Johnson & Johnson

The Experience of the Past with a Vision for the Future

Subject: Renewal Offer

Dear Valued Customer,

Attached is a copy of your renewal offer. **Please review this offer carefully because rates, deductibles, coverages, exclusions, limits and/or sub-limits likely have changed from your current policy. Contact your agent should you have any questions regarding your renewal offer.**

PLEASE NOTE: Payment constitutes an acceptance of our offer to renew your policy under the terms contained in the attached. Once payment has been made this offer becomes your renewal policy.

This offer does not include a bill. An invoice will be mailed separately closer to your renewal date.

Payment may be made prior to receipt of your bill. Payments may be made via check-by-phone, credit card, or mailed to Johnson & Johnson directly to the address listed below.

If your policy is mortgagee paid, your mortgage company will receive a copy of both the renewal policy and the invoice. For questions on payment responsibility, please contact your lender directly to confirm.

Thank you,

Johnson & Johnson
PO Box 899
Charleston, SC 29402

For billing inquiries: 800-487-7565 and request to speak to a Billing Specialist

HOMEOWNERS POLICY
RENEWAL DECLARATIONS

POLICY NUMBER: USG1010828D

RENEWAL OF POLICY NUMBER: USG1010828C

CO #: 175

NAMED INSURED & MAILING ADDRESS
LUCY CAUSEY
5 ASPHODEL DR
DESTREHAN, LA 70047

AGENCY NAME & ADDRESS
803497 - FORTIFIED - THAMES BATRE INSURANCE
P O BOX 6989

MOBILE, AL 36660
(251) 473-9000

Policy Period: From 03/23/2026 to 03/23/2027 12:01 a.m. Standard Time at the Described Location(s)

This Certificate of Insurance is issued in accordance with the authorization granted and Undersigned by GREAT LAKES INSURANCE SE, Contract Number RA03105A26, herein after called "the Company". This insurance applies to the Described Location(s), Coverage for which a Limit or Premium is shown and Perils Insured Against for which a Premium is stated.

This contract is registered and delivered as a surplus lines coverage under the Alabama Surplus Line Insurance Law. Surplus Lines License # 311212.

MINIMUM EARNED PREMIUM: 25%
NO FLAT CANCELLATIONS

HOMEOWNERS	$11,956.00
POLICY FEE	$150.00
OTHER TAX	$21.19
STATE TAX	$726.36
TOTAL PREMIUM	$12,853.55

LOCATION #1 - 2210 WEST BEACH BLVD GULF SHORES AL 36542 - BALDWIN COUNTY

COVERAGE	LIMIT	PREMIUM
HOMEOWNERS		
COVERAGE A - DWELLING (RCV)	$486,202	$7,251.00
COVERAGE B - OTHER STRUCTURES	$24,310	$363.00
COVERAGE C - PERSONAL PROPERTY (RCV)	$200,000	$2,983.00
COVERAGE D - LOSS OF USE	$80,000	$1,193.00
PREMISES LIABILITY	$300,000	INCL
COVERAGE F - MEDICAL PAYMENTS TO OTHERS	$5,000	INCL
LOSS ASSESSMENT	$5,000	$24.00
ORDINANCE OR LAW - 10%		INCL
MOLD	$5,000	$71.00
WATER BACKUP	$5,000	$71.00

DEDUCTIBLES

AOP DEDUCTIBLE: $2,500
WIND/HAIL DEDUCTIBLE: 5%

TOTAL BASE PREMIUM: $11,956.00

RATING FACTORS & UNDERWRITING INFORMATION:

POLICY FORM: HO3
OCCUPANCY: SECONDARY/SEASONAL
DISTANCE TO COAST: 0.2000 MILES
TERRITORY: A
PROTECTION CLASS: 1
CONSTRUCTION TYPE: FRAME

YEAR OF CONSTRUCTION: 1996
YEAR OF WIRING UPDATES: 1996
YEAR OF PLUMBING UPDATES: 1996
YEAR OF HEATING UPDATES: 1996
YEAR OF ROOFING UPDATES: 2019
ROOF AGE: 7 YEARS

 # OF NON-WIND LOSSES: 0
 # OF WIND LOSSES: 1

NUMBER OF STORIES: 1
SQUARE FOOTAGE: 2,444
FOR SALE: NO
ON HISTORICAL REGISTRY: NO
IN GATED COMMUNITY: NO
RENTAL TERM: NONE

ROOF CONSTRUCTION: METAL SHEATHING
ROOF GEOMETRY: HIP ROOF
ROOF SHEATHING: OTHER/UNKNOWN
ROOF ANCHOR: CLIPS
OPENING PROTECTION: OTHER/UNKNOWN

PROTECTIVE DEVICE(S): SMOKE DETECTORS

This Certificate shall not be valid unless signed by Johnson & Johnson Inc.
Dated at Charleston, South Carolina on 02/04/2026.

