

**Deductible Notification Form
(HIG HO 09 DN)**

Florida Law requires us to notify you of your right to choose a deductible for the peril of windstorm during a hurricane. The available Hurricane Deductibles are as follows, depending on policy form:

HO3: 2% Deductible, 5% Deductible or 10% Deductible

All percentages refer to the percent of the Dwelling Coverage value shown on the declarations page. For example: if you choose the 2% deductible and your dwelling coverage is \$150,000, you will have a \$3,000 deductible for any loss caused by windstorm during a hurricane. Some Hurricane Deductibles may not be available due to the value of your dwelling. If you select a lower Hurricane Deductible when a hurricane loss has already occurred under our policy or under one in our company group during that calendar year, the lower deductible will not take effect until January 1 of the following calendar year.

The available All Other Peril Deductibles are as follows, depending on policy form:

HO3: \$500 Deductible, \$1,000 Deductible or \$2,500 Deductible

Your policy declaration page reflects your current Hurricane Deductible and All Other Perils Deductible. If you wish to change either of your deductibles, please call your agent listed on the declaration page. In the event that an affirmative selection is not made, we will continue to apply the Hurricane Deductible listed on your Declarations Page.