

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					

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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					

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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					

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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	

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	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			