By Francis S. Johnson

SCHEDULE OF FORMS AND ENDORSEMENTS

FORM NUMBER	FORM NAME
HO 00 03 10 00	HOMEOWNERS 3 - SPECIAL FORM
HO 34 02 02-17	AIRCRAFT LIABILITY DEFINITION REVISED TO REMOVE EXCEPTION FOR MODEL OR HOBBY AIRCRAFT
LMA9024a 01 September 2013	ALABAMA COVERAGE CHECKLIST
LMA9023 01-13	ALABAMA WRITTEN DISCLOSURE STATEMENT
LMA5021 (14/09/2005)	APPLICABLE LAW (USA)
REF 2962 (06/02/03)	BIOLOGICAL OR CHEMICAL MATERIALS EXCLUSION
REF 1331 20/4/61	CANCELLATION CLAUSE
GLISE HD CDEE (08/20)	COMMUNICABLE DISEASE EXCLUSION ENDORSEMENT
GLK 4118 IL 04-17	CONFORMITY OF TERMS ENDORSEMENT
BC DPSFPN 25102024	DATA PROTECTION SHORT FORM PRIVACY NOTICE
GLISE DPSFPN 102024	DATA PROTECTION SHORT FORM PRIVACY NOTICE
GLK HO 4004 09 11	EXISTING DAMAGE EXCLUSION
JJ-HOS-86s (3-16)	EXTERIOR INSULATION AND FINISH SYSTEM EXCLUSION
JJ-HOS-86s (3-16)	EXTERIOR INSULATION AND FINISH SYSTEM EXCLUSION (SYNTHETIC STUCCO)
REF5062 (Amended)	FRAUDULENT CLAIM CLAUSE
GLISE(i) (09.2020)	GREAT LAKES INSURANCE SE PRIVACY POLICY STATEMENT
HO 04 96 10 00	HOME DAY CARE EXCLUSIONS / LIMITED COVERAGE
HO2007 (04/07)	HOMEOWNERS DECLARATIONS
JJ-96s (06/14)	LIMITED COVERAGE - PREMISES LIABILITY (OWNER AND/OR NON-OWNER OCCUPIED DWELLING)
HO 04 27 05 11	LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE
GLK 3003 IL 07-22	NOTICE TO POLICYHOLDER GREAT LAKES INSURANCE SE
REF 1257 17/3/60	NUCLEAR INCIDENT EXCLUSION CLAUSE
HO 34 03 02-17	PERSONAL INJURY FOR AIRCRAFT LIABILITY EXCLUDED
HO 04 90 10 00	PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT
JJC-3 01-25	POLICY JACKET
REF5401 11-19	PROPERTY CYBER AND DATA EXCLUSION
GLK HO 4015 (09/11)	PUNITIVE OR EXEMPLARY DAMAGES EXCLUSION
REF 1191 (7/5/59)	RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE
REF 1477 13/2/64	RADIOACTIVE CONTAMINATION EXCLUSION CLAUSE - LIABILITY
HO0648 10-15	RESIDENCE PREMISES DEFINITION ENDORSEMENT
REF3100A (01-25)	SANCTION LIMITATION CLAUSE
GLK HO 4000 09 11	SECTION II - ANIMAL EXCLUSION
SEC 1 04-18	SECURITY ENDORSEMENT
REF 2342	SEEPAGE AND/OR POLLUTION AND/OR CONTAMINATION EXCLUSION U.S.A. & CANADA
REF 1998 Joint 07-17	SERVICE OF SUIT CLAUSE
LMA5096 7/3/2008	SEVERAL LIABILITY NOTICE – INSURANCE
HO 01 01 04 15	SPECIAL PROVISIONS - ALABAMA
ILP022 01-07	STATEMENT REGARDING FLOOD INSURANCE ADVISORY NOTICE TO POLICYHOLDERS
HO 04 35 10 00	SUPPLEMENTAL LOSS ASSESSMENT COVERAGE
HO-350 (Ed. 9-87)	SUPPLEMENTAL PROVISIONS
HD1010 (03/10)	TAINTED DRYWALL MATERIAL EXCLUSION
REF2920 a	TERRORISM EXCLUSION
NMA2920 8/10/2001	TERRORISM EXCLUSION ENDORSEMENT
JJ-UTS-315s (8-04)	TRAMPOLINE LIABILITY EXCLUSION
IL P 001 01 04	US TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS
VMM (10/11)	VACANT PROPERTY - VANDALISM AND MALICIOUS MISCHIEF COVERAGE
MPL104 05/08	WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW

