



Hull & Company, LLC
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Managing General Agents - Wholesale Insurance Brokers

May 01, 2025

Evan Boornazian
Risk Strategies Company
2900 SW 149th Ave
Ste 100
Miramar, FL 33027

RE: The Oceanage Association, Inc.
Policy #: USP FL 70724-12
Folder #: THEO105

Dear Evan:

Enclosed please find the policy for the above captioned insured. The policy was issued effective **05/04/2025** through **USPlate Glass Insurance Co** and replaces any binders issued. Please examine this document carefully. If any of the terms or conditions vary from those that you requested, notify our office immediately in writing.

All changes will be made by endorsement as your office holds no binding authority. Please advise your client that the policy dictates the actual terms of coverage and in the event of differences, the policy prevails.

Thank you for your continued support and we look forward to working with you again soon. Please call us if we can be of assistance.

Regards,

Michele Betz
michele.betz@hullco.com

:

If the retail agent issues a certificate of insurance or evidence of insurance it must be according to the terms of this binder and the insurance policy. Any request to change, endorse or modify the terms of this binder or the insurance policy must be submitted in writing to the insurance company for its advanced written approval and shall not be effective if communicated by means of a certificate of insurance or evidence of insurance. Hull & Company, LLC, ("Broker") disclaims and undertakes no responsibility for incorrectly issued or inaccurate certificates or evidence of insurance. Broker will provide copies of certificates or evidence of insurance issued by the retail agent to the respective insurance companies only if required by such insurance company. Be advised that the insurance company/ies may or may not review and/or approve a certificate or evidence of insurance. If Producer provides copies of certificates or evidence of insurance to Broker, Broker will not review, analyze or otherwise comment on the accuracy, completeness or propriety of any certificate or evidence. Submission of a certificate or evidence of insurance to our office and/or the insurance company's office does not constitute approval of the certificate or evidence.

Customer Service/Report a Claim to:

877-SHATTER

(877-742-8837)



One Westbrook Corp Ctr #320
Westchester, IL 60154

Policy No: **USP FL 70724-12**

Effective Date: 05/04/2025

Expiration Date: 05/04/2026

Glass Policy Declarations

1. Named Insured

The Oceanage Association, Inc.
1650 S Ocean Ln
Fort Lauderdale, FL 33316-3304

Agent

Hull & Co Inc
2 Oakwood Blvd Ste 100
Hollywood, FL 33020

Insured Mailing Address

1650 S Ocean Ln
Fort Lauderdale, FL 33316-3304

2. Policy Period, Premium, & State Fees

The Policy Period is from 12:01 A.M. on 05/04/2025 to 12:01 A.M. on 05/04/2026 Standard Time

Your Premium for the Policy Period	\$1,476.00
Florida fees (If any):	
Florida Insurance Guaranty Association	\$15.00
Total for this Policy.....	\$1,491.00

3. Endorsements

USP 1195 (Ed. 05-01-2022) : Glass Policy
USP 200-FL(Ed: 10-01-2021) : State Amendatory Endorsement
TRIPRA Endorsement (Ed. 2015-01-01) : TRIPRA Endorsement
TRIPRA Disclosure (Ed. 2020-10-01) : TRIPRA Disclosure
OFAC Notice (ED 2010) : OFAC Notice

Lawrence J. Napoletano

COUNTERSIGNATURE IF REQUIRED BY LAW

02/19/2025

DATE OF ISSUE

CLAIM REPORTING INSTRUCTIONS:

1. Call us immediately on our toll free hotline 1-877-SHATTER (1-877-742-8837).
2. DO NOT ORDER GLASS REPLACEMENT WITHOUT OUR WRITTEN AUTHORIZATION.

Customer Service/Report a Claim to:
877-SHATTER
(877-742-8837)



Policy No: **USP FL 70724-12**

Effective Date: 05/04/2025

Expiration Date: 05/04/2026

Glass Policy Declarations (Continued)

4. Coverages

PROGRAM TYPE: CONDOMINIUM

Summary of Coverages, Limits of Liability and Premiums

Location 1: Property Location
1650 S Ocean Ln
Fort Lauderdale, FL 33316-3304

ITEM	ANNUAL PREMIUM	FORM OF COVERAGE*	LIMIT**
COMMON AREA GLASS - 42 Scheduled Plates - Lettering Coverage - Alarm Tape - Applied Film - Fire Option - Graffiti Option Supplemental coverage for Board-up, Frame Damage, Obstruction Removal***	\$1,476 excluded excluded excluded excluded excluded included	Zero Deductible (see form of coverage definitions in notes below this table)	Replacement at Market Cost <u>Common Area Sub-Limits</u> <u>Supplemental (per loss):</u> \$250 Board-up, \$250 Frame Damage, and \$250 Obstruction Removal
SUBTOTAL	\$1,476		

ITEM SPECIFICATIONS:

* Form of Coverage: Common Area Glass: Coverage is Zero Deductible, USPlate pays 100% of covered losses.

