COVERAGE PART DECLARATIONS FORMS(S) AND FORMS AND ENDORSEMENT**, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.

COVERAGES PROVIDED Insurance at the Described Premises Applies Only For Coverages For Which A Limit of Insurance is shown					
Described Location Premises			Limit of Insurance		
Loc No.	Bldg. No.	Address	Building	Contents	Other
0001	0001	1550 University Lane Cocoa FL 32922	\$665,278		
0002	0001	1552 University Lane Cocoa FL 32922	\$665,278		
0003	0001	1554 University Lane Cocoa FL 32922	\$665,278		
0004	0001	1556 University Lane Cocoa FL 32922	\$665,278		
0005	0001	1558 University Lane Cocoa FL 32922	\$665,278		
0006	0001	1560 University Lane Cocoa FL 32922	\$665,278		
0007	0001	1562 University Lane Cocoa FL 32922	\$931,025		
0008	0001	1564 University Lane Cocoa FL 32922	\$665,278		
0009	0001	1562 University Lane Cocoa FL 32922	\$931,025		
0010	0001	1566 University Lane Cocoa FL 32922	\$79,536		
0011	0001	1566 University Lane Cocoa FL 32922			\$55,000

LOSS PAYEE

See Loss Payable Provisions Endorsement if Applicable

Forms and Endorsements:

	AC EBD 07 10	AC EBDS 07 10	AC SLC 03 14
AC 00 01 08 17	AC 00 10 06 07	AC 00 12 06 07	AC 00 17 06 16
AC 01 12 06 21	AC 01 25 06 21	AC 01 75 06 21	AC 04 05 07 18
AC 05 01 10 19	AC 14 20 06 12	CP P 003 07 06	CP 00 17 06 07
CP 00 90 07 88	CP 01 40 07 06	CP 01 91 07 10	CP 03 22 01 06
CP 03 23 06 07	CP 10 30 06 07	IL 09 35 07 02	IL 09 53 01 15
N 003 04 19			

PURSUANT TO SECTION 627.70132, FLORIDA STATUTES, A CLAIM OR "REOPENED CLAIM" FOR LOSS OR DAMAGE CAUSED BY ANY PERIL IS BARRED UNLESS NOTICE OF THE CLAIM WAS GIVEN TO US IN ACCORDANCE WITH THE TERMS OF THE POLICY WITHIN TWO (2) YEARS AFTER THE DATE OF LOSS. A "SUPPLEMENTAL CLAIM" IS BARRED UNLESS NOTICE OF THE "SUPPLEMENTAL CLAIM" WAS GIVEN TO US IN ACCORDANCE WITH THE TERMS OF THE POLICY WITHIN THREE (3) YEARS AFTER THE DATE OF LOSS.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Policy Number: AMC-37447-02

PROPERTY ENHANCEMENT ENDORSEMENT

This endorsement modifies insurance provided under the following forms (if attached to this policy):

**Building and Personal Property Coverage Form
Condominium Association Coverage Form
Standard Property Policy - Declaration
Cause of Loss - Special Form**

The following is a summary of additional coverages provided by this endorsement. These additional coverages are further defined elsewhere in this endorsement. This endorsement is subject to the provisions of your policy. The sublimits are Per Occurrence (unless noted otherwise) and are included in the limits of insurance provided by your policy and are not additional limits.