HO 03 17 09 01	WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE

SURPLUS LINES LICENSEE:

Francis G Johnson
PO Box 899
Charleston SC 29402

LICENSE #: 311212

SCHEDULE OF LIENHOLDERS
AND ADDITIONAL INSUREDS

Location #1/Building #1

PRIMARY MORTGAGEE
SELECT PORTFOLIO SERVICING INC
ISAOA
PO BOX 7277
SPRINGFIELD, OH 45501
LOAN/ACCOUNT #: 0028969202

SECURITY ENDORSEMENT

Security:

100.0000%	**GREAT LAKES INSURANCE SE**
	RA03105A26

Syndicate breakdown as follows:

Other Insurers:

100.0000%	GREAT LAKES INSURANCE
100.0000%	**Total**

NOTICE TO POLICYHOLDER
GREAT LAKES INSURANCE SE

POLICY NUMBER: USG1010828D

This contract of insurance is based upon the information and representations you provided in your application. Depending on the type of information and representations that you provided, the proposed contract of insurance includes certain conditions and/or warranties. Kindly review all the contract of insurance documentation, including any binder, declarations page, policy forms, and endorsements, to familiarize yourself with any conditions and/or warranties included in the contract of insurance. These conditions and/or warranties may require you to take specific actions, to refrain from taking specific actions, to fulfill certain requirements, and/or to verify specific facts.

Please be advised that strict compliance with the conditions and/or warranties contained in the contract of insurance is required. If you do not strictly comply with the conditions and/or warranties contained within the contract of insurance, then the insurer, Great Lakes Insurance SE, may deny or limit coverage for any claim submitted by you under the contract of insurance.

Should you have an enquiry or wish to make a complaint or dispute concerning your policy or about a claim regarding the coverage under this Policy, you may do so either in writing or verbally to:

Johnson & Johnson, Inc.
200 Wingo Way, Suite 200
Mt Pleasant, SC 29464
Claims@jjins.com
Telephone: 1-800-487-7565

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXISTING DAMAGE EXCLUSION

The following is added to **SECTION I – EXCLUSIONS**

We will not pay for loss or damage caused directly or indirectly by “existing damage”. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

The following is added to **DEFINITIONS**

“Existing Damage” is:

1. Any damage which occurred prior to policy inception regardless of whether such damage was apparent at the time of the inception of this policy or at a later date; or

2. Any claims or damages arising out of workmanship, repairs and/or lack of repairs arising from damage which occurred prior to policy inception.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE

All Forms Except HO 00 04 and HO 00 06

SCHEDULE*

Windstorm or Hail Deductible Percentage Amount: 5%
*Entry may be left blank if shown elsewhere in this policy for this coverage.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR NAMED STORM OR WIND/HAIL LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU. THE ENCLOSED EXAMPLE ILLUSTRATES HOW THE DEDUCTIBLE MIGHT AFFECT YOU.

DEDUCTIBLE

The following special deductible is added to the policy:

With respect to the peril of Windstorm Or Hail, we will pay only that part of the total of all loss payable under Section **I** that exceeds the windstorm or hail percentage deductible.

The dollar amount of the windstorm or hail deductible is determined by multiplying the Coverage **A** limit of liability shown in the Declarations by the deductible percentage amount shown in the Schedule above.

No other deductible in the policy applies to loss caused by windstorm or hail.

Example

The Coverage **A** – Dwelling Limit of Liability shown in the declarations is $100,000.

1. If the deductible percentage amount is 1% and the total of all loss to the dwelling is $10,000, calculate as follows:

Step **1:** $100,000 x 1% = deductible of $1,000

Step **2:** $10,000 loss - $1,000 deductible = $9,000

The amount of loss the "insured" would recover for is $9,000.

