

HOMEOWNERS POLICY DEDUCTIBLE OFFER

Florida Law requires insurance companies to offer on an annual basis the opportunity for you to change the deductibles on your policy. You may be eligible for the following deductibles:

All Other Perils Deductible	\$500	\$1000	\$2,500	\$5,000
Hurricane Deductible	2% of Coverage A	5% of Coverage A	10% of Coverage A	
Sinkhole Deductible	10% of Coverage A			

***The Hurricane Deductible cannot be less than the All Other Perils Hurricane Deductible.**

Selecting a All Other Perils Deductible below \$1,000 and a Hurricane Deductible below 5% may result in a substantial additional premium to your policy. Selecting higher deductible amounts may result in a lower policy premium. Please note not all deductible options may be available to you based on the Coverage **A** Limit of Liability shown in your Declarations.

Your current deductible selection will continue on subsequent renewal offers unless we receive a written request to change your deductibles at renewal. If you have had a hurricane loss under this policy during the calendar year, a lower selected Hurricane Deductible will not take effect until January 1 of the following year.

Your agent can provide you with the exact amount of premium that would apply to your policy by selecting deductibles other than that provided on your policy. Your agent will also assist you with requesting a policy endorsement from us for a change in your deductible(s).