

**Commercial-Residential**

**IMPORTANT NOTICE**

**THIS IS A NOTICE OF NONRENEWAL IF YOU DO NOT RENEW AND PAY THE ENCLOSED OFFER OF COVERAGE. YOUR RENEWAL POLICY HAS CHANGED. COVERAGES HAVE BEEN REDUCED OR ELIMINATED. THIS MAY INCREASE YOUR OUT-OF-POCKET EXPENSES.** For example:

The amount of **contents coverage**, when there is building coverage under your policy, **is reduced** to 50% of the building coverage amount.

Other structures previously shown on your declaration page(s) may have been eliminated. This renewal policy no longer provides coverage for these types of property. See the attached list of these risks where coverage is no longer provided.

**Other changes may have occurred.** We have provided a more extensive list of changes below. **Read this renewal policy and other documents carefully and compare it against your prior declarations and policy.** Contact your agent if you have any questions.

I understand that by paying the renewal premium, I am purchasing a policy with reduced and amended coverages, and with my deductibles and these changes, may increase my out-of pocket expenses.

**SYNOPSIS OF COMMERCIAL-RESIDENTIAL POLICY COVERAGE CHANGES**

	<b>FWUA EXPIRED POLICY COVERAGES (OLD)</b>	<b>FWUA RENEWAL POLICY COVERAGE CHANGES (NEW)</b>
<b>Coverage B Business Personal Property</b>		
Coverage B - Contents	Any Amount	Any amount, but limited to no more than 50% of your Coverage A building amount when there is both contents coverage and building coverage, if building coverage is provided.
<b>Coverage B - Business Personal Property Special Limits</b>		
Electronic Data Processing Equipment	Cover only blank recording media, no limit	Cover only blank recording media, \$1,000 limit
<b>Unique Properties - you may have had coverage for in your expiring policy.</b>		
Awnings, Fabric, Thatch, Grass and Palm covered/sided	Covered if it had been described on your declarations.	Not Covered
Boardwalks, Catwalks, Trestles & Decks	Covered if it had been described on your declarations.	Not Covered
Bridges	Covered if it had been described on your declarations.	Not Covered

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	<b>FWUA EXPIRED POLICY COVERAGES (OLD)</b>	<b>FWUA RENEWAL POLICY COVERAGE CHANGES (NEW)</b>
Driveways, Courts Pads, & Other Similar Structures, including Tennis Courts, their Netting, and Wind Screens on Fences	Covered if it had been described on your declarations.	Not Covered
Tiki Huts, Chickee, Gazebos, Slathouses, Bathhouses, Pergolas, Tents, and Fabric Covered Structures, and similar open-sided structures	Covered if it had been described on your declarations.	Not Covered
Satellite Dish	Covered if it had been described on your declarations.	Not Covered
Steeples	Covered if it had been described on your declarations.	Not Covered
Statuary, Monuments or Tombstones	Covered if it had been described on your declarations.	Not Covered
Tanks and Silos	Covered if it had been described on your declarations.	Not Covered
Tents and Fabric Covered Structures	Covered if it had been described on your declarations.	Not Covered
Towers, including Radio and TV Transmitting or Receiving Antennas	Covered if it had been described on your declarations.	Not Covered
Water or Sewage Lift Pumps in open, Lawn Sprinkling Systems, Plumbing, Fountains	Covered if it had been described on your declarations.	Not Covered
Other Commercial Structures such as tanks, telephone policies, etc. (Reference your renewal invoice)	Covered if it had been described on your declarations.	Not Covered

**Acceptance of your renewal coverage by you creates a conclusive presumption that you are aware and understand the changes in your policy.**