<u>Coverage</u>	<u>Limit of Liability</u>
1.a) Debris Removal	\$50,000
1.b) Fire Department Service Charge	\$100,000
1.c) Pollutant Clean-Up and Removal	\$150,000
1.d) Electronic Data	\$100,000
2.a) Newly Acquired Property	90 days
2.b) Personal Effects	
(1) Sublimit Per Person	\$5,000
(2) Sublimit Per Described Premises	\$25,000
2.b) Property of Others	\$25,000
2.c) Valuable Papers & Records	\$500,000
2.d) Property Off-Premises	\$25,000
2.e) Outdoor Property	\$100,000
Except trees, shrubs, lawns or plants	\$10,000
Except any one tree, shrub or plant	\$5,000
2.f) Accounts Receivable	\$500,000
2.g) Fire Extinguisher Recharge	\$10,000
2.h) Lock Replacement	\$7,500
2.i) Reward Reimbursement	\$25,000
2.j) Inventory and Appraisals of Loss	\$2,500
2.k) Wind Driven Precipitation	\$250,000
2.l) Backup of Sewers and Drains	\$150,000
3) Outdoor Signs	\$20,000
4.e) "Fungus", Wet Rot, Dry Rot and Bacteria	\$50,000
4.f) Property in Transit	\$100,000
4.g) Off Premises Power Failure (Subject to a 24 hour deductible)	\$50,000

The provisions under items 1, 2 and 3 below apply to the following Coverage Forms:

- Building and Personal Property Coverage Form
- Condominium Association Coverage Form
- Standard Property Policy

1. Section A, Coverage, Paragraph 4. Additional Coverages is amended as follows:

- a) Debris Removal – The amount expressed in subparagraph a.(4) of \$10,000 is replaced with the amount shown on Page 1.
- b) Fire Department Service Charge – The amount expressed in subparagraph c. of \$1,000 is replaced with the amount shown on Page 1.
- c) Pollutant Clean-up and Removal – The amount expressed in subparagraph d. of \$10,000 is replaced with the amount shown on Page 1.
- d) Electronic Data – The amount expressed in subparagraph f.(4) of \$2,500 is replaced with the amount shown on Page 1.

2. Section A, Coverage, Paragraph 5. Coverage Extensions is amended as follows:

- a) Subparagraph a.(3)(b) with respect to Newly Acquired or Constructed Property:

90 days in lieu of 30 days

- b) Subparagraph b. with respect to Personal Effects and Property of Others is replaced by:

- b. Personal Effects and Property of Others

You may extend the insurance that applies to your Business Personal Property to apply to:

- (1) Personal effects owned by you, your officers, your partners or members, your managers or your employees. This Extension does not apply to loss or damage by theft.

The most we will pay for loss or damage under b.(1) of this Extension is shown on Page 1 per person.

- (2) Personal Property of Others in your care, custody or control.

The most we will pay under b.(2) of this extension is See Page 1 at each described premises. Our payment for loss or damage to personal property of others under this Extension will only be for the account of the owner of the property.

- c) Subparagraph c. with respect to Valuable Papers and Records is amended as follows:

- c. The most we will pay under this Extension is shown on Page 1 at each described premises.

- d) Subparagraph d. with respect to Property Off-Premises is amended as follows:

- (3) The most we will pay for loss or damage under this Extension is shown on Page 1.

- e) Subparagraph e. with respect to Outdoor Property:

The most we will pay for loss or damage under this Extension is shown on Page 1, except trees, shrubs, lawns and plants which is limited to limit shown on Page 1, but no more than limit shown on Page 1 for any one tree, shrub or plant.

The following coverages are added to Section A. Coverage, Paragraph 5. Coverage Extensions:

- f) Subparagraph g. with respect to Accounts Receivable is added as follows:

- g. Accounts Receivable

The most we will pay under this Coverage Extension is shown on Page 1.

- (1) You may extend the insurance that applies to Your Business Personal Property to apply to your records of accounts receivable:

- (a) At a described premises or in or on a vehicle in transit between described premises; or

- (b) If the records must be removed from a described premises to protect them from the threat of a Covered Cause of Loss.

