

**NOTICE OF CONTRACT CHANGES**  
**TFPA ENDORSEMENTS**

If your policy includes any of the endorsements listed below, we are making some changes to your contract coverage and conditions as part of policy revisions that affect all TFPA policies. These are outlined below and identified in the column labeled "New Change." A "New Change" is effective with this renewal. If after reviewing these changes and explanations, you have any questions, please contact us at 1-800-979-6440. If the numbered endorsement below is not listed on your policy declarations, the endorsement does not apply to your coverage.

Coverage descriptions are necessarily brief and focus only on significant changes to wording. For exact terms and conditions, please refer to your policy. In the event of inconsistencies between this notice or your policy, your policy provisions will apply.

ENDORSEMENT	NEW CHANGE	COMMENTS
HO-140 WINDSTORM HURRICANE AND HAIL EXCLUSION HO-806 HO-806B	<p><b>HO-140 WINDSTORM AND HAIL EXCLUSION</b> <b>HO-806</b> <b>HO-806B</b></p> <p>For a reduction in your policy premium, this policy, does not cover <u>loss or damage consisting of or caused directly or indirectly by windstorm or hail, regardless of any other cause or event that contributes concurrently or in any sequence to produce the loss or damage.</u> <u>All other policy provisions and exclusions apply.</u></p>	<p>Homeowners policy endorsement Condo policy endorsement Tenant policy endorsement</p> <p>The policy excludes all loss caused by windstorm or hail, including Loss of Use. "Hurricane" is deleted from Perils Insured Against.</p>
TDP-001 WINDSTORM, HURRICANE AND HAIL EXCLUSION	<p><b>TDP-001 WINDSTORM AND HAIL EXCLUSION</b></p> <p>For a reduction in your policy premium, this policy does not cover <u>loss or damage consisting of or caused directly or indirectly by windstorm or hail, regardless of any other cause or event that contributes concurrently or in any sequence to produce the loss or damage.</u> <u>All other policy provisions and exclusions apply.</u></p>	<p>Dwelling policy endorsement</p> <p>The policy excludes all loss caused by windstorm or hail, including Loss of Use. "Hurricane" is deleted from Perils Insured Against.</p>
HO-382 CONDO LOSS ASSESSMENT COVERAGE	<p><b>HO-382 CONDO LOSS ASSESSMENT COVERAGE</b></p> <p>For an included additional premium, we will pay your share of <u>a</u> special assessment charged by the condominium association. The assessment must be made <u>because</u> of:</p> <ol style="list-style-type: none"> <li><u>a sudden and accidental</u> direct <u>physical</u> loss <u>caused by a covered peril under this policy to that part of the collectively owned condominium building which is defined in the condominium's declarations or by-laws as a common element.</u></li> <li><u>bodily injury or property damage</u> caused by an <u>occurrence</u> to which Section II - LIABILITY COVERAGE in this policy applies.</li> </ol> <p>Our limit of liability is shown on the declarations page for this endorsement. But we will not pay more than \$1,000 for your part of a special assessment resulting from a deductible in the insurance of the condominium association.</p> <p><b>DEDUCTIBLE:</b> A \$250 deductible applies to each loss under this coverage. No other policy deductible applies to this coverage. <u>This coverage is limited by the definitions, terms, conditions and exclusions of the policy to which this endorsement is attached. Coverage does not apply for the peril of Windstorm and Hail if the policy includes Endorsements HO-140, HO-806 or HO-806B, Windstorm and Hail Exclusion Agreement.</u></p>	<p>Revised to match the wording of the insuring clause of the policy jacket; e.g. "sudden and accidental, direct physical loss" and "bodily injury or property damage."</p> <p>Coverage is subject to the policy's exclusions including the Endorsements for Windstorm/Hail exclusion.</p>