2. If the deductible percentage amount is 3% and the total of all loss to the dwelling is $10,000, calculate as follows:

Step **1:** $100,000 x 3% = deductible of $3,000

Step **2:** $10,000 loss - $3,000 deductible = $7,000

The amount of loss the "insured" would recover for is $7,000.

3. If the deductible percentage amount is 5% and the total of all loss to the dwelling is $10,000, calculate as follows:

Step **1:** $100,000 x 5% = deductible of $5,000

Step **2:** $10,000 loss - $5,000 deductible = $5,000

The amount of loss the "insured" would recover for is $5,000.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE

SCHEDULE

These limits of liability apply to the total of all loss or costs payable under this endorsement, regardless of the number of "occurrences", the number of claims made, or the number of locations insured under this endorsement and listed in this Schedule.		
1.	**Section I – Property Coverage Limit Of Liability for the Additional Coverage "Fungi", Wet Or Dry Rot, Or Bacteria**	**$** $5,000
2.	**Section II – Coverage E Aggregate Sublimit of Liability for "Fungi", Wet Or Dry Rot, Or Bacteria**	**$** $5,000
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.		

DEFINITIONS

The following definition is added:

"Fungi"

a. "Fungi" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.

b. Under Section **II,** this does not include any fungi that are, are on, or are contained in, a good or product intended for consumption.

SECTION I – PROPERTY COVERAGES

E. Additional Coverages

Paragraph **10.k.(2)(d)** is deleted in Form **HO 00 05** only.

The following Additional Coverage is added:

13. "Fungi", Wet Or Dry Rot, Or Bacteria

a. The amount shown in the Schedule above is the most we will pay for:

(1) The total of all loss payable under Section **I** – Property Coverages caused by "fungi", wet or dry rot, or bacteria;

(2) The cost to remove "fungi", wet or dry rot, or bacteria from property covered under Section **I** – Property Coverages;

(3) The cost to tear out and replace any part of the building or other covered property as needed to gain access to the "fungi", wet or dry rot, or bacteria; and

(4) The cost of testing of air or property to confirm the absence, presence or level of "fungi", wet or dry rot, or bacteria whether performed prior to, during or after removal, repair, restoration or replacement. The cost of such testing will be provided only to the extent that there is a reason to believe that there is the presence of "fungi", wet or dry rot, or bacteria.

b. The coverage described in **13.a.** only applies when such loss or costs are a result of a Peril Insured Against that occurs during the policy period and only if all reasonable means were used to save and preserve the property from further damage at and after the time the Peril Insured Against occurred.

c. The amount shown in the Schedule for this coverage is the most we will pay for the total of all loss or costs payable under this Additional Coverage regardless of the:

(1) Number of locations insured under this endorsement; or

(2) Number of claims made.

d. If there is covered loss or damage to covered property, not caused, in whole or in part, by "fungi", wet or dry rot, or bacteria, loss payment will not be limited by the terms of this Additional Coverage, except to the extent that "fungi", wet or dry rot, or bacteria causes an increase in the loss. Any such increase in the loss will be subject to the terms of this Additional Coverage.

This coverage does not increase the limit of liability applying to the damaged covered property.

SECTION I – PERILS INSURED AGAINST

In Form **HO 00 03:**

A. Coverage A – Dwelling And Coverage B – Other Structures

Paragraph **2.c.(5)** is replaced by the following:

(5) Caused by constant or repeated seepage or leakage of water or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years unless such seepage or leakage of water or the presence or condensation of humidity, moisture or vapor and the resulting damage is unknown to all "insureds" and is hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure.

Paragraph **2.c.(6)(c)** is replaced by the following:

(c) Smog, rust or other corrosion;

B. Coverage C – Personal Property

12. Accidental Discharge Or Overflow Of Water Or Steam

Paragraph **b.(4)** is replaced by the following:

(4) Caused by constant or repeated seepage or leakage of water or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years unless such seepage or leakage of water or the presence or condensation of humidity, moisture or vapor and the resulting damage is unknown to all "insureds" and is hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure.

In Form **HO 00 05:**

A. Under Coverages **A, B** and **C:**

Paragraph **2.d.** is replaced by the following:

d. Caused by constant or repeated seepage or leakage of water or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years unless such seepage or leakage of water or the presence or condensation of humidity, moisture or vapor and the resulting damage is unknown to all "insureds" and is hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure.

