

HO-3 HOMEOWNERS FORMS

AS OF: 10-06-2005

FORM NUMBERS	TITLE	ISO	CITIZENS PROPERTY INS. CO.	STATE FARM FLORIDA INS. CO.	ALLSTATE FLORIDA N INS. CO.	ATLANTIC PREFERRED INS. CO.	NATIONWIDE INS. CO. OF FLORIDA
HO 00 03 04 91	ISO HOMEOWNERS 3 - SPECIAL FORM Ed. 1990 (1991)		X	FP-7955 FL		X	
HO 00 04 10 00	ISO HOMEOWNERS 3 - SPECIAL FORM Ed. 1999 (2000)				AP617-2		
HO 01 09 05 03	SPECIAL PROVISIONS - FLORIDA SECTION I	X	CIT 231005			HO 01090998	H 6125A
HO 03 33 05 03	FUNGI, WET OR DRY ROT, OR BACTERIA INCREASED AMOUNT OF SECTION I - PROPERTY COVERAGE	X	CIT03330704	FE-05475	AP1375	PFG 03330304	H 6062/6064
HO 03 34 05 03	LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA SECTION II - LIABILITY COVERAGE	X	CIT03330704		AP1375		
	FUNGUS (INCLUDING MOLD) EXCLUSION ENDORSEMENT			FE-5453			
	HURRICANE COVERAGE ENDORSEMENT			FE-5710.5			
HO 03 51 05 05	CALENDAR YEAR HURRICANE DEDUCTIBLE (PERCENTAGE) WITH SUPPLEMENTAL REPORTING REQUIREMENT- FLORIDA	X	CIT 240505	FE-5703.3	AP639-03	PFG 03510505	H 6050B
HO 03 52 05 05	CALENDAR YEAR HURRICANE DEDUCTIBLE (FIXED DOLLAR) WITH SUPPLEMENTAL REPORTING REQUIREMENT - FLORIDA	X			AP639-03		
HO 03 55 05 05	CALENDAR YEAR HURRICANE DEDUCTIBLE (PERCENTAGE) WITH SUPPLEMENTAL RECORD KEEPING REQUIREMENT- FLORIDA	X			AP639-03		
HO 03 58 05 05	CALENDAR YEAR HURRICANE DEDUCTIBLE (FIXED DOLLAR) WITH SUPPLEMENTAL RECORD KEEPING REQUIREMENT - FLORIDA	X			AP639-03		
HO 04 10 10 00	ADDITIONAL INTERESTS - RESIDENCE PREMISES	X	HO 04100491			HO 04100491	
HO 04 11 10 00	ADDITIONAL LIMITS OF LIABILITY FOR COVERAGES A, B, C AND D	X					
HO 04 12 10 00	INCREASED LIMITS ON BUSINESS PROPERTY	X					
HO 04 13 10 00	SECTIONS I AND II EXCLUSIONS FOR COMPUTER-RELATED DAMAGE OR INJURY	X					
HO 04 16 10 00	PREMISES ALARM OR FIRE PROTECTION SYSTEM	X	HO 04160491			HO 04160491	
HO 04 18 10 00	DEFERRED PREMIUM PAYMENT	X					
HO 04 20 10 00	SPECIFIED ADDITIONAL AMOUNT OF INSURANCE FOR COVERAGE A - DWELLING	X					
HO 04 21 07 01	WINDSTORM PROTECTIVE DEVICES - FLORIDA	X	CIT 190905			FRPC 190995	
HO 04 30 10 00	THEFT COVERAGE INCREASE	X					H 6002
HO 04 35 10 00	LOSS ASSESSMENT COVERAGE	X	CIT 160905			FRPC 160995	
HO 04 36 10 00	LOSS ASSESSMENT COVERAGE FOR EARTHQUAKE	X					
HO 04 40 10 00	STRUCTURES RENTED TO OTHERS - RESIDENCE PREMISES	X	HO 04400491			HO 04400491	
HO 04 41 10 00	ADDITIONAL INSURED - RESIDENCE PREMISES	X	HO 04410491		AP643-01	HO 04410491	
HO 04 42 10 00	PERMITTED INCIDENTAL OCCUPANCIES - RESIDENCE PREMISES	X	HO 04420491			HO 04420491	
HO 04 43 10 00	REPLACEMENT COST LOSS SETTLEMENT FOR CERTAIN NON-BUILDING STRUCTURES ON THE RESIDENCE PREMISES	X					

