

SUNSTATE INSURANCE GROUP

Homeowners Insurance Policy

Homeowners Insurance Policy - FL-HO-398745

Policy Number: FL-HO-398745

Named Insured: Claire Winslow

Insured Property: 1846 Coral Breeze Drive, Naples, FL 34102

Policy Period: January 1, 2025 December 31, 2025

DECLARATIONS PAGE

Coverage A Dwelling: \$650,000

Coverage B Other Structures: \$65,000

Coverage C Personal Property: \$390,000

Coverage D Loss of Use: \$130,000

Coverage E Personal Liability: \$300,000

Coverage F Medical Payments to Others: \$5,000

Hurricane Deductible: 2% of Coverage A (\$13,000)

All Other Perils Deductible: \$2,500

SECTION I PROPERTY COVERAGES

Coverage A Dwelling

We cover the residential structure against direct physical loss caused by a covered peril, including windstorm or hurricane.

Coverage B Other Structures

We cover detached structures on the residence premises.

Coverage C Personal Property

We cover personal belongings owned or used by the insured anywhere in the world.

Coverage D Loss of Use

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We reimburse additional living expenses if the residence is uninhabitable due to a covered loss.

SECTION I PERILS INSURED AGAINST

Includes fire, windstorm, hurricane, hail, explosion, riot, theft, and water damage.

EXCLUSIONS

Excludes earth movement, neglect, government action, intentional loss, mold unless caused by a covered peril.

SECTION I CONDITIONS

Loss Settlement: Covered under Replacement Cost without depreciation.

Duties After Loss: Notify us, protect property, cooperate, provide documentation, proof of loss within 60 days.

Appraisal Clause: Dispute may trigger appraisal process.

ENDORSEMENTS ATTACHED

- Florida Hurricane Deductible Endorsement
- Law and Ordinance Coverage (25%)
- Water Backup Coverage \$10,000 Limit
- Replacement Cost on Personal Property

CLAIMS CONTACT

Sunstate Insurance Group

Claims: (800) 336-7723

Email: claims@sunstateinsurance.com

Web: www.sunstateinsurance.com/claims

Issued: January 1, 2025

Authorized Representative: Thomas S. McAllister, VP Underwriting