Paragraph **2.e.(3)** is replaced by the following:

(3) Smog, rust or other corrosion;

SECTION I – EXCLUSIONS

Exclusion **A.10.** is added:

10. "Fungi", Wet Or Dry Rot, Or Bacteria

"Fungi", Wet Or Dry Rot, Or Bacteria meaning the presence, growth, proliferation, spread or any activity of "fungi", wet or dry rot, or bacteria.

This exclusion does not apply:

a. When "fungi", wet or dry rot, or bacteria results from fire or lightning; or

b. To the extent coverage is provided for in the "Fungi", Wet Or Dry Rot, Or Bacteria Additional Coverage under Section **I** – Property Coverages with respect to loss caused by a Peril Insured Against other than fire or lightning.

Direct loss by a Peril Insured Against resulting from "fungi", wet or dry rot, or bacteria is covered.

SECTION I – CONDITIONS

Condition **Q. Policy Period** is replaced by the following:

Q. Policy Period

This policy applies to loss or costs which occur during the policy period.

SECTION II – CONDITIONS

Condition **A. Limit Of Liability** is replaced by the following:

A. Limit Of Liability

Our total liability under Coverage **E** for all damages resulting from any one "occurrence" will not be more than the Coverage **E** Limit Of Liability shown in the Declarations. This limit is the same regardless of the number of "insureds", claims made or persons injured. All "bodily injury" and "property damage" resulting from any one accident or from continuous or repeated exposure to substantially the same general harmful conditions will be considered to be the result of one "occurrence".

Our total liability under Coverage **F** for all medical expense payable for "bodily injury" to one person as the result of one accident will not be more than the Coverage **F** Limit Of Liability shown in the Declarations.

However, our total liability under Coverage **E** for the total of all damages arising directly or indirectly, in whole or in part, out of the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any "fungi", wet or dry rot, or bacteria will not be more than the Section **II** – Coverage **E** Aggregate Sublimit of Liability for "Fungi", Wet Or Dry Rot, Or Bacteria. That sublimit is the amount shown in the Schedule. This is the most we will pay regardless of the:

1. Number of locations insured under the policy to which this endorsement is attached;

2. Number of persons injured;

3. Number of persons whose property is damaged;

4. Number of "insureds"; or

5. Number of "occurrences" or claims made.

This sublimit is within, but does not increase, the Coverage **E** limit of liability. It applies separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations.

With respect to damages arising out of "fungi", wet or dry rot, or bacteria described in Condition **A.** Limit Of Liability of this endorsement, Condition **B. Severability Of Insurance** is replaced by the following:

B. Severability Of Insurance

This insurance applies separately to each "insured" except with respect to the Aggregate Sublimit of Liability described in this endorsement under Section **II** – Conditions, **A.** Limit Of Liability. This condition will not increase the limit of liability for this coverage.

All other provisions of the policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LOSS ASSESSMENT COVERAGE

SCHEDULE*

A. "Residence Premises" – Additional Amount Of Insurance:	$5,000
B. Additional Locations Location Of Unit And Limit Of Liability	
*Entries may be left blank if shown elsewhere in this policy for this coverage.	

1. **Additional Insurance – Residence Premises**

   We will pay, up to the additional amount of insurance shown in **A.** in the Schedule above, for one or more assessments arising out of a single loss covered under:

   a. Section **I** Additional Coverage **E.7.** Loss Assessment (This is Additional Coverage **C.7.** in Form **HO 00 04** and **D.7.** in Form **HO 00 06.**);

   b. Section **II** – Additional Coverage **D.** Loss Assessment; or

   c. Both Section **I** and Section **II.**

2. **Additional Locations**

   We will pay, up to the limit of liability shown in **B.** in the Schedule, your share of covered loss assessments as described in Section **I** Additional Coverage **E.7.** and Section **II** – Additional Coverage **D.** of the policy, arising out of the premises listed above. This is the most we will pay for one or more assessments arising out of a single loss covered under:

   a. Either Section **I** Additional Coverage **E.7.** Loss Assessment or Section **II** – Additional Coverage **D.** Loss Assessment; or

   b. Both Section **I** and Section **II.**

3. **Special Limit**

   We will not pay more than $1,000 of your assessment per unit that results from a deductible in the policy of insurance purchased by a corporation or association of property owners.

4. **Section II – Exclusion**

   Section **II** – Exclusion **F.1.a.** does not apply to this coverage.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

RESIDENCE PREMISES DEFINITION ENDORSEMENT

DEFINITIONS

Definition **B.11.** is replaced by the following:

11. "Residence premises" means:

- **a.** The one-family dwelling where you reside;
- **b.** The two-, three- or four-family dwelling where you reside in at least one of the family units; or
- **c.** That part of any other building where you reside;

on the inception date of the policy period shown in the Declarations and which is shown as the "residence premises" in the Declarations.