HO-3 HOMEOWNERS FORMS

AS OF: 10-06-2005

FORM NUMBERS	TITLE	ISO	CITIZENS PROPERTY INS. CO.	STATE FARM FLORIDA INS. CO.	ALLSTATE FLORIDA INS. CO.	ATLANTIC PREFERRED INS. CO.	NATIONWIDE INS. CO. OF FLORIDA
HO 04 46 10 00	INFLATION GUARD	X				HO 04460491	
HO 04 48 10 00	OTHER STRUCTURES ON THE RESIDENCE PREMISES - INCREASED LIMITS	X	HO 04480491			HO 04480491	H 6004
HO 04 49 10 00	BUILDING ADDITIONS AND ALTERATIONS - OTHER RESIDENCE	X					
HO 04 50 10 00	PERSONAL PROPERTY AT OTHER RESIDENCES - INCREASED LIMIT	X					
HO 04 51 10 00	BUILDING ADDITIONS AND ALTERATIONS - INCREASED LIMIT	X					
HO 04 52 10 00	LIVESTOCK COLLISION COVERAGE	X					H 6000
HO 04 53 10 00	CREDIT CARD, ELECTRONIC FUND TRANSFER CARD OR ACCESS DEVICE, FORGERY AND COUNTERFEIT MONEY COVERAGE - INCREASED LIMIT	X					
HO 04 54 10 00	EARTHQUAKE	X			AP624		H 6133
HO 04 55 03 03	IDENTITY FRAUD EXPENSE COVERAGE	X					
HO 04 56 10 00	SPECIAL LOSS SETTLEMENT	X					
HO 04 58 10 00	OTHER MEMBERS OF YOUR HOUSEHOLD	X					
HO 04 59 10 00	ASSISTED LIVING CARE COVERAGE	X					
HO 04 60 10 00	SCHEDULED PERSONAL PROPERTY ENDORSEMENT (WITH AGREED VALUE LOSS SETTLEMENT)	X					
HO 04 61 10 00	SCHEDULED PERSONAL PROPERTY ENDORSEMENT	X			AP653	HO 04610491	
HO 04 62 10 00	SCHEDULED PERSONAL PROPERTY ENDORSEMENT (COPY OF PAGE 1 OF HO 04 61)	X					
HO 04 65 10 00	COVERAGE C INCREASED SPECIAL LIMITS OF LIABILITY	X					
HO 04 66 10 00	COVERAGE C INCREASED SPECIAL LIMITS OF LIABILITY - TO BE USED WITH FORM HO 00 05; FORM HO 00 04 WITH ENDORSEMENT HO 05 24 AND FORM HO 00 06 WITH ENDORSEMENT HO 17 31	X					
HO 04 77 10 00	ORDINANCE OR LAW INCREASED AMOUNT OF COVERAGE	X	CIT 04771055			HO 04770694	F4177 XFCC413A
HO 04 78 10 00	MULTIPLE COMPANY INSURANCE	X					
HO 04 81 10 00	ACTUAL CASH VALUE LOSS SETTLEMENT	X					
HO 04 89 07 01	WINDSTORM OR HAIL EXCLUSION - FLORIDA	X	HO 04940395			HO 04940395	H 6049
HO 04 90 10 00	PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT	X	HO 04901005				
HO 04 91 10 00	COVERAGE B - OTHER STRUCTURES AWAY FROM THE RESIDENCE PREMISES	X					
HO 04 92 10 00	SPECIFIC STRUCTURES AWAY FROM THE RESIDENCE PREMISES	X					
HO 04 93 10 00	ACTUAL CASH VALUE LOSS SETTLEMENT WINDSTORM OR HAIL LOSSES TO ROOF SURFACING	X					