We will pay for a loss while they are:

- (i) At a safe place away from your described premises; or
 - (ii) Being taken to and returned from that place.
- (2) The amounts due from your customers that you are unable to collect:
- (a) All amounts due from your customers that you are unable to collect;
 - (b) Interest charges on any loan required to offset amounts you are unable to collect pending our payment of these amounts;
 - (c) Collection expenses in excess of your normal collection expenses that are made necessary by the loss; or
 - (d) Other reasonable expenses that you incur to re-establish your records of accounts receivable that result from direct physical loss or damage by any Covered Causes of Loss to your records of accounts receivable, including credit or charge card slips.
- (3) Accounts receivable loss payment will be determined as follows:
- (a) If you cannot accurately establish the amount of accounts receivable outstanding as of the time of loss, the following method will be used:
 - (i) Determine the total of the average monthly amounts of accounts receivable for the 12 months immediately preceding the month in which the loss occurs; and
 - (ii) Adjust the total for any normal fluctuations in the amount of accounts receivable for the month in which the loss occurred or for any demonstrated variance from the average for that month.
 - (b) The following will be deducted from the total amount of accounts receivable, however that amount is established:
 - (i) The amount of the accounts for which there is no loss;
 - (ii) The amount of the accounts that you are able to re-establish or collect; and
 - (iii) An amount to allow for probable bad debts that you are normally unable to collect.
 - (c) You will pay us the amount of all recoveries you receive for a loss paid by us. However, any recoveries in excess of the amount we have paid belong to you.
- (4) Exclusions
- (a) We will not pay for a loss caused by or resulting from any of the following:
 - (i) Alteration, falsification, concealment or destruction of records of accounts receivable done to conceal the wrongful giving, taking or withholding of money, securities or other property.
This exclusion applies only to the extent of the wrongful giving, taking or withholding.
 - (ii) Bookkeeping, accounting or billing errors or omissions.
 - (b) We will not pay for loss that requires any audit of records or of inventory computation to prove its factual existence.
- g) Subparagraph h. with respect to Fire Extinguisher Recharge is added as follows:
- h. Fire Extinguisher Recharge
You may extend the insurance provided by this coverage form to cover expenses you incur to recharge portable fire extinguishers, dry chemical, carbon dioxide or liquid automatic fire extinguishing systems and the cost of resetting automatic fuel shut-off connections, if any of the above are discharged to fight a fire or are discharged due to a mechanical malfunction.
The most we will pay for loss or damage under this extension is shown on Page 1. No deductible shall apply to this coverage.
- h) Subparagraph i. with respect to Lock Replacement is added as follows:
- i. Lock Replacement
You may extend the insurance provided by this coverage form to cover necessary expense to repair or replace exterior or interior door locks of a covered building:

- (1) If your door keys are stolen in a covered theft loss; or
- (2) When your property is damaged and your door keys are stolen by burglars.

The most we will pay under this extension is shown on Page 1 for any one occurrence. No deductible shall apply to this coverage.

- i) Subparagraph j. with respect to Reward Reimbursement is added as follows:

- j. Reward Reimbursement

- You may extend the insurance provided by this coverage form to provide a reward for information that leads to a criminal conviction in connection with loss or damage to covered property by a Covered Cause of Loss. The most we will pay for loss or damage under this extension is shown on Page 1 regardless of the number of persons involved providing information.

- j) Subparagraph k. with respect to Inventory and Appraisals is added as follows:

- k. Inventory and Appraisals

- You may extend the insurance provided by this coverage form to cover your expenses to record information, compile inventories, or obtain appraisals we require to comply with the loss conditions of this coverage form.

- The most we will pay for loss or damage under this extension is shown on Page 1 for any one loss to covered property caused by a Covered Cause of Loss.

- k) Subparagraph l. with respect to Wind Driven Precipitation is added as follows:

- l. Wind Driven Precipitation

- You may extend the insurance provided by this coverage form to cover Wind Driven Precipitation. Wind Driven Precipitation is defined as loss or damage to the interior of any building or structure, or to personal property in the building or structure caused by or resulting from rain, snow, sleet or ice, when driven by wind. This extension does not cover loss caused by design, specifications, workmanship, repair, construction, renovation, remodeling, grading, faulty, inadequate or defective materials used in repair, construction, renovation or remodeling; or maintenance of part or all of any property on or off the described premises. Wind Driven Precipitation losses are subject to the Hurricane deductible whether caused by Hurricane or not.

