

YOUR OPTION TO EXCLUDE WINDSTORM COVERAGE

Florida law requires that an insurer issuing a property insurance policy must make available, at the option of the policyholder, an exclusion of windstorm coverage. Coverage may be excluded **only if you provide to the insurer ("us") the following statement ON YOUR LETTERHEAD**, dated and signed by you or your authorized representative. The exclusion of coverage applies for the term of the policy and for each renewal thereafter; changes to the exclusion may be implemented only as of the date of renewal.

Use the following text in your statement to us, with the addition of the information described in the underlined parentheses.

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

(Name of business entity) understands and agrees that the exclusion pertains to any windstorm, including hurricane, and to hail; and also understands and agrees that if the property insurance policy covering the structure(s) identified above also provides other property coverages (such as coverage for contents or business interruption), **the exclusion will also apply to all such property and coverages in accordance with the terms of the exclusion.**

IMPORTANT NOTICE – MORTGAGEHOLDER AND/OR LIENHOLDER APPROVAL REQUIRED

If a structure(s) to which the windstorm exclusion is to apply is subject to a mortgage or lien, you must also provide to us a written statement from the mortgageholder and/or lienholder indicating that the mortgageholder and/or lienholder approves your election to exclude windstorm coverage on that structure(s), and that it is understood that the exclusion pertains to any windstorm, including hurricane, and to hail.