

**State Farm Florida Insurance Company**7401 Cypress Gardens Blvd.
Winter Haven, FL 33888-0007

L-19- 6862-F603 H F

002302

WHEELER, JAMES J & LISA
2020 NW 25TH ST
BOCA RATON FL 33431-4019

Location: Same as Mailing Address

Loss Settlement Provisions (See Policy)A1 Replacement Cost - Similar Construction
B1 Limited Replacement Cost - Coverage B**Forms, Options, and Endorsements**

Homeowners Policy	FP-7955.FL
Ordinance/Law 50%/ \$338,450	OPT OL
Increase Dwlg up to \$135,380	OPT ID
Back-Up of Sewer or Drain	FE-5702.1
Hurricane Coverage Endorsement	FE-5710.5
Policy Endorsement	FE-5320
Motor Vehicle Endorsement	FE-5396
Fungus (Including Mold) Excl	FE-5453
Amendatory Collapse	FE-5714
Special Limits - Money/Jf	FE-5258
Sinkhole Cat Grnd Cvr Coll Cov	FE-5445
Amendatory Debris Removal	* FE-5480

*Effective: SEP 05 2009

Hurricane Deductibles may be per calendar year. There is also a possibility that the deductible applied at the time of hurricane loss may be different than the amount shown. Refer to the applicable hurricane deductible and/or hurricane coverage endorsement attached to this policy. Please contact your State Farm agent if you have any questions.

NOTICE: Information concerning changes in your policy language is included. Please call your agent if you have any questions.

Coverage Change Premium Increase	\$256.00	Rate Change Premium Increase	\$0.00
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RENEWAL CERTIFICATE

POLICY NUMBER 79-EK-3436-6

Homeowners Policy
SEP 05 2009 to SEP 05 2010

DATE DUE	SEE BALANCE DUE NOTICE
SEP 05 2009	\$5,121.59

Coverages and Limits**Section I**

A Dwelling		\$676,900
Dwelling Extension	Up To	67,690
B Personal Property		507,675
C Loss of Use		Actual Loss Sustained

Deductibles - Section I

Other Losses 1.00%	6,769
Hurricane 2.00%	13,538

Section II

L Personal Liability	\$300,000
Damage to Property of Others	500
M Medical Payments to Others (Each Person)	1,000

Non-Hurricane Prem

\$637.13

Hurricane Prem

\$4,263.87

FL EMPA Fund Surcharge	2.00
FHCF Assessment	49.01
Citizen 05 Reg Asmt	55.88
FL Guaranty Fund EM	45.09
2005 Citizens EM Asmt	68.61
Amount Due	\$5,121.59

Premium Reductions

Home Alert Discount	1,321.00
Home/Auto Discount	270.00
Claim Free Discount	3,370.00
Wind Resist Const Cr	7,371.00

Inflation Coverage Index: 255.3

138-3076 f.7 Rev. 11-14-2005 (01f3089b)

Thanks for letting us serve you. We appreciate our long term customers.
Agent STEVE BOYKIN INS AGCY INC
Telephone (954) 537-3333

If you have moved, please contact your agent.
See reverse side for important information.

REB

Prepared MAY 19 2009

E * 2W,S3,DR,S8,NP,2E



WHEELER, JAMES J & LISA
2020 NW 25TH ST
BOCA RATON FL 33431-4019

Policy 79-EK-3436-6

Checklist of Coverage
Policy Type: HOMEOWNER'S POLICY

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or www.fldfs.com.

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)	
Limit of Insurance: <u> \$676,900 </u>	Loss Settlement Basis: <u>Replacement Cost</u>
Other Structures Coverage (Detached from Dwelling)	
Limit of Insurance: <u> \$67,690 </u>	Loss Settlement Basis: <u>Replacement Cost</u>
Personal Property Coverage	
Limit of Insurance: <u> \$507,675 </u>	Loss Settlement Basis: <u>Replacement Cost</u>
Deductibles	
Annual Hurricane: <u> \$13,538 </u>	All Perils (Other Than Hurricane): <u> \$6,769 </u>

Checklist of Coverage (continued)

The Limit of Insurance, Deductibles, and Loss Settlement Basis apply to the following perils insured against:
(Items below marked **Y (Yes)** indicate coverage IS included, those marked **N (No)** indicate coverage is NOT included.)

Y	Fire or Lightning
Y	Hurricane
N	Flood (including storm surge)
Y	Windstorm or Hail (other than hurricane)
Y	Explosion
Y	Riot or Civil Commotion
Y	Aircraft
Y	Vehicles
Y	Smoke
Y	Vandalism or Malicious Mischief
Y	Theft
Y	Falling Objects
Y	Weight of Ice, Snow or Sleet
Y	Accidental Discharge or Overflow of Water or Steam
Y	Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging
Y	Freezing
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current
Y	Volcanic Eruption
Y	Sinkhole
Y	Any Other Peril Not Specifically Excluded (dwelling and other structures only)

Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.