** Glass coverage is for Market Cost (as defined in Policy Form USP 1195) not to exceed limit(s) listed above.

*** Refer to the Supplemental Coverages section of your Policy Form (USP 1195) to see when supplemental coverages apply.



Glass Policy Declarations (Continued)

Detail of Coverages

All glass is exterior unless otherwise specified in the detail below.

Location 1: Property Location
1650 S Ocean Ln
Fort Lauderdale, FL 33316-3304

Common Area (Schedule of Glass)

Pre-existing Impact Glass is covered as 1/4" safety glass unless it is specifically itemized as "impact" in the schedule below.

NO	LOCATION	QTY	W x L	ITEM	DETAIL
1	Clubhouse	2	88" x 72"	1/4", Tinted, Tempered, Sidelite	
2	Clubhouse	14	38" x 22"	1/4", Tinted, Tempered, Window	
3	Clubhouse	4	88" x 86"	1/4", Tinted, Tempered, Window	
4	Clubhouse	1	92" x 12"	1/4", Tinted, Tempered, Window	
5	Clubhouse	1	88" x 58"	1/4", Tinted, Tempered, Window	
6	Clubhouse	2	40" x 12"	1/4", Tinted, Tempered, Window	
7	Clubhouse	1	88" x 12"	1/4", Tinted, Tempered, Window	
8	Clubhouse	1	86" x 104"	1/4", Tinted, Tempered, Window	Pattern
9	Clubhouse	2	32" x 62"	1/4", Tinted, Tempered, Door	
10	Clubhouse	1	90" x 54"	1/4", Tinted, Tempered, Transom	
11	Clubhouse	1	88" x 118"	1/4", Tinted, Tempered, Sidelite	
12	Clubhouse	2	88" x 118"	1/4", Tinted, Tempered, Window	
13	Clubhouse	1	36" x 74"	1/4", Tinted, Tempered, Window	
14	Clubhouse	1	36" x 46"	1/4", Tinted, Tempered, Window	Pattern
15	Clubhouse	1	76" x 74"	1/4", Tinted, Tempered, Window	

Customer Service/Report a Claim to:
877-SHATTER
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Policy No: **USP FL 70724-12**

Effective Date: 05/04/2025

Expiration Date: 05/04/2026

Glass Policy Declarations (Continued)

NO	LOCATION	QTY	W x L	ITEM	DETAIL
16	Clubhouse	1	76" x 74"	1/4", Tinted, Tempered, Window	Pattern
17	Clubhouse	2	104" x 74"	1/4", Tinted, Tempered, Window	
18	Clubhouse	1	104" x 74"	1/4", Tinted, Tempered, Window	Pattern
19	Clubhouse	1	100" x 38"	1/4", Tinted, Tempered, Window	Pattern
20	Clubhouse	2	88" x 90"	1/4", Tinted, Tempered, Window	

Total Plates 42

Excluded Plates 0

Covered Plates 42

END OF CONDOMINIUM PROGRAM SECTION
NO OTHER GLASS INSURED HEREUNDER

IN CASE OF LOSS: 1) Call us immediately on our 24 hour toll-free hotline: 1-877-SHATTER (1-877-742-8837)
2) Do not replace any glass until we provide you with written authorization.

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IN CASE OF LOSS: 1) Call us immediately on our 24 hour toll-free hotline: 1-877-SHATTER (1-877-742-8837)
2) Do not replace any glass until we provide you with written authorization.

A. DEFINITIONS

1. The words **you** and **your** mean the insured named in the declarations.
2. The words **we**, **us** and **our** mean the insurance company named in the declarations.
3. **Antique glass** means any type of glass which is no longer regularly manufactured.
4. **Art glass** means decorative glass that is not made by standard means or that includes unique materials. Some examples include, but are not limited to, handmade glass, etched glass, sandblasted glass, engraved glass, painted glass, leaded glass, or stained glass.
5. **Breakage** or **broken** means:
a **sheet of glass** or **pane** that is:
 - a. Cracked or shattered glass;
 - b. Glass blown out of a frame; or
 - c. Glass with holes in it;But does not include **seal failure**, fogging, leakage, or window or door hardware failure. It also does not include **glass blemishes**. If the glass is composed of multiple **sheets of glass** (as in **laminated glass**, impact resistant glass, or **insulated glass**), the damage described in a. b. and c. above must fully penetrate the entire thickness of one or more of the **sheets of glass** to be considered **broken**.
6. **Chemical damage** or **chemically damaged** means damage immediately caused to the surface of a **pane** by the sudden application or spillage of a liquid acid (such as hydrofluoric acid) or by super-heated alkalis (such as sodium hydroxide). The damage must include eating away of the surface of a **pane** due to the applied or spilled chemical.
7. **Common area** means the area that is available for use by all occupants. Such areas include, but are not limited to, lobbies, hallways, and walkways.
8. **Covered glass** means glass described on the declarations as insured unless otherwise excluded.
9. **Electric glass** means any glass that uses electro-chromatic technology and includes, but is not limited to switchable glass, smart glass and privacy glass.
10. **Gasket failure** means the rupture, tearing, absorption, shrinking, or degradation of the material that provides a secure seal between stationary glass and the window body.
11. **Glass blemishes** means a mark or fault in a **sheet of glass** that does not fully penetrate