"Residence premises" also includes other structures and grounds at that location.

All other provisions of this Policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AIRCRAFT LIABILITY DEFINITION REVISED TO REMOVE EXCEPTION FOR MODEL OR HOBBY AIRCRAFT

DEFINITIONS

Definition **B.1.** is replaced by the following:

B. In addition, certain words and phrases are defined as follows:

1. "Aircraft Liability", "Hovercraft Liability", "Motor Vehicle Liability" and "Watercraft Liability", subject to the provisions in **b.** below, mean the following:

a. Liability for "bodily injury" or "property damage" arising out of the:

(1) Ownership of such vehicle or craft by an "insured";

(2) Maintenance, occupancy, operation, use, loading or unloading of such vehicle or craft by any person;

(3) Entrustment of such vehicle or craft by an "insured" to any person;

(4) Failure to supervise or negligent supervision of any person involving such vehicle or craft by an "insured"; or

(5) Vicarious liability, whether or not imposed by law, for the actions of a child or minor involving such vehicle or craft.

b. For the purpose of this definition:

(1) Aircraft means any contrivance used or designed for flight including but not limited to unmanned aircraft, whether or not model or hobby;

(2) Hovercraft means a self-propelled motorized ground effect vehicle and includes, but is not limited to, flarecraft and air cushion vehicles;

(3) Watercraft means a craft principally designed to be propelled on or in water by wind, engine power or electric motor; and

(4) Motor vehicle means a "motor vehicle" as defined in **7.** below.

All other provisions of this Policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PERSONAL INJURY FOR AIRCRAFT LIABILITY EXCLUDED

SECTION II – EXCLUSIONS

With respect to the Personal Injury Coverage provided by Endorsements **HO 24 82** and **HO 24 10,** the following is added to **Section II – Exclusions** in Endorsements **HO 24 82** and **HO 24 10:**

This insurance does not apply to:

"Aircraft liability".

For the purposes of this exclusion, "aircraft liability" means:

a. Liability for "personal injury" arising out of the:

(1) Ownership of such aircraft by an "insured";

(2) Maintenance, occupancy, operation, use, loading or unloading of such aircraft by any person;

(3) Entrustment of such aircraft by an "insured" to any person;

(4) Failure to supervise or negligent supervision of any person involving such aircraft by an "insured"; or

(5) Vicarious liability, whether or not imposed by law, for the actions of a child or minor involving such aircraft.

b. For the purpose of this definition, aircraft means any contrivance used or designed for flight including but not limited to unmanned aircraft, whether or not model or hobby.

All other provisions of this Policy apply.

U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC") ADVISORY NOTICE TO POLICYHOLDERS

No coverage is provided by this Policyholder Notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations page for complete information on the coverages you are provided.

This Notice provides information concerning possible impact on your insurance coverage due to directives issued by OFAC. **Please read this Notice carefully.**

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency". OFAC has identified and listed numerous:

- Foreign agents;
- Front organizations;
- Terrorists;
- Terrorist organizations; and
- Narcotics traffickers;

as "Specially Designated Nationals and Blocked Persons". This list can be located on the United States Treasury's web site – http//www.treas.gov/ofac.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.

STATEMENT REGARDING FLOOD INSURANCE ADVISORY NOTICE TO POLICYHOLDERS

Please Note: This policy does NOT cover losses from flood.

Generally, the standard homeowner's insurance policy does not provide coverage for flooding, surface water that enters the home or rising water. However, coverage for these types of losses may be available through the Federal Government's National Flood Insurance Program ("NFIP") or through other sources.