Loss of Use Coverage			
Coverage		Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included.)			
Y	Additional Living Expense	Actual loss sustained	24 months
Y	Fair Rental Value	Actual loss sustained	12 months
Y	Civil Authority Prohibits Use	Actual loss sustained	2 weeks

Checklist of Coverage (continued)

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Y	Vandalism or Malicious Mischief
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Y	Weight of Ice, Snow or Sleet
Y	Accidental Discharge or Overflow of Water or Steam
Y	Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging
Y	Freezing
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current
Y	Volcanic Eruption
Y	Sinkhole
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**Checklist of Coverage (continued)**

Policy 79-EK-3436-6

Property - Additional/Other Coverages				
(Items below marked Y (YES) indicate coverage IS included, those marked N (No) indicate coverage is NOT included.)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Debris Removal	\$676,900	Y	
Y	Reasonable Repairs	\$676,900	Y	
Y	Property Removed	\$676,900	Y	
Y	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$1,000	Y	
N	Loss Assessment			
Y	Collapse	\$676,900	Y	
Y	Glass or Safety Glazing Material	\$676,900	Y	
Y	Landlord's Furnishings	\$507,675	Y	
Y	Law and Ordinance	\$338,450		Y
Y	Grave Markers	\$676,900	Y	
N	Mold/Fungi			

Discounts		
(Items below marked Y (YES) indicate discount IS applied, those marked N (No) indicate discount is NOT applied.)		Dollar (\$) Amount of Discount
Y	Multiple Policy	\$270.00
Y	Fire Alarm / Smoke Alarm / Burglar Alarm	\$1,321.00
N	Sprinkler	
Y	Windstorm Loss Reduction	\$7,371.00
N	Building Code Effectiveness Grading Schedule	
	Other	

Personal Liability Coverage	
Limit of Insurance:	\$300,000
Medical Payments to Others Coverage	
Limit of Insurance:	\$1,000

Liability - Additional/Other Coverages				
(Items below marked Y (YES) indicate coverage IS included, those marked N (No) indicate coverage is NOT included.)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Claim Expenses	Reasonable & Necessary		Y
Y	First Aid Expenses	Reasonable & Necessary		Y
Y	Damage to Property of Others	\$500		Y
N	Loss Assessment			



IMPORTANT NOTICE . . . Change in Coverage

Effective with this policy term, **AMENDATORY DEBRIS REMOVAL ENDORSEMENT, FE-5480**, is being added to your policy.

This endorsement expands tree debris removal coverage in your policy (up to \$500) to include trees and tree debris felled by windstorm, hail, or weight of snow or ice, which blocks a ramp designed to assist the handicapped or a driveway, and prevents access to the dwelling.

Endorsement **FE-5480** follows this notice. Please read it carefully and place it with your insurance policy.

FE-5480

AMENDATORY DEBRIS REMOVAL ENDORSEMENT

SECTION I - ADDITIONAL COVERAGES

Item 1., **Debris Removal** is replaced with the following:

1. **Debris Removal.** We will pay the reasonable expenses you incur in the removal of debris of covered property damaged by a Loss Insured. This expense is included in the limit applying to the damaged property. The following coverages and limits also apply:
 - a. When the amount payable for the property damage plus the debris removal exceeds the limit for damaged property, an additional 5% of that limit is available for debris removal expense. This additional amount of insurance does not apply to Additional Coverage, item 3. Trees, Shrubs and Other Plants.
 - b. We will also pay up to \$500 in the aggregate for each loss to cover the reasonable expenses you incur in the removal of tree debris from the **residence premises**, unless otherwise excluded. This coverage applies when:
 - (1) the tree has caused a Loss Insured to Coverage A property; or
 - (2) the tree debris felled by windstorm, hail, or weight of snow or ice blocks:
 - (a) the driveway, on the **residence premises**, and prevents land motor vehicle access to or from the dwelling; or
 - (b) a ramp designed to assist the handicapped, on the **residence premises** and prevents access to or from the dwelling.

FE-5480



NOTICE OF AVAILABILITY

Hurricane Deductible

A hurricane deductible is a special deductible that applies only to a covered loss caused by hurricane.

We offer hurricane deductibles of \$500, 2%, 5%, 10% or 15% on qualifying Homeowners, Renters, Condominium Unitowners or Manufactured Home policies that include hurricane coverage. Percentage hurricane deductibles are determined by multiplying the deductible percentage by your Coverage A – Dwelling limit if you have a Homeowners or Manufactured Home Policy, or by your Coverage B – Personal Property limit if you have a Renters or Condominium Unitowners Policy.