- through the entire thickness of the **sheet of glass**. Examples include, but are not limited to, chips, scratches, pits, nicks, dents, etchings, or marred glass.
12. **Graffiti** means unauthorized images or lettering scratched, scrawled, painted or marked on glass.
 13. **Insulated glass** means two or more **sheets of glass** separated by a vacuum or inert gas-filled space and sealed around the edges.
 14. **Laminated glass** means glass that consists of at least two **sheets of glass** and at least one plastic interlayer.
 15. **Like kind and quality** means similar to the original in composition and degree of excellence.
 16. **Market cost** means the cost of materials, supplies, equipment and labor **we** determine is necessary to replace **your broken** glass with glass of **like kind and quality**.
 17. **Occurrence** means a loss caused by a discrete event; for example, an act of vandalism or a hurricane.
 18. **One way mirror** means any glass transparent on one side and reflective on the other.
 19. **Opening** means one **pane**, or multiple **panes**, that make up a window unit or door unit.
 20. **Safety glass** means standard **laminated glass** or tempered glass designed to resist **breakage** or to break into small, non-sharp fragments, but does not include impact resistant glass.
 21. **Seal failure** means the rupture or degradation of the sealant material that covers the edges of a double or multi-**pane insulated glass** window or door such that the gas between the **panes** can escape or the outside air, humidity, dirt or other substances can get inside between the **panes**.
 22. A **sheet of glass** or a **pane** means a single piece of flat glass used alone or with other **sheets of glass** and materials to make a glass window or glass door.
 23. **Specialty glass** is glass that is manufactured to custom specifications for a particular building, project or client and which is not readily available on the market from multiple, unaffiliated, independently owned manufacturers.
 24. **Sub-location** means any of the following (each item below counts as one **sub-location**):
 - a. Condominium unit or apartment;
 - b. Townhouse unit;
 - c. Hotel or motel residential room or suite;

- d. Commercial storefront unit;
 - e. Commercial unit, such as a store or an office, either stand alone or part of a mall, strip mall, or commercial building;
 - f. **Common area** in any building.
25. **Unoccupied or vacant** means:
- a. The property is new and title has not yet passed from the builder or the developer to the owner(s);
 - b. A valid certificate of occupancy has not been issued for the property;
 - c. The property has been abandoned;
 - d. No one is legally allowed to occupy the property by order of public authority, unless the order is due to a loss covered by this policy; or
 - e. There is no personal property or business property on the premises for 60 consecutive days or more, such that a person could live there or a business operate there.

B. WHAT WE COVER

Your coverage is subject to all the terms and conditions of this policy. **Your** coverage is as follows, unless otherwise stated in the declarations as covered for an additional premium.

1. COVERED LOSS

We insure **covered glass** against loss due to **breakage** or **chemical damage** that occurs during the Policy Period shown on the declaration.

We cover **your** glass at the location(s) described on the declarations, but **we** only cover the glass if it is described on the declarations. Payment for all **covered glass** shall not exceed the **market cost** of flat, single-pane one-quarter (1/4) inch thick **safety glass** that is manufactured in the United States of America, unless otherwise specified on the declarations.

If a more expensive type of glass is specified as covered on the declarations, **we** will pay the **market cost** for the more expensive type of glass. Examples of more expensive glass include, but are not limited to, impact resistant glass, **insulated glass**, or Herculite doors.

In no case will **we** pay more than the **market**

cost for replacing **your covered glass** with glass of **like kind and quality**.

2. SUPPLEMENTAL COVERAGES

In the event of a covered loss (unless otherwise shown in the declarations), for each of the following:

- a. **We** will pay up to \$250 per **sub-location** per loss **occurrence** for board up of **opening(s)** (if needed) that held **covered glass** that was **broken** or **chemically damaged**. **We** will not pay more than once per **opening**;
- b. **We** will pay up to \$250 per **sub-location** per loss **occurrence** for replacing or repairing only the frames which held the glass that was **broken** or **chemically damaged**. **We** will not pay more than once per **opening**; and
- c. **We** will pay up to \$250 per **sub-location** per loss **occurrence** for removing or replacing obstructions (other than window displays) which prohibit the replacement of **broken** or **chemically damaged** glass. Removing, reinstalling or replacing glass that is not **broken** or did not sustain **chemical damage**, but is necessary to replace **broken** or **chemically damaged glass**, is considered an obstruction and subject to the policy's Supplemental Coverage limit.

The Supplemental Coverage is subject to the policy's limit of liability, if any, as stated in the declarations.