- The most we will pay for loss or damage under this extension is shown on Page 1 for any one loss to covered property caused by a Covered Cause of Loss.

- l) Subparagraph m. with respect to Backup of Sewers and Drains

- m. Backup of Sewers and Drains

- You may extend the insurance provided by this coverage form to cover direct physical loss or damage to Covered Property, caused by or resulting from discharge of water or waterborne material from a sewer, drain or sump located on the described premises, provided such discharge is not induced by flood or flood-related conditions.

- The most we will pay for loss or damage under this extension is shown on Page 1 for any one loss to covered property caused by a Covered Cause of Loss.

- Each of these extensions is additional insurance, but not additional limits.

- 3. Section C, Limits of Insurance, Paragraph 2, is amended with respect to Outdoor Signs as follows:

- The most we will pay for loss or damage to outdoor signs attached to a building is shown on Page 1 per sign in any one occurrence.

- 4. If you have purchased the Causes of Loss – Special Form, it is amended as follows:

- a) Section B – Exclusions, Item 1., Subparagraph e., with respect to Utility Services is deleted.

- b) Section B – Exclusions, Item 1., Subparagraph g. Section (1), is amended as follows:

- Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray;

- c) Section B – Exclusions, Item 1., Subparagraph g. Section (3), with respect to Water that backs up or overflows from a sewer, drain or sump is deleted.
- d) Section C – Limitations, Item 1., Subparagraph c. with respect to rain, snow, sleet or ice is deleted.
- e) Section E – Additional Coverage – Limited Coverage for “Fungus”, Wet Rot, Dry Rot and Bacteria is amended as follows:

The amount expressed in Subparagraph 3. of \$15,000 is replaced with the amount shown on Page 1.

- f) Section F – Additional Coverage Extensions, Item 1.c., Property in Transit is amended as follows:
The most we will pay for loss or damage under this extension is shown on Page 1 in any one occurrence.

- g) Section F – Additional Coverage Extensions is amended to add the following:

4. Off-Premises Power Failure. You may extend the insurance provided under this coverage part to pay for loss or damage to covered property that results from the failure of power or other utility service supplied to the described premises. The failure of power or other utility service must:

- a. Result from a Covered Cause of Loss, and
- b. The failure must occur away from the described premises.

This coverage extension does not apply to loss of income or extra expenses.

The most we will pay for loss or damage under this extension is shown on Page 1.

5. Other Insurance

If there is other insurance covering the same loss or damage as provided for in this endorsement, we will pay only for the amount covered in excess of the amount due from that other insurance, whether you can collect or not. However, we will not pay more than the applicable limit of insurance.

EXISTING DAMAGE EXCLUSION ENDORSEMENT

It is understood and agreed that:

This policy is not intended to and does not provide coverage for any damages which occurred:

1. Prior to policy inception regardless of whether such damages were apparent at the time of the inception of this policy; or
2. Became apparent at a later date.

It is also understood and agreed that:

This policy is not intended to and does not provide coverage for any claims or damages arising out of:

1. Workmanship;
2. Repairs and / or lack of repairs;

Arising from damage which occurred prior to policy inception.

It is further understood and agreed that:

This policy does not provide coverage for any stated amount until and unless all structures covered by your previous policy have been fully and completely repaired.

Prior to such completion of repairs, coverage will be limited to the greater of:

1. The actual cash value of the property at the time of a covered loss occurring during this policy period; or
2. The cost of repairing the property to a state at which it existed at the time of a covered loss, provided that such repairs have been made.

This endorsement applies to all coverages under this policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

STANDARD POLICY COVERAGE – DECLARATIONS

This policy is issued on behalf of American Coastal Insurance Company and, by acceptance of this policy you agree:

1. That the statements in the Declarations are your representations;
2. That this policy is issued in reliance upon the truth of those representations;
3. That this policy embodies all agreements existing between you and American Coastal Insurance Company or any of our Producers relating to this policy.