The following chart illustrates how a percentage hurricane deductible is applied to a single loss in a calendar year. Let's assume your home has a coverage limit of \$100,000 (Coverage A for Homeowners or Manufactured Home, or Coverage B for Renters and Condominium Unitowners), and you have a covered hurricane loss of \$20,000.

HURRICANE DEDUCTIBLE:	<u>2%</u>	<u>5%</u>	<u>10%</u>
Amount of covered hurricane loss:	\$20,000	\$20,000	\$20,000
Deductible amount (Your responsibility – Hurricane deductible percentage multiplied by \$100,000)	<u>\$2,000</u>	<u>\$5,000</u>	<u>\$10,000</u>
Amount State Farm® pays:	\$18,000	\$15,000	\$10,000

If you request a change in your hurricane deductible, the request for change must be made prior to the expiration date of your current policy term. All changes to hurricane deductibles are made effective only at the policy renewal date. Mid-term requests for a hurricane deductible change will be made at the next policy renewal date.

Based on Florida statute 627.701, if you have a hurricane loss or have already had a hurricane loss during the calendar year, prior to the renewal date, and you select a lower hurricane deductible, the lower hurricane deductible will not apply until January 1 of the following year. If you have not had a covered hurricane loss during the calendar year, the lower deductible will be effective on your renewal date.

Keep in mind that by accepting a larger hurricane deductible your premium may be lower; however, you will be responsible for a greater portion of each covered loss. Some lenders may not allow a percentage hurricane deductible higher than 2%. Check with your lenders to see if they have any restrictions.

'Other Losses' Deductible

'Other losses' deductible is a deductible that applies:

- to all covered losses from perils other than hurricane, and,
- to all covered losses from hurricane if the hurricane deductible is exhausted, or,
- if the remaining hurricane deductible is less than the amount of the 'other losses' deductible.

We offer an 'other losses' deductible equal to \$500. Higher 'other losses' deductibles are also available. Keep in mind that by accepting a larger deductible your premium may be lower; however, you will be responsible for a greater portion of each covered loss. We do not offer an 'other losses' deductible in an amount greater than the hurricane deductible.

Your policy Declarations Page reflects your current 'other losses' deductible and hurricane deductible. These deductibles will apply unless you choose different deductibles.

Please contact your State Farm agent if you would like more information, or would like to change your hurricane or 'other losses' deductibles.

Identity Restoration Coverage Now Available

You can add Identity Restoration Coverage to your policy for only \$25 per year. If you want to purchase this optional endorsement, please contact your State Farm® agent.

Here is a summary of the new coverage.

- **Identity Restoration Case Management Service** — Is available for up to 12 months for any covered Identity Fraud. A case manager works with affected agencies and institutions, including credit card companies, credit bureaus, creditors and businesses on the insured's behalf to correct any covered identity fraud issues that may be experienced.
- **Identity Fraud Expense Reimbursement** — Provides up to \$25,000 for covered expenses caused by an Identity Fraud, including:
 - Cost of obtaining credit bureau reports;
 - Fees when reapplying for loans, grants or other credit instruments;
 - Phone, postage and shipping fees;
 - Notary and filing fees for costs you incur to correct your identity and credit records;
 - Certain legal fees resulting from Identity Fraud;
 - Up to \$1,000 for deductibles or service fees from financial institutions and other costs to recover control over your personal identity. This is part of, not in addition to, the expense reimbursement limit; and
 - Up to \$5,000 combined for lost wages and child and elder care expenses. This is part of, not in addition to, the expense reimbursement limit.

If you want to add Identity Restoration Coverage, or you just need more information, you should contact your State Farm agent. Walk in, Mail in, Call in, Click in®

THIS MESSAGE IS INTENDED FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT MODIFY OR INVALIDATE ANY OF THE PROVISIONS, TERMS OR CONDITIONS OF YOUR POLICY AND ENDORSEMENTS.

553-2888

(5/08)

553-2658 FL

IMPORTANT NOTICE

Florida Hurricane Catastrophe Fund (FHCF) Assessment

Due to the unprecedented hurricane seasons of 2004 and 2005, the Florida Hurricane Catastrophe Fund (FHCF) has nearly exhausted its reserves. As allowed by Florida law, the FHCF is levying an emergency assessment on premiums written on property and casualty risks located in the State of Florida. The assessment is effective on 1-1-2007 for all new and renewal policies.

If your premium includes the Florida Hurricane Catastrophe Fund assessment, your Balance Due Notice or Declarations Page will indicate "FHCF" along with the amount assessed.

If you have any questions about the surcharge, please contact your State Farm® agent.

553-2658 FL (C)

(9/06)

(CONTINUED)