3. OPTIONAL COVERAGES

For additional premium shown on the declarations, **we** will cover the **market cost** of replacing lettering, applied film, and alarm tape of **covered glass** that is **broken** or **chemically damaged** but only if the lettering, applied film, or alarm tape appears on the declarations as covered with a limit of insurance. In the case of such loss, the most **we** will pay are the applicable limits of insurance stated in the declarations.

C. EXCLUSIONS

We do not cover any of the following, unless stated on the declarations as covered for an additional

premium:

1. EXCLUDED GLASS:

- a. Any **pane** with a length of more than one hundred and forty-four inches or with a width of more than one hundred and forty-four inches; provided however that any such **pane** is covered for the **market cost** to replace with glass equal to one hundred forty-four inches in length or width;
- b. **Antique glass, art glass, specialty glass, electric glass and one way mirror;**
- c. Balcony railing glass and balcony glass partitions;
- d. Glass canopies;
- e. Greenhouses;
- f. Atriums;
- g. Skylights;
- h. Glass blocks or glass bricks;
- i. Glass in single family dwellings; and
- j. Glass in **vacant** or **unoccupied** premises.

2. EXCLUDED LOSS CAUSES

We do not cover loss caused directly or indirectly by any of the following, even if another cause contributes to the same loss:

- a. Fire;
- b. Declared or undeclared war, civil war, insurrection, rebellion, revolution, warlike act by a military force or military personnel; destruction, seizure or use of property for a military purpose; or deliberate or accidental discharge of a nuclear weapon;
- c. Nuclear reaction, nuclear radiation or radioactive contamination, whether controlled or uncontrolled;
- d. Any act by or on behalf of any insured which is intended to cause loss;
- e. Wear, tear, deterioration, obsolescence or hidden or latent defects;
- f. **Seal failure, gasket failure**, fogging or condensation, loose glass or the inability of windows and doors to open, close or operate properly;
- g. **Graffiti**. However, if the **graffiti** is applied with acid or a caustic substance **we** consider it to be **chemical damage**, and it is covered; and
- h. Loss caused by chipping, scratching, pitting, nicking, denting, marring or etching of the glass.

3. OTHER EXCLUSIONS

We do not cover:

- a. Any costs due to the enforcement of any ordinance or law regulating the construction, use or repair of any property;
- b. The replacement of unbroken glass even if required to replace adjacent **broken** or **chemically damaged** glass (as in a prefabricated frame system);
- c. Any cost for, or associated with, any permit, architect, engineer, contractor, inspector, surveyor, or adjuster;
- d. Costs to expedite repair or replacement, overtime charges, or weekend or holiday rates;
- e. Glass that was **broken** or **chemically damaged** before the inception date and time of this policy or after the expiration or effective cancellation date and time of this policy;
- f. Applied film, lettering, designs on the glass, or alarm tape;
- g. All glass in buildings or **sub-locations** under construction or renovation;
- h. Handles, cranks, operators, door closers, locks, or any other hardware or devices used to open, close, lock, or unlock windows or doors;
- i. Any building or structural element that is not glass or the frames that hold the glass. Examples include, but are not limited to painting, drywall, masonry and structural framing;
- j. Glass installed that did not meet:
 - I. Local building code statutes, regulations, or ordinances effective at the time of the installation; or
 - II. The glass or frame manufacturer's requirements;
- k. The cost of boarding up **openings** prior to a loss; or
- l. Any glass excluded in the declarations.

D. WHAT YOU MUST DO IN CASE OF LOSS

You must comply with all the following conditions before **we** will pay any loss:

In case of loss **you**:

1. Must call **us** as soon as possible on **our** toll free claim reporting phone number **1-877-SHATTER (1-877-742-8837)** or email **us** as soon as possible at claims@usplate.com, and

tell **us**:

- a. How, where and when the loss took place;
 - b. **Your** best estimate of how much glass is damaged; and
 - c. Whether any board up is needed, and, if so, how much of the board up has been done.
2. Must provide **us** as soon as possible with the name and phone number of at least one contact person:
 - a. Who **you** have authorized to discuss with **us** **your** policy and claim;
 - b. Who is authorized by **you** to make decisions on **your** behalf; and
 - c. Who will, if **we** request it, meet with **us** at the loss location so **we** can inspect the loss.
 3. Must take all steps necessary (including boarding up **openings**) to protect **your** property and prevent further glass damage;
 4. Agree that **we** may, but are not obligated to, order any additional board up necessary;
 5. Agree that **we** may, but are not obligated to, order repair and replacement work for **you**;
 6. Must pay for any necessary costs, including those for board up, to protect **your** property from further damage even if such costs are not covered by this policy or exceed the limits of this policy. **You** must pay any deductibles described in the declarations;
 7. Must wait until **you** receive **our** written authorization before **you** undertake any glass work (except necessary boarding up), begin any glass replacement, or enter into any agreement or contract to replace glass;
 8. Must give **us** timely access to all **covered glass** and, if **we** request it, permit **us** to inspect all damage before any repair or replacement is done. **We** have the right, but not the obligation, to inspect **your** property;
 9. Must give **us** sole and complete control of all glass replacement, unless **we** pay the loss to **you** in money; and
 10. Must cooperate with **us** fully.