You can obtain information about the National Flood Insurance Program by contacting your insurance company or your insurance agent or by going on the internet to www.FLOODSMART.GOV or by calling 1-800-427-4661. Here are some important facts you should know:

- Flood insurance policies are available for any home located in a community that is a participant in the NFIP.
- Some lenders, as a condition of your mortgage, will require that you purchased flood insurance. You should confirm with your mortgage lender or the NFIP, before settlement, if you are required to purchase flood insurance. Even if you are not required to purchase flood insurance, you should consider purchasing it as additional protection for your home.
- You do not have to be located in a special flood hazard area or be close to a body of water to experience flooding. The risk of flood is present for most homes as floods can be caused by storms, melting snow, heavy rains, dam failures or other causes.
- You must complete a separate application in order to purchase flood insurance; it is not part of your homeowner's insurance application.
- Flood insurance policies have two types of coverage: structural coverage for your home and the items that are permanently attached and contents coverage for your personal property within the home. Structure and contents coverages are purchased separately and carry separate deductibles.
- Generally, there is a thirty (30) day waiting period for a new flood insurance policy to become effective; although there are some exceptions to this general rule.
- As flood insurance through the NFIP is created by federal law, flood claims are adjusted and paid in a different manner than your homeowners' insurance claims.

ENDORSEMENT NO. ___________

ATTACHED TO AND FORMING A PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED	AGENT NO.
USG1010828D	03/23/2026	LUCY CAUSEY	3105

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXTERIOR INSULATION AND FINISH SYSTEM EXCLUSION (SYNTHETIC STUCCO)

This endorsement modifies insurance provided under the following:

HOMEOWNERS 3—SPECIAL FORM
HOMEOWNERS 6—UNIT-OWNERS FORM

The following exclusion is added to the **SECTION I—EXCLUSIONS** and **SECTION II—EXCLUSIONS** sections of the policy:

We do not insure for loss caused directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss.

Exterior Insulation And Finish System Exclusion

1. "Bodily injury," "property damage," or any other loss including, but not limited to seepage, delamination, detachment, cracking, insect damage, collapse or imminent collapse, caused directly or indirectly, in whole or in part, by the design, manufacture, construction, fabrication, preparation, installation, application, maintenance or repair, including remodeling, service, correction, or replacement, of an "exterior insulation and finish system" (commonly referred to as synthetic stucco), or any part thereof, or any substantially similar system or any part thereof, including the application or use of conditioners, primers, accessories, flashings, coatings, caulking or sealant in connection with such a system; or
2. Any water or moisture-related or dry rot-related "property damage" to an "insured location" or other building to which an "exterior insulation and finish system" has been applied, if that "property damage" is caused directly or indirectly, in whole or in part, by the "exterior insulation and finish system."

For the purpose of this endorsement, an "exterior insulation and finish system" means an exterior cladding or finish system applied to an "insured location" or other building, and consisting of:

a. A rigid or semi-rigid insulation board made of expanded polystyrene or other material;

b. The adhesive and/or mechanical fasteners used to attach the insulation board to the substrate;

c. A reinforcing mesh that is embedded in a base coat applied to the insulation board; and

d. A finish coat providing surface texture and color.

However, an "exterior insulation and finish system" does not include a cement-based, enhanced stucco cladding system which:

a. Incorporates a weather resistive building wrap; and

b. Incorporates ribbed insulation board to provide drainage.

All other terms, conditions and exclusions of this policy remain unchanged.

Francis S. Johnson

02/04/2026

AUTHORIZED REPRESENTATIVE DATE

ENDORSEMENT NO. ____________

ATTACHED TO AND FORMING A PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE DATE (12:01 A.M. STANDARD TIME)	NAMED INSURED	AGENT NO.
USG1010828D	03/23/2026	LUCY CAUSEY	3105

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TRAMPOLINE LIABILITY EXCLUSION

The following exclusion is added to this policy:

"Bodily injury" or "property damage" coverage does not apply to the use of a trampoline on an insured location. This exclusion applies to any use of a trampoline, whether or not sanctioned by the insured.

This exclusion supercedes and replaces any provision to the contrary.

All other terms and conditions remain unchanged.

(Complete below only if this form is issued after the inception date of the policy.)

This endorsement has been explained to me and I fully understand and accept it.

Insured's Name:	
Insured's Signature:	Date:
Policy Number:	

AUTHORIZED REPRESENTATIVE / DATE

ALABAMA COVERAGE CHECKLIST

RESIDENTIAL PROPERTY INSURANCE

OUTLINE OF COVERAGE AND COMPREHENSIVE POLICY CHECKLIST
[POLICIES ISSUED UNDER ALABAMA SURPLUS LINE INSURANCE LAW]

The following is an outline of coverage and comprehensive policy checklist of your insurance policy and is for informational purposes only. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits is not included in this checklist, unless otherwise indicated. **This checklist does not change any provisions of the insurance contract which is the subject of this checklist. The checklist does not operate to expand coverage beyond the coverage provided in the policy. if there is a contradiction between the checklist and the policy, the terms of the policy govern.**

Policyholders should read their policy thoroughly. Policyholders should review their insurance policy annually with their surplus lines broker to ensure they are adequately covered.