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HO-400 SUDDEN AND ACCIDENTAL DISCHARGE, ERUPTION, OVERFLOW OR RELEASE OF WATER OR STEAM	<p><b>9. Sudden and Accidental Discharge, Eruption, Overflow or Release of Water or Steam from:</b></p> <p>a. within any portion of any plumbing system that is above the surface of the ground <u>and above and outside the slab or foundation</u>;</p> <p>b. within any portion of any heating or air conditioning system that is above the surface of the ground <u>and above and outside the slab or foundation</u>;</p> <p>c. within any portion of any automatic fire protection system that is above the surface of the ground <u>and above and outside the slab or foundation</u>; or</p> <p>d. within any household appliance.</p> <p>ALL EXCLUSIONS CONTAINED IN <b>SECTION I – EXCLUSIONS</b> APPLY TO THE COVERAGE PROVIDED BY THIS ENDORSEMENT. IN ADDITION, EXCLUSIONS <b>10 THROUGH 15</b> ARE ADDED FOR THE PURPOSE OF APPLYING TO THE COVERAGE PROVIDED BY THIS ENDORSEMENT.</p> <p><b>10. Water Damage ...</b></p> <p><b>11. Settling, Cracking, Bulging, Shrinkage, Or Expansion.</b></p> <p><b>12. Outdoor Equipment, Fences, Driveways, Walks, Lawns, Trees, Shrubs And Plants Or</b></p> <p><b>13. Retaining Walls And Bulkheads.</b></p> <p><b>13. Earth Movement.</b></p> <p><b>14. Wear And Tear, Inherent Vice, Rust, Deterioration, Decay, Rats, Mice, Vermin, Termites, Moths or Other Insects, Contamination, Neglect, Improper Maintenance, Failure To Make Proper Repairs, Failure To Make Timely Repairs.</b></p> <p><b>15. Planning, Zoning, Construction Or Maintenance.</b></p> <p>ALL EXCLUSIONS CONTAINED IN <b>SECTION II – EXCLUSIONS</b> APPLY TO THE COVERAGE PROVIDED BY THIS ENDORSEMENT. IN ADDITION,</p> <p><b>p. <u>bodily injury</u> or <u>property damage</u></b> arising out of, caused by, contributed to, aggravated by or resulting from, whether directly or indirectly by mold, fungi, bacteria or other microbes, or wet or dry rot.</p> <p><b>g. <u>bodily injury</u> or <u>property damage</u>:</b> Arising out of the sale or transfer of real property, including but not limited to the following:</p> <p>(1) known or unknown property or structural defects;</p> <p>(2) known or hidden defects in the plumbing, heating, air conditioning or electrical systems;</p> <p>(3) known or unknown soil conditions or drainage problems;</p> <p>(4) concealment or misrepresentation of any known defects;</p> <p>(5) failure to repair known or unknown defects; <u>or</u></p> <p><u>(6) failure to disclose prior or existing loss, damage or conditions described in Section I – Exclusions.</u></p> <p><u>All other policy provisions and exclusions apply.</u></p>	<p>Homeowners policy endorsement</p> <p>Coverage does not apply to leaks within the slab or foundation.</p> <p>The mold exclusion is in the policy jacket Exclusions 1-9 are in the policy jacket</p> <p>Exclusions 1.a.-o. are in the policy jacket.</p> <p>"Failure to disclose" is excluded.</p>

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HO-401 SUDDEN AND ACCIDENTAL DISCHARGE, ERUPTION, OVERFLOW OR RELEASE OF WATER OR STEAM	<p><b>13. Sudden and Accidental Discharge, Eruption, Overflow or Release of Water or Steam from:</b></p> <p>a. within any portion of any plumbing system that is above the surface of the ground <u>and above and outside the slab or foundation</u>;</p> <p>b. within any portion of any heating or air conditioning system that is above the surface of the ground <u>and above and outside the slab or foundation</u>;</p> <p>c. within any portion of any automatic fire protection system that is above the surface of the ground <u>and above and outside the slab or foundation</u>; or</p> <p>d. within any household appliance.</p> <p>ALL EXCLUSIONS CONTAINED IN <b>SECTION I – EXCLUSIONS</b> APPLY TO THE COVERAGE PROVIDED BY THIS ENDORSEMENT. IN ADDITION, EXCLUSIONS <u>9 THROUGH 14</u> ARE ADDED FOR THE PURPOSE OF APPLYING TO THE COVERAGE PROVIDED BY THIS ENDORSEMENT.</p> <p><b>9. Water Damage ...</b></p> <p><b>10. Settling, Cracking, Bulging, Shrinkage, Or Expansion.</b></p> <p><b>11. Outdoor Equipment, Fences, Driveways, Walks, Lawns, Trees, Shrubs And Plants Or 13. Retaining Walls And Bulkheads.</b></p> <p><b>12. Earth Movement.