If **we** request it, **you** must promptly:

1. Provide **us** with photographs of all the damaged glass for which **you** are making a claim;
2. Obtain estimates and bids for any work;
3. Obtain bid bonds and performance bonds for **covered glass** replacement at **our** expense;
4. Provide **us** a sworn statement and proof of loss that **we** provide to **you** for completion;
5. Provide **us** a sworn statement and proof of loss

under oath that **we** provide to **you** for completion;

6. Provide **us** with a written list that itemizes which glass was lost or damaged and which glass was not;
7. Submit to examination under oath outside the presence of other insureds or insured's representatives such as board members, property managers, public adjusters, or agents;
8. Have **your** agents or representatives, including any public adjuster engaged on **your** behalf, and anyone insured under this policy, submit to examination under oath not in the presence of any other insureds or insured's representatives such as board members, property managers, public adjusters, or agents;
9. Provide **us** with true and accurate copies of all estimates, bills, surveys, police reports, or reports of any kind that **you** obtain regarding any loss or damage covered under this policy.

E. WHAT WE PAY FOR A COVERED LOSS

1. **We** have the option to:
 - a. Pay the covered loss to **you** in money; or
 - b. Repair or replace the **covered glass**.
2. If **we** choose to pay the covered loss to **you** in money:
 - a. **You** accept all control and responsibility for glass replacement and compliance with all applicable building codes; and
 - b. Subject to any applicable deductible, retention or limits of insurance shown in the declarations, **we** will pay the lower of the **market cost** or the actual cost of materials, supplies, equipment and labor necessary to replace the **covered glass**.
3. **We** will not pay more for any loss than the limit of insurance shown on the declarations or elsewhere in the policy.

F. DISPUTE RESOLUTION CONDITIONS

Your satisfaction is **our** priority. In the event of a dispute under this policy or relating to any claim, **you** must give **us** the opportunity to resolve **your** dispute by doing the following:

1. Provide **us** with a written explanation of why **you** do not agree with **our** decision and send it via email to DisputeResolution@usplate.com

or via certified mail to:

USPlate Glass Insurance Company
Attention: Dispute Resolution
1 Westbrook Corporate Center, #320
Westchester, IL 60154

2. In a timely manner, provide **us** with all estimates, invoices, reports, and other supporting documentation regarding **your** dispute.
3. **You** must fully cooperate with **our** investigation, and answer all **our** questions in a timely manner, under oath if **we** request it.
4. **We** will send **you** a written notice once **we** have received all the information **we** need to make a determination.
5. Within thirty (30) days after **we** send the notice to **you**, **we** will provide **you** with **our** determination in writing.

G. OTHER POLICY CONDITIONS

1. **Insurance Under More Than One Policy.** If there is other insurance that applies to a loss, **we** pay only that part of the loss that the applicable limit of liability under this policy bears to the total amount of insurance covering the loss.
2. **Suit Against Us.** No suit to recover any loss may be brought against **us** unless the suit is begun within two years after the **occurrence** of the loss and **you** have fully complied with all the terms of this policy, including the Dispute Resolution Conditions.
3. **Subrogation.** If **we** make a payment under this policy, **we** will be subrogated to the extent of the payment to all of **your** rights of recovery. **You** must execute all papers required and do everything necessary to secure and preserve such rights. This includes the execution of any documents necessary to enable **us** to effectively bring suit to enforce such rights.
4. **No Assignment of Rights or Benefits.** **You** may not assign or transfer any of **your** rights or benefits under this policy to anyone else unless **we** first agree to it in writing.
5. **Reporting Changes.** **You** must report to **us** any change to **your** glass or premises, including additions and upgrades. **You** must do this within thirty (30) days of the start of the work and pay an additional premium (if applicable) effective upon inception of the policy or completion of the changes, whichever is later.
6. **Inspections.** **We** have the right, but are not obligated, to inspect **your** property and operations. This inspection may be made by **us** or may be made on **our** behalf. An inspection or its resulting advice or report is not an agreement that **your** property or operations are safe, healthful, or in compliance with laws, rules, or regulations. Inspections or reports are for **our** benefit only.
7. **Required Changes.** If **we** discover any condition that increases the risk insured under this policy **you** must make any changes **we** request to correct the condition within thirty (30) days of **our** written notice of the required changes.
8. **Cancellation:**
 - a. **You** have the right to cancel this policy by mailing or delivering written notice of cancellation to **us** stating when such cancellation shall be effective.
 - b. **We** may cancel this policy for nonpayment of premium by mailing, by first class mail, or delivering to **you** written notice stating when, not less than ten (10) days thereafter, such cancellation shall be effective.
 - c. **We** may cancel this policy for a reason other than nonpayment of premium by mailing, by first class mail, or delivering to **you** written notice stating when, not less than thirty (30) days thereafter, such cancellation shall be effective. The notice of cancellation shall state the reason for cancellation. The mailing of such notice shall be sufficient notice and the effective date of cancellation stated in the notice shall become the end of the policy period.
9. **Nonrenewal:** If **we** decide not to renew this policy, **we** shall provide written notice by mailing, by first class mail, or delivering to **you** at least forty-five (45) days before the end of the policy period.
10. **Representations:** **You** agree that the statements and representations contained in the application for this policy are true, accurate and complete and that this policy is issued in reliance on the truth of those statements and representations. **You** also agree that those statements and representations are material and are the basis of this policy and constitute a part of this policy. In the event any of the statements or representations in the application are untrue, this policy may be void from its

