

WIND ONLY	PROGRAM HIGHLIGHTS
<p>COVERAGE A: DWELLING</p> <ul style="list-style-type: none"> • Issued at 100% Replacement Cost • \$100,000-\$750,000 New/ \$850,000 Renew 	<ul style="list-style-type: none"> • Primary, Seasonal, Secondary, Unoccupied, Rental/Landlord, or Vacant Dwellings • Replacement Cost on Coverages A, B, and C (Except for Roof Systems Fifteen Years or Older Damaged by Windstorm or Hail. See payment schedule.) • 10% of Coverage A for Ordinance or Law with option to increase to 25% for New Business. 25% of Coverage A for Ordinance or Law with option to decrease to 10% for Renewals. • Named Insured: LLC and Trust available (Corporation for rental/vacant usage) • Wind Driven Rain: Optional Endorsement Available • Payment Plans: Full Pay and 3 Pay (Direct Bill) • Online Bill Pay with ACH, debit, and credit (Visa, American Express, and MasterCard)
<p>COVERAGE B: OTHER STRUCTURES</p> <ul style="list-style-type: none"> • Issued at 10% of Coverage A • Option to reduce limit to 5% or 2% of Coverage A 	
<p>COVERAGE C: PERSONAL PROPERTY</p> <ul style="list-style-type: none"> • Issued at 50% of Coverage A with option to reduce to 25% of Coverage A (Primary/Seasonal/Secondary/Unoccupied) • Issued at 5% of Coverage A with no option to increase or decrease (Rental/Vacant usage) 	
<p>COVERAGE D: LOSS OF USE</p> <p>10% of Coverage A with no option to increase or decrease coverage</p>	
<p>COVERAGE E: PERSONAL LIABILITY</p> <p>No Coverage</p>	
<p>COVERAGE F: MEDICAL PAYMENTS</p> <p>No Coverage</p>	
<p>DEDUCTIBLE – WIND/HAIL DEDUCTIBLE</p> <ul style="list-style-type: none"> • Other windstorm/hail deductible issued at \$1,000 • Option to increase to \$2,500 or \$5,000 	<p>ELIGIBILITY</p>
<p>HURRICANE DEDUCTIBLE</p> <p>Deductible options of 2%, 3%, or 5% of Coverage A limit</p>	<ul style="list-style-type: none"> • Homes built 1945 and newer • HO3 Wind Only: 1-2 Family Units in Building • Homes over .10 miles (528 ft) from the coast • Frame, Masonry, and Masonry Veneer Construction • \$100 per square foot minimum
<p>LOSS SETTLEMENT ON COVERAGES A & B</p> <p>Replacement cost protection up to 100% of Coverage A Except for Roof Systems Fifteen Years or Older Damaged by Windstorm or Hail. See payment schedule.</p>	
<p>LOSS SETTLEMENT ON COVERAGE C</p> <p>Replacement cost</p>	<p>IMPORTANT PROGRAM RESTRICTIONS</p>
<p>PERILS ON COVERAGES A, B & C</p> <p>Windstorm or Hail</p>	<ul style="list-style-type: none"> • CANCELLATIONS: Due to the seasonal nature of Wind exposure, an insured’s right to cancel is limited to certain circumstances. Please refer to the GeoVera Specialty Wind Only Underwriting Guidelines for these eligible circumstances. • NO Premium Financing
<p>CONTACT INFO</p>	
<p>Quote, bind, pay & manage policies at: www.myGeoSource.com</p> <p>After logging in, visit the Contact Us page for more assistance.</p>	<p>INELIGIBLE EXPOSURES</p> <p>Course of Construction, builder’s risk, or undergoing renovation or reconstruction • Mobile, modular, or prefabricated homes • Farmettes or Ranchettes • Properties in FEMA flood zone AE with certain foundation types, year built, and locations as determined by the Company. FEMA flood zones OPW, V, or VE are ineligible • Dwellings or premises in need of maintenance, repair, or with unrepaired or unmitigated damage • More than 2 paid windstorm or hail losses in the past 3 years or a total of more than \$20,000 (CAT Events not factored in Claim Eligibility)</p>
<p>my Geo source</p>	

This reference guide does not replace the underwriting manual.

Please refer to the underwriting manual for the complete underwriting rules and guidelines at www.mygeosource.com.

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Roof Systems Payment Schedule Table

Roof Age*	Dominant Roof Systems Material**	
	Asphalt Shingles, Architectural Shingles, and All Other	Concrete/Clay Tile or Shingle, Steel, and Hail Resistant
15	55%	66%
16	52%	63%
17	48%	60%
18	44%	57%
19	40%	54%
20	36%	51%
21	32%	48%
22	28%	45%
23	25%	42%
24	25%	40%
25	25%	40%
26	25%	40%
27	25%	40%
28	25%	40%
29	25%	40%
30 or older	25%	40%

- * The age of roof at the time of loss is determined using the roof year shown in the most recent Property Detail Page that accompanies the Declarations. If the loss is to “roof system(s)” of other structures located on the residence premises and covered under Coverage B- Other Structures, the applicable percentage in the Roof Systems Payment Schedule will be based on the other structure’s age of roof at the time of loss.
- ** If two or more roof surfacing material types are present on a structure’s “roof”, the dominant roof material is used to rate your policy, which is shown in the most recent Property Detail Page that accompanies the Declarations. If the loss is to “roof system(s)” of other structures located on the residence premises and covered under Coverage B- Other Structures, the applicable percentage in the Roof Systems Payment Schedule will be based on the other structure’s dominant roof material at the time of loss.