</b></p> <p><b>13. Wear And Tear, Inherent Vice, Rust, Deterioration, Decay, Rats, Mice, Vermin, Termites, Moths or Other Insects, Contamination, Neglect, Improper Maintenance, Failure To Make Proper Repairs, Failure To Make Timely Repairs.</b></p> <p><b>14. Planning, Zoning, Construction Or Maintenance.</b></p> <p>ALL EXCLUSIONS CONTAINED IN <b>SECTION II – EXCLUSIONS</b> APPLY TO THE COVERAGE PROVIDED BY THIS ENDORSEMENT. IN ADDITION,</p> <p><u>p. <b>bodily injury</b> or <b>property damage</b> arising out of, caused by, contributed to, aggravated by or resulting from, whether directly or indirectly by mold, fungi, bacteria or other microbes, or wet or dry rot.</u></p> <p><u>q. <b>bodily injury</b> or <b>property damage</b>: Arising out of the sale or transfer of real property, including but not limited to the following:</u></p> <p>(1) known or unknown property or structural defects;</p> <p>(2) known or hidden defects in the plumbing, heating, air conditioning or electrical systems;</p> <p>(3) known or unknown soil conditions or drainage problems;</p> <p>(4) concealment or misrepresentation of any known defects;</p> <p>(5) failure to repair known or unknown defects; <u>or</u></p> <p><u>(6) failure to disclose prior or existing loss, damage or conditions described in Section I – Exclusions.</u></p> <p><u>All other policy provisions and exclusions apply.</u></p>	<p>Tenant and Condo policy endorsement</p> <p>Coverage does not apply to leaks within the slab or foundation.</p> <p>The mold exclusion is in the policy jacket, Exclusions 1-8 are in policy jacket.</p> <p>Exclusions 1.a.-o. are in the policy jacket.</p> <p>"failure to disclose" is excluded</p>

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HO-802 REPLACEMENT COST COVERAGE A (DWELLING FAIR PLAN)	<p>The <b>Loss Settlement</b> Condition <u>4.</u> is replaced by the following:</p> <p><b>4. Loss Settlement.</b> Covered property losses are settled as follows:</p> <p>a. Our limit of liability and payment for covered losses to personal property, wall to wall carpeting, cloth awnings and fences will not exceed the smallest of the following:</p> <p>(1) the <u>actual cash value</u>; or</p> <p>(2) the specified limit of liability of the policy.</p> <p>b. Our limit of liability <u>and payment</u> for covered losses to dwelling and other structure(s) under Coverage A (Dwelling), except <u>wall-to-wall</u> carpeting, cloth awnings and fences, will be at <b>cost of repair or replacement</b> subject to the following:</p> <p>(1) If, at the time of loss, the Coverage A (Dwelling) limit of liability is 80% or more of the full replacement cost of the dwelling, we will pay the <b>cost of repair or replacement</b> of the damaged building structure(s).</p> <p>(2) If, at the time of loss, the Coverage A (Dwelling) limit of liability is less than 80% of the full replacement cost of the dwelling, we will pay only a proportionate share of the full replacement cost of the damaged building structure(s). Our share is equal to:</p> $\frac{\text{Cost of repair or replacement}}{\text{Coverage A (Dwelling) Limit of Liability}} \times 80\% \text{ of Replacement Cost of the Dwelling}$ <p>In determining the amount of insurance required to equal 80% if the full replacement cost of the dwelling, do not include the value of excavations, underground pipes, and wiring and foundations which are below the surface of the ground.</p> <p>We will pay only the <u>actual cash value</u> until repair or replacement is complete. Repair or replacement must be completed within <u>545 days after the date of loss</u>. Upon completion and <u>documentation</u> of all repairs or replacement, we will pay the additional amount claimed under replacement cost coverage, but our payment will not exceed the smallest of the following:</p> <p>(1) the limit of liability under this policy applicable to the damaged or destroyed building structure(s);</p> <p>(2) the <b>cost of repair or replacement</b>; or</p> <p>(3) the amount actually and necessarily spent to repair or replace the damaged building structure(s), <u>as documented by records, including invoices, bills, statements, and receipts, submitted to us.</u></p>	<p>Homeowners policy endorsement</p> <p>We utilize the defined term "actual cash value, which is not greater than "cost of repair or replacement" less depreciation.</p> <p>We utilize the defined term "cost of repair or replacement."</p> <p>The deadline for replacement cost benefits is 545 days after the date of loss.</p> <p>We state what replacement cost documentation is required.</p>