inception. In the event any of **you** make a misstatement or misrepresentation in presenting a claim under the policy, there may be no coverage under this policy for such claim.

- 11. Assistance and Cooperation:** **You** agree to provide **us** with such information, assistance and cooperation as **we** or **our** counsel may reasonably request, and **you** further agree that **you** will not take any action which in any way increases **our** exposure under this policy.
- 12. Notices to us:** Notices under this policy should be sent to the address of USPlate Glass

Insurance Company as listed in the Declarations.

- 13. Change, Modification, or Waiver of Policy Terms:** A change or waiver of this policy's terms must be issued by **us** in writing to be valid.

- 14. Examination of Books and Records:** **We** may examine and audit **your** books and records that relate to this policy during the policy period and within three years after the policy expired.

IN WITNESS WHEREOF, **we** have caused this policy to be signed by **our** President and Secretary, but it shall not be binding upon **us** unless it is countersigned on the Declaration page by one of **our** duly authorized representatives.


Secretary
President

Amendatory Endorsement Florida

This endorsement changes the policy. PLEASE READ THIS CAREFULLY.

1. Section **G. OTHER POLICY CONDITIONS 2. Suit Against Us** is amended by deleting the word "two" and replacing it with the word "five".

2. Sections **G. OTHER POLICY CONDITIONS 8. Cancellation** and **9. Nonrenewal** are deleted and replaced by the following:

8. Cancellation and Nonrenewal

a. **You** have the right to cancel this policy by mailing or delivering written notice of cancellation to **us** stating when such cancellation shall be effective.

b. If this policy has been in effect for ninety (90) days or less, **we** may cancel this policy for any reason. If **we** cancel this policy for nonpayment of premium, material misstatement or misrepresentation, or **your** failure to comply with **our** underwriting requirements, **we** will deliver or email, or mail by first class mail, written notice to **you** stating when, not less than ten (10) days thereafter, such cancellation shall be effective. If this policy is cancelled for any reason other than those stated in the previous sentence, **we** will deliver or email, or mail by first class mail, written notice to **you** stating when, not less than twenty (20) days thereafter, such cancellation shall be effective.

c. If this policy has been in effect for more than ninety (90) days, **we** may cancel this policy only for any of the following reasons:

i) **you** did not pay the premium when due;

ii) there has been a material misstatement by **you**;

iii) **you** failed to comply, within ninety (90) days after the effective date of this policy, with underwriting requirements established by **us** before the policy effective date;

iv) there has been a substantial change in the risk covered under this policy; or

v) cancellation is for all insureds for a given class of insureds.

If **we** cancel this policy for the reason set forth in i) above, **we** shall deliver or email, or mail by first class mail, written notice to **you** stating when, not less than ten (10) days thereafter, such cancellation shall be effective.

If **we** cancel this policy for the reasons set forth in ii) through v) above, **we** shall deliver or email, or mail by first class mail, written notice to **you** stating when, not less than forty-five (45) days thereafter, such cancellation shall be effective.

d. Except as provided in e. below, **we** will give **you** at least forty-five (45) days' advance written notice of nonrenewal or of the renewal premium for the policy. However, this requirement applies only if **you** have furnished **us** with all of the necessary information to enable **us** to develop the renewal premium prior to the policy's expiration date.

We may cancel or nonrenew this policy on the basis of **Covered glass** claims that are the result of an act of God only if **we** can show by claims frequency or otherwise, that **you** have failed to take action reasonably necessary as requested by **us** to prevent further damage to **your Covered glass**.

We may cancel or nonrenew this policy on the basis of a single **Covered glass** claim which is the result of water damage, only 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 **Covered glass**.

