

WINDSTORM OR HAIL COVERAGE REJECTION FORM

Florida state legislation has created a provision that gives you the option to exclude windstorm coverage from your policy. When you reject windstorm coverage, we are required to obtain a written statement in your own handwriting, signed and dated by you and all named insureds. If your home is subject to a mortgage or lien, Florida Law requires you to provide us with a written statement from the mortgageholder/lienholder indicating that the mortgageholder/lienholder approves of the coverage exclusion.

Choosing to reject this coverage means your policy will not include any coverage for any losses caused by or consisting of wind, wind gusts, tornadoes or cyclones regardless of whether the wind, wind gusts, tornadoes or cyclones occur during a hurricane or not. In addition, if you choose to exclude windstorm coverage, your policy will not provide coverage for any losses caused by or consisting of hail. By completing this form, the exclusion you are requesting will remain in effect for each policy term until you elect to withdraw it. Any changes you request will not go into effect until the following renewal.

If you choose to reject Windstorm or Hail Coverage, please read the following statement and copy it in the space below, in your own handwriting:

"I do not want the insurance on my home to pay for damage from windstorms. I will pay those costs. My insurance will not."

Signature(s) of Named Insured(s):

Policy Number:

Named Insured Signature

Date

Named Insured Signature

Date

If Policyholder is other than a natural person, please provide the following statement on the policyholder's letterhead signed by the policyholder's authorized representative and dated:

“(Name of Entity) does not want the insurance on its home to pay for damage from windstorms. (Name of Entity) will be responsible for these costs. (Name of Entity’s) insurance will not cover damage from windstorms.”