HO-803 REPLACEMENT COST FOR PERSONAL PROPERTY (FAIR PLAN)	<p><b>Section I – Property Coverage</b></p> <p>For an included additional premium, our limit of liability and payment for covered loss to <u>personal property, wall-to-wall carpeting, and cloth awnings</u> is extended to include <b>replacement cost</b>. "<b>Replacement cost</b>" means <u>our limit of liability and payment for covered losses under Section I Property Coverage</u> will not exceed the smallest of the following:</p> <p>a. the Coverage B (Personal Property) limit of liability;</p> <p>b. the <b>cost of repair or replacement</b>;</p> <p>c. <u>the amount actually and necessarily spent to repair or replace the damaged property, as documented by records, including invoices, bills, statements, and receipts, submitted to us; or</u></p> <p>d. the interest of the <b>insured</b>.</p>	<p>We utilize the defined term "replacement cost."</p> <p>We utilize the defined term "cost of repair or replacement."</p>

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	<p>We do not pay <b>replacement cost</b> for:</p> <ul style="list-style-type: none"> <li>a. property which cannot be replaced;</li> <li>b. property not maintained in good or workable condition;</li> <li>c. property that is either obsolete or useless to the <b>insured</b> at the time of loss;</li> <li>d. <u>watercraft</u>, including outboard motors and <u>furnishing or equipment</u>, for any <b>replacement cost</b> in excess of \$2,500; or</li> <li>e. <u>property</u> that is not <u>actually</u> repaired or replaced.</li> </ul> <p>Loss Settlement:</p> <p>a. <u>When the <b>replacement cost</b> for all damaged property is equal to or less than \$1,500, we will pay the <b>replacement cost</b>.</u></p> <p>b. <u>When the <b>replacement cost</b> for all damaged property exceeds \$1,500, we will only pay the <b>actual cash value</b> until repair or replacement is complete. Repair or replacement must be completed within 365 days after the date of loss. Upon completion and documentation of all repairs or replacement, we will pay the <b>replacement cost</b>.</u></p>	<p>We clarify when we will pay "replacement cost."</p>
<p><b>HO-804 REPLACEMENT COST COVERAGE A (DWELLING) EXCEPT ROOF COVERINGS</b></p>	<p>The <b>Loss Settlement</b> Condition 4. is replaced by the following:</p> <p><b>4. Loss Settlement.</b> Covered property losses are settled as follows:</p> <ul style="list-style-type: none"> <li>a. Our limit of liability and payment for covered losses to personal property, wall to wall carpeting, cloth awnings, fences and <b>roof coverings</b> will not exceed the smallest of the following: <ul style="list-style-type: none"> <li>(1) the <u><b>actual cash value</b></u>; or</li> <li>(2) the specified limit of liability of the policy.</li> </ul> <p><b>"Roof Covering" means:</b></p> <ul style="list-style-type: none"> <li>(1) the roofing material exposed to the weather <u>and any underlying layers that form a part of the roofing</u>;</li> <li>(2) the underlayments applied for moisture protection; and</li> <li>(3) all flashings, <u>vents, fasteners, and related components</u> required in the replacement of the <u>roofing</u>.</li> </ul> </li> <li>b. Our limit of liability <u>and payment</u> for covered losses to dwelling and other structure(s) under Coverage A (Dwelling), except <u>wall-to-wall</u> carpeting, cloth awnings and fences, and <b>roof coverings</b> will be at <b>cost of repair or replacement</b> subject to the following: <ul style="list-style-type: none"> <li>(1) If, at the time of loss, the Coverage A (Dwelling) limit of liability is 80% or more of the full replacement cost of the dwelling, we will pay the <b>cost of repair or replacement</b> of the damaged building structure(s).