We may nonrenew this policy based on the filing of claims for loss caused by sinkhole activity, only if the total of claim payments for this policy equal or exceed the current policy limits of coverage for the policy in effect on the date of such loss for **Covered glass** claims or if **you** have failed to repair the structure in accordance with the engineering recommendations upon which any payment or policy proceeds were based.

e. With respect to any commercial residential property insurance policy **we** issue, including any policy **we** issue to any homeowner, mobile home owner, farm owner, condominium association, condominium unit owner, apartment building, or other policy covering a residential structure, the following applies:

i) If **we** cancel this policy for nonpayment of premium any time during the policy period, **we** will give **you** notice of cancellation stating

when, not less than ten (10) days thereafter, such cancellation will be effective.

ii) If **we** cancel this policy during the first ninety (90) days it is in effect for a material misstatement or misrepresentation or failure to comply with **our** underwriting requirements, **we** will give **you** written notice of cancellation stating when, not less than ten (10) days thereafter, such cancellation is effective. If this policy is cancelled for any reason other than those stated in the previous sentence, **we** will give **you** written notice of cancellation at least twenty (20) days before the effective date of cancellation.

iii) After this policy has been in effect for ninety (90) days, it may be canceled only for a material misstatement, nonpayment of premium, failure to comply, within ninety (90) days after the effective date of this policy, with underwriting requirements established by **us** before the policy effective date. Except as provided in e. i) above, **we** will give **you** written notice of nonrenewal or cancellation at least one hundred twenty (120) days before the effective date of such nonrenewal or cancellation. After this policy has been in effect for more than ninety (90) days, **we** may not cancel this policy based on credit information available in public records.

f. i) If this policy has been in effect for more than ninety (90) days and it is issued to cover glass in a residential structure that has been damaged by a hurricane or windstorm that is the subject of a declaration of emergency issued by the Governor of this State

and an order by the Commissioner of Insurance Regulation, **we** may not cancel or nonrenew this policy for a period of ninety (90) days after the dwelling or residential property has been repaired. A structure is deemed to be repaired when substantially completed and restored to the extent that it is insurable by another authorized insurer that is writing policies in this state.

However, **we** may cancel or nonrenew this policy prior to the completion of repairs as follows:

- a. Upon giving **you** ten (10) days' notice for nonpayment of premium; or
- b. Upon giving **you** forty-five (45) days' notice:
 - 1. For a material misstatement or fraud related to the claim;
 - 2. If **we** determine that **you** have unreasonably caused a delay in the repair of the dwelling; or
 - 3. If **we** have paid the applicable policy limit.
- ii) If **we** elect to nonrenew a policy described in this section f., **we** shall provide at least ninety (90) days' notice to **you** that **we** intend to nonrenew the policy ninety (90) days after the dwelling or residential property has been repaired. Nothing in this paragraph shall prevent **us** from canceling or nonrenewing this policy ninety (90) days after the repairs are complete for the same reasons **we** would otherwise have canceled or nonrenewed the policy but for the limitations of paragraph f. i).
- g. Notwithstanding the above, if this policy covers a residential structure, **we** may cancel by giving **you** forty-

five (45) days' written notice before the effective date of cancellation if the Florida Office of Insurance Regulation finds that the early cancellation or nonrenewal of some or all of **our** policies covering glass in residential structures is necessary to protect the best interests of the public or policyholders due to **our** financial condition; the lack of adequate reinsurance coverage for hurricane risk; or other relevant factors, and the Florida Office of Insurance Regulation approves **our** plan for early cancellation or nonrenewal of some or all of **our** policies.

- h. **We** shall refund to **you** return premium, if any, not more than fifteen (15) working days after the effective date of cancellation unless the final policy premium is determined by audit. If the final policy premium is determined by audit, an audit will be performed and premium refunded not more than ninety (90) days from the date of cancellation. If an audit cannot be completed within that time, **we** shall accept audit information that **you** provide and refund any return premium not more than ten (10) working days after **we** receive the necessary audit information from **you**. If **we** are unable to obtain audit information due to **your** lack of cooperation, the deposit premium will be considered fully earned. In all cases, if the return premium is \$5.00 or less, **we** will only provide a refund if **you** specifically request the refund. Payment or tender of unearned premium is not a condition of cancellation.
- i. A notice of cancellation or nonrenewal will provide the reason for such cancellation or nonrenewal.

j. If any cancellation or nonrenewal of this policy is to take effect during the duration of a hurricane, the effective date of such cancellation or nonrenewal is extended until the end of the duration of such hurricane. **We** may collect premium at the prior rates or the rates then in effect for the period of time for which coverage is extended. This paragraph does not apply to any property with respect to which replacement coverage has been obtained and which is in effect for a claim occurring during the duration of the hurricane. For the purpose of this paragraph, "hurricane" means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service. The duration of the hurricane includes the time period, in Florida:

- a. Beginning at the time a hurricane watch or hurricane warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service;
- b. Continuing for the time period during which the hurricane conditions exist anywhere in Florida; and
- c. Ending seventy-two (72) hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

3. Section **G. OTHER POLICY CONDITIONS 10. Representations** is amended by deleting the second sentence of that provision and by the addition of the following:

You also agree that the statements in the application are the basis of this

policy and constitute a part of this policy. Provided, however, any misrepresentations, omissions, concealment or misstatements shall not prevent recovery under this policy, unless they are either:

- a. fraudulent; or
- b. material either to the acceptance of the risk, or to the hazard assumed by **us**; or
- c. **we**, in good faith, would not have issued this policy, or would not have issued it in with the same limits or at the same premium rate, or would not have provided coverage for the hazard resulting in the loss, if the true facts had been made known to **us** as required by the application, the policy or otherwise.