HO-3 HOMEOWNERS FORMS

AS OF: 10-06-2005

FORM NUMBERS	TITLE	ISO	CITIZENS PROPERTY INS. CO.	STATE FARM FLORIDA INS. CO.	ALLSTATE FLORIDA N INS. CO.	ATLANTIC PREFERRED INS. CO.	NATIONWIDE INS. CO. OF FLORIDA
HO 04 96 10 00	NO SECTION II - LIABILITY COVERAGES FOR HOME DAY CARE BUSINESS	X	HO 04960491			HO 04960491	H 6111
	LIMITED SECTION I - PROPERTY COVERAGE FOR HOME DAY CARE BUSINESS	X					H 6111
HO 04 98 10 00	REFRIGERATED PROPERTY COVERAGE	X					
HO 05 14 05 03	SPECIAL COMPUTER COVERAGE - FLORIDA, ALL FORMS EXCEPT HO 00 05, HO 00 04 WITH HO 05 26 AND HO 00 06 WITH HO 17 51	X					
HO 05 26 05 03	SPECIAL PERSONAL PROPERTY COVERAGE - FLORIDA, FORM HO 00 04 ONLY	X					
HO 05 27 10 00	ADDITIONAL INSURED - STUDENT LIVING AWAY FROM THE RESIDENCE PREMISES	X					
HO 05 28 10 00	OWNED MOTORIZED GOLF CART PHYSICAL LOSS COVERAGE	X			AP636	APHO 500803	
HO 05 31 10 00	MODIFIED FUNCTIONAL REPLACEMENT COST LOSS SETTLEMENT	X					
HO 05 41 10 00	EXTENDED THEFT COVERAGE FOR RESIDENCE PREMISES OCCASIONALLY RENTED TO OTHERS	X					
HO 05 46 10 00	LANDLORD'S FURNISHINGS	X					
HO 05 80 10 00	PROPERTY REMEDIATION FOR ESCAPED LIQUID FUEL AND LIMITED LEAD AND ESCAPED LIQUID FUEL LIABILITY COVERAGES - ALL FORMS EXCEPT FORMS HO 00 04 AND HO 00 06	X					
HO 05 81 10 00	PROPERTY REMEDIATION FOR ESCAPED LIQUID FUEL AND LIMITED LEAD AND ESCAPED LIQUID FUEL LIABILITY COVERAGES - FORM HO 00 04 ONLY	X					
HO 05 82 10 00	PROPERTY REMEDIATION FOR ESCAPED LIQUID FUEL AND LIMITED LEAD AND ESCAPED LIQUID FUEL LIABILITY COVERAGES - FORM HO 00 06 ONLY	X					
HO 05 83 10 00	RATING INFORMATION FOR PROPERTY REMEDIATION FOR ESCAPED LIQUID FUEL AND LIMITED LEAD AND ESCAPED LIQUID FUEL LIABILITY	X					
HO 05 99 05 03	WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW - FLORIDA	X		FE-5702.1			H 6046
HO 07 01 10 00	HOME BUSINESS INSURANCE COVERAGE	X					
HO 07 50 10 00	ADDITIONAL INSURED - MANAGERS OR LESSORS OF PREMISES LEASED TO AN INSURED	X					
HO 07 51 10 00	ADDITIONAL INSURED - VENDORS	X					
HO 07 52 10 00	LOSS PAYABLE PROVISIONS	X			AP640-1		
HO 07 53 10 00	EXCLUSION - PERSONAL AND ADVERTISING INJURY	X					