If you have questions regarding your policy, please contact your surplus line broker or the insurance company. Consumer assistance is also available from the Department of insurance, Consumer Services Division, **334-241-4141** or **ConsumerServices@insurance.alabama.gov.**

OUTLINE OF COVERAGE

Covered Property	Limits of Insurance	Loss Settlement Basis (ACV, FRC, or RCV)*
Dwelling	$486,202	RCV
Other Structures (Detached from Dwelling)	$24,310	RCV
Personal Property (Contents)	$200,000	RCV
Roof Repair / Replacement Settlement Basis	$486,202	RCV

Deductible Amount ($):

Hurricane/Named Windstorm	= $	24,310.10
Other Property Perils	= $	2,500.00

*RCV = Replacement Cost Value, or the cost to repair or replace your home, other structures or contents with like kind and quality. This is not the Market Value or Mortgage Value of you home.
*FRC = Functional Replacement Cost means the amount which it would cost to repair or replace the damaged building with less costly common construction materials and methods used in the original construction of the building. This is not Market Value or Mortgage Value of your home.
*ACV = Actual Cash Value, or RCV at the time of loss minus depreciation. This is not the Market Value or Mortgage Value of your home.

PERILS COVERED BY YOUR POLICY

Items marked with a **Y** (Yes) indicate coverage **is** included in your policy; those perils marked with an **N** (No) indicate coverage **is not** included. **Special limits and loss settlement exceptions may apply to certain limits. Refer to you policy for details. If there is a contradiction between this checklist and your policy, the terms of your policy govern.**

Peril	Dwelling Coverage	Other Structures Coverage	Contents Coverage
Fire	Y	Y	Y
Lightning	Y	Y	Y
Explosion	Y	Y	Y
Wind and Hail	Y	Y	Y
Flood	N	N	N
Earthquake	N	N	N
Collapse	Y	Y	Y
Mold	Y	Y	Y
Theft	Y	Y	Y

OTHER COVERAGES IN YOUR POLICY

Special limits and loss settlement exceptions may apply. Refer to your policy for details. **If there is a contradiction between this Checklist and your policy, ther terms of your policy govern.**

Coverage	Yes or No	Limit of Insurance	Time Limit (if applicable)
Debris Removal	YES		
Loss Assessment	YES		
Additional Living Expenses	YES		
Medical Payments Coverage	YES		
Personal Liability Insurance	NO		
Building Ordinance or Law coverage	YES		

SOME EXCLUSIONS, LIMITATIONS, AND/OR REDUCTIONS IN COVERAGE

(Other Exclusions, Limitations, and/or Reductions in coverage may apply)

- Removal of fallen trees is excluded unless they damage your house or outbuilding or block access to your property
- Limitations exist on coverage amounts for jewelry, guns. silverware, cash, coins, certain types of collections, art, and computers/equipment.
- Property and Liability Coverage for Automobiles, Watercraft, Aircraft is limited or excluded
- RCV Property claims are settled on an ACV basis until you repair or replace the property
- Losses to insured property intentionally caused by an insured are excluded
- Losses due to neglect are excluded
- Losses to the dwelling caused by water or sewage from outside the dwelling that backs up through sewers and dreains are excluded

SOME DISCOUNTS AVAILABLE TO REDUCE YOUR POLICY PREMIUM

Y (Yes) or N (No) indicates whether you currently receive these discounts. Ask your surplus line broker or insurance company about other discounts for which you may qualify.

	Yes or No
Multiple qualifying policies with the same insurer	[NOT AVAILABLE]
Fire/Smoke/Burglar Alarm	NO
Wind Mitigation Features	[NOT AVAILABLE]

Surplus Line insurer: GREAT LAKES INSURANCE SE

Policy number: USG1010828D

Effective date: 03/23/2026 **Policy issue date:** 03/23/2026

Insured: LUCY CAUSEY **Surplus line broker** 0311212

Print name FRANCIS JOHNSON **Alabama broker license** FRANCIS JOHNSON / 0311212

LUCY CAUSEY **Date:** 02/04/2026

Insured Print Name

Date: 02/04/2026

Sanctions Limitation Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America (provided that this does not violate any regulation or specific national law applicable to the undersigned (re)insurer).

REF3100A (amended)