4. Section **G. OTHER POLICY CONDITIONS 12. Notice to us** is amended by the addition of the following:

A claim or reopened claim, but not a supplemental claim, for **Breakage** or **Chemical Damage** is barred unless notice of the claim was given to **us** in accordance with the terms of this policy within two years after the date of loss.

A supplemental claim for **Breakage** or **Chemical Damage** is barred unless notice of the supplemental claim was given to **us** in accordance with the terms of this policy within three years after the date of loss.

5. The Policy is amended by the addition of the following:

If **you** need to contact someone about this policy for any reason or to obtain information about coverage and receive assistance in resolving complaints, **you** may contact **your** insurance company at: 1(877) 742-8837.

Certified Terrorism Loss

This endorsement changes the policy. PLEASE READ THIS CAREFULLY.

1. Section **A. DEFINITIONS** is amended by the addition of the following:

Certified act of terrorism means an act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States:

- (1) to be an act of terrorism;
- (2) to be a violent act or an act that is dangerous to human life, property, or infrastructure;
- (3) to have resulted in damage:
 - (a) within the United States; or
 - (b) to an air carrier (as defined in section 40102 of title 49, United States Code); to a United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), regardless of where the loss occurs; or at the premises of any United States mission;
- (4) to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion; and
- (5) to have resulted in insured losses in excess of five million dollars in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act, as amended.

Certified terrorism loss means loss that results from a **certified act of terrorism**.

2. This policy is amended by the addition of the following:

H. COVERAGE FOR CERTIFIED TERRORISM LOSS

1. If the Secretary of the Treasury determines that the aggregate amount of **certified terrorism loss** has exceeded one hundred billion dollars in a calendar year (January 1 through December 31), and **we** have met **our** insurer deductible under the Terrorism Risk Insurance Act, as amended, **we** will not pay for any portion of **certified terrorism loss** that exceeds one hundred billion dollars. If the **certified terrorism loss** exceeds one hundred billion dollars in a calendar year (January 1 through December 31), losses up to one hundred billion dollars are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury under the Terrorism Risk Insurance Act, as amended.
2.
 - a. Neither the terms of this endorsement nor the terms of any other terrorism endorsement attached to this policy provide coverage for any loss that would otherwise be excluded by this policy under:
 - (1) exclusions that address war, military action, or nuclear hazard; or
 - (2) any other exclusion; and
 - b. the absence of any other terrorism endorsement in this policy should not be construed as providing coverage for any loss that would otherwise be excluded by this policy under:
 - (1) exclusions that address war, military action, or nuclear hazard; or
 - (2) any other exclusion.

Policyholder Disclosure Notice of Terrorism Insurance Coverage

Coverage for acts of terrorism is included in **Your** policy. **You** are hereby notified that under the Terrorism Risk Insurance Act, as amended (the "Act"), the term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—(i) to be an act of terrorism; (ii) to be a violent act or an act that is dangerous to—(I) human life; (II) property; or (III) infrastructure; (iii) to have resulted in damage within the United States, or outside the United States in the case of—(I) an air carrier or vessel described in paragraph 5(B); or (II) the premises of a United States mission; and (iv) to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. **You** should read the Act for a complete description of its coverage.

UNDER **YOUR** COVERAGE, LOSS RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, THIS POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 80% BEGINNING ON JANUARY 1, 2020, OF COVERED TERRORISM LOSS EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER.

THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS THE U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSS RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, **YOUR** COVERAGE MAY BE REDUCED.

The portion of **Your** annual premium that is attributable to coverage for acts of terrorism is \$0 and does not include any charges for the portion of losses covered by the United States government under the Act. Coverage for "insured losses" as defined in the Act is subject to the coverage terms, conditions, amounts and limits in this policy applicable to Loss arising from events other than Acts of Terrorism.

I ACKNOWLEDGE THAT I HAVE BEEN NOTIFIED THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER MY POLICY COVERAGE MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT AND MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE MY COVERAGE, AND I HAVE BEEN NOTIFIED OF THE PORTION OF MY PREMIUM ATTRIBUTABLE TO SUCH COVERAGE.

Policyholder/Applicant's Signature

Print Name

Date

Policy Issued by: USPlate Glass Insurance

Policy Number: _____

Policyholder Notice

U.S. Department of Treasury Office of Foreign Asset Control

("OFAC")

No coverage is provided by this Policyholder Notice nor can it be construed to replace any provisions of this policy. Please read the policy and review the Declarations page for complete information on the coverage provided by it.

This Policyholder Notice provides information concerning the potential impact on the coverage provided under this policy due to directives issued by OFAC. Please read this Notice carefully. Please also review any economic and trade sanctions exclusion that may be attached to the policy.

The 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 web site – <http://www.treas.gov/ofac>.

In accordance with OFAC regulations, if it is determined that any insured, or any other person or entity claiming the benefits of this policy, has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this policy shall 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 payments or premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.