</li> <li>(2) If, at the time of loss, the Coverage A (Dwelling) limit of liability is less than 80% of the full replacement cost of the dwelling, we will pay only a proportionate share of the full replacement cost of the damaged building structure(s). Our share is equal to:</li> </ul> <math display="block">\frac{\text{Cost of repair or replacement}}{\text{Coverage A (Dwelling) Limit of Liability}} \times 80\% \text{ of Replacement Cost of the Dwelling}</math> <p>In determining the amount of insurance required to equal 80% if the full replacement cost of the dwelling, do not include the value of excavations, underground pipes, and wiring and foundations which are below the surface of the ground.</p> </li> </ul>	<p>Homeowners policy endorsement</p> <p>We utilize the defined term "roof covering."</p> <p>We utilize the defined term "actual cash value, which is not greater than "cost of repair or replacement" less depreciation.</p> <p>We provide a more detailed definition of "roof covering."</p> <p>We utilize the defined term "cost of repair or replacement."</p>

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	<p>We will pay only the <u>actual cash value</u> until repair or replacement is complete. Repair or replacement must be completed within <u>545 days after the date of loss</u>. Upon completion and <u>documentation</u> of all repairs or replacement, we will pay the additional amount claimed under replacement cost coverage, but our payment will not exceed the smallest of the following:</p> <p>(1) the limit of liability under this policy applicable to the damaged or destroyed building structure(s);</p> <p>(2) the <u>cost of repair or replacement</u>; or</p> <p>(3) the amount actually and necessarily spent to repair or replace the damaged building structure(s), <u>as documented by records, including invoices, bills, statements, and receipts, submitted to us.</u></p>	<p>The deadline for replacement cost benefits is 545 days after the date of loss.</p> <p>We state what replacement cost documentation is required.</p>
HO-809 UNIT OWNERS RENTAL TO OTHERS	<p><b>HO-809 UNIT OWNERS RENTAL TO OTHERS</b></p> <p>2. SECTION I PROPERTY COVERAGE, EXTENSIONS OF COVERAGE, item 2. under LOSS OF USE is amended to read:</p> <p><u><b>LOSS OF USE.</b> If a loss caused by a Peril Insured Against under Section I makes the <b>residence premises</b> wholly or partially untenantable, we cover loss of fair rental value, meaning the fair rental value of that part of the <b>residence premises</b> usually rented to others by you, less any expenses that do not continue.</u></p> <p><u>We do not cover loss of fair rental value that you incur as a result of evacuation or displacement from the <b>residence premises</b> due to voluntary or mandatory evacuation, order of civil authority restricting ingress, egress or access, loss or disconnection of utilities, damage or closure of roads, ferries, bridges or infrastructure, or loss that is excluded in the Exclusions of this policy, except to the extent such loss was incurred because damage to the <b>residence premises</b> caused by a Peril Insured Against under Section I made the <b>residence premises</b> wholly or partially untenantable.</u></p> <p><u>The total limit of liability for all loss of use is 20% of the Coverage B (Personal Property) limit of liability. This is additional insurance and does not reduce the Coverage B (Personal Property) limit of liability. The deductible clause does not apply to loss of use coverage.</u></p> <p><u>Payment will be for the reasonable time required to repair or replace covered damage to the <b>residence premises</b>.</u></p> <p><u>The periods of time for loss of use are not limited by expiration of this policy.</u></p> <p>3. SECTION I PERILS INSURED AGAINST are amended as follows:</p> <p>Item 7. Vandalism and Malicious Mischief. This peril does not include:</p> <p>a. loss to glass or safety glazing, material constituting a part of the building other than glass building blocks.</p> <p>b. loss by pilferage, theft, burglary or larceny, but we will be liable for damage to <u>a building insured under Coverage A (Dwelling) caused by the breaking in or exiting of burglars.</u></p> <p>c. <u>loss caused by you, a roomer, tenant, or any other person regularly staying at the described location shown on the declarations page for a period in excess of thirty consecutive days.</u></p>	<p>Condo policy endorsement</p> <p>We state when Loss of Use coverage applies.</p> <p>There is no evacuation or displacement coverage provided.</p> <p>We state when the "Vandalism and Malicious Mischief" peril does not apply.</p>