HO-3 HOMEOWNERS FORMS

AS OF: 10-06-2005

FORM NUMBERS	TITLE	ISO	CITIZENS PROPERTY INS. CO.	STATE FARM FLORIDA INS. CO.	ALLSTATE FLORIDA N INS. CO.	ATLANTIC PREFERRED INS. CO.	NATIONWIDE INS. CO. OF FLORIDA
HO 07 54 10 00	LIQUOR LIABILITY EXCLUSION AND EXCEPTION FOR SCHEDULED ACTIVITIES	X					
HO 07 55 10 00	SPECIAL COVERAGE - SPOILAGE OF PERISHABLE STOCK	X					
HO 07 56 10 00	VALUABLE PAPERS AND RECORDS COVERAGE INCREASED LIMITS	X					
HO 07 58 10 00	SECTIONS I AND II EXCLUSIONS FOR COMPUTER-RELATED DAMAGE OR INJURY	X					
HO 07 67 05 03	SPECIAL COVERAGE FOR VALUABLE PAPERS AND RECORDS - FLORIDA	X					
HO 12 78 05 03	HOMEOWNERS RATING INFORMATION - FLORIDA	X					
HO 17 33 10 00	UNIT-OWNERS RENTAL TO OTHERS	X	HO 17330491			HO 17330491	
HO 17 51 05 03	UNIT-OWNERS COVERAGE C SPECIAL COVERAGE - FLORIDA, FORM HO 00 06 ONLY	X	HO 17320491				
HO 17 52 05 03	UNIT-OWNERS COVERAGE A SPECIAL COVERAGE - FLORIDA, FORM HO 00 06 ONLY	X					
HO 23 70 07 01	WINDSTORM EXTERIOR PAINT OR WATERPROOFING EXCLUSION - SEACOAST - FLORIDA	X	HO 23700491			HO 23700491	
HO 23 73 07 01	ORDINANCE OR LAW COVERAGE - FLORIDA (FORM HO 00 08 ONLY)	X					
HO 23 74 07 01	REPLACEMENT COST LOSS SETTLEMENT ENDORSEMENT - FLORIDA (FORM HO 00 08 ONLY)	X					
HO 24 13 10 00	INCIDENTAL LOW POWER RECREATIONAL MOTOR VEHICLE	X			0		
HO 24 43 10 00	PERMITTED INCIDENTAL OCCUPANCIES - OTHER RESIDENCE	X					
HO 24 64 10 00	OWNED SNOWMOBILE	X			0		
HO 24 70 10 00	ADDITIONAL RESIDENCE RENTED TO OTHERS 1,2,3 OR 4 FAMILIES	X					
HO 24 71 10 00	BUSINESS PURSUITS	X					
HO 24 72 10 00	INCIDENTAL FARMING PERSONAL LIABILITY	X					
HO 24 73 10 00	FARMERS PERSONAL LIABILITY	X					H 6000
HO 24 75 10 00	WATERCRAFT	X					
HO 24 83 05 03	PERSONAL INJURY - FLORIDA	X					
HO 24 96 10 00	EXCLUSION OF FARM EMPLOYEES ILLEGALLY EMPLOYED	X					
HO 25 11 07 01	HOME DAY CARE COVERAGE ENDORSEMENT - FLORIDA	X			AP630		H 6111
	WINDSTORM OR HAIL EXCLUSION		HO 04940395				
	COLLAPSE COVERAGE		CIT 300502				
	OUTLINE OF COVERAGE		OCHO30106				
	EXISTING DAMAGE EXCLUSION					AP 00060398	

HO-3 HOMEOWNERS FORMS

AS OF: 10-06-2005

FORM NUMBERS	TITLE	ISO	CITIZENS PROPERTY INS. CO.	STATE FARM FLORIDA INS. CO.	ALLSTATE FLORIDA N INS. CO.	ATLANTIC PREFERRED INS. CO.	NATIONWIDE INS. CO. OF FLORIDA
	SIGNATURE PAGE					AP 00010398	
	SPECIAL PROVISIONS - LIABILITY					AP HO900803	
	ANIMAL LIABILITY ENDORSEMENT		CIT 231005			AP HO910803	
	PERSONAL PROPERTY REPLACEMENT COST		CIT04901005			APF HO350201	
	SPECIAL PROVISION - WATER					APICHO03931102	
	STANDARD POLICY COVERAGE - DECLARATIONS		CIT 130593			FRPC 13 05/93	
	SPECIAL PROVISIONS					HO 00030491	
	BUILDING/LAND STABILIZATION (SINKHOLE)						H 6125A
	NEW CONSTRUCTION THEFT ENDORSEMENT				AP625		H 60003
	PRIVACY STATEMENT		802				G9333-1
	MOTOR VEHICLE ENDORSEMENT (DEFINITIONS)			FE-5396			
	HURRICANE COVERAGE ENDORSEMENT (\$50,000 DETACHED BUILDING STRUCTURES)			FE-5246.4			
	HURRICANE COVERAGE ENDORSEMENT (\$35,000 DETACHED BUILDING STRUCTURES)			FE-5309.3			
	HURRICANE COVERAGE ENDORSEMENT (\$25,000 DETACHED BUILDING STRUCTURES)			FE-5241.5			
	HURRICANE COVERAGE ENDORSEMENT (\$10,000 DETACHED BUILDING STRUCTURES)			FE-5308.4			
	CITIZENS PROPERTY INS CORP POLICY PERILS EXCLUSION (WIND EXCLUSION)			FE-5404			