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HO-810 SPECIFIED BUILDING OR ANIMAL EXCLUSION	<p><b>HO-810 SPECIFIED BUILDING OR ANIMAL EXCLUSION</b></p> <p><b>SECTION I - Exclusions</b> Under Section I – Property Coverage of this policy we <u>do not cover</u> loss or damage to the following building on the <b>residence premises</b>: This agreement also applies to any reinstatement or renewal of this policy. <u>All other policy provisions and exclusions apply.</u></p> <p><b>SECTION II - Exclusions</b> Section II – Liability Coverage of this policy <u>does not apply to bodily injury or property damage</u> caused by, resulting from, contributed to or aggravated by the following animal: which is owned by or in the care, custody or control of any <b>insured, or which is kept by any person at the insured location.</b> This agreement also applies to any reinstatement or renewal of this policy. <u>All other policy provisions and exclusions apply.</u></p>	<p>Homeowners policy endorsement</p> <p>We state when coverage is excluded for a specified building.</p> <p>We state when coverage is excluded for a specified animal.</p>
TDP-810 SPECIFIED BUILDING EXCLUSION	<p><b>TDP-810 SPECIFIED BUILDING EXCLUSION</b></p> <p><b>SECTION I - Exclusions</b> Under Section I – Property Coverage of this policy we <u>do not cover</u> loss or damage to the following building on the <b>residence premises</b>: This agreement also applies to any reinstatement or renewal of this policy. <u>All other policy provisions and exclusions apply.</u></p>	<p>Dwelling policy endorsement</p> <p>We state when coverage is excluded for a specified building.</p>
HO-811 SPECIFIED ANIMAL EXCLUSION	<p><b>HO-811 SPECIFIED ANIMAL EXCLUSION</b></p> <p><b>SECTION II - Exclusions</b> Section II – Liability Coverage of this policy <u>does not apply to bodily injury or property damage</u> caused by, resulting from, contributed to or aggravated by the following animal: which is owned by or in the care, custody or control of any <b>insured, or which is kept by any person at the insured location.</b> This agreement also applies to any reinstatement or renewal of this policy. <u>All other policy provisions and exclusions apply.</u></p>	<p>Tenand and Condo policy endorsement</p> <p>We state when coverage is excluded for a specified animal.</p>
TDP-017 FAIR RENTAL VALUE	<p><b>TDP-017 FAIR RENTAL VALUE</b></p> <p><u>We do not cover loss of fair rental value that you incur as a result of evacuation or displacement from the residence premises due to voluntary or mandatory evacuation, order of civil authority restricting ingress, egress or access, loss or disconnection of utilities, damage or closure of roads, ferries, bridges or infrastructure, or loss that is excluded in the Exclusions of this policy, except to the extent such loss was incurred because damage to the residence premises caused by a Peril Insured Against under Section I made the residence premises wholly or partially untenable.</u></p> <p><u>The perils for which as premium is shown above are limited by the definitions, terms, conditions and exclusions of the policy to which this endorsement is attached.</u> Coverage does not apply for the peril of Windstorm and Hail if the policy includes Endorsement TDP-001. <u>Windstorm and Hail Exclusion Agreement.</u></p> <p><u>All other terms, conditions, exclusions and endorsements of this policy apply.</u></p>	<p>Dwelling policy endorsement</p> <p>There is no evacuation or displacement coverage provided.</p> <p>Coverage is subject to the policy's exclusions including the Endorsements for Windstorm/Hail exclusion.</p>