

State Farm Florida Insurance Company  
A Stock Company With Home Offices in Tallahassee, Florida  
  
PO Box 2356  
Bloomington IL 61702-2356

AT1 H-19-2374-FB00 F B 0  
3200  
GRIMM, LINDSAY A & HARTLEY J  
10414 BUENA VENTURA DR  
BOCA RATON FL 33498-6755



RENEWAL DECLARATIONS

AMOUNT DUE: None

Payment is due by BILLED THROUGH SFPP

Policy Number: 80-C4-W646-7

Policy Period: 12 Months  
Effective Dates: OCT 01 2024 to OCT 01 2025  
The policy period begins and ends at 12:01 am standard time at the residence premises.

Your State Farm Agent  
JAY LITTLEJOHN  
13220 STARKEY RD STE 700  
LARGO FL 33773-1446

Phone: (727) 586-1111

Boatowners Policy

Location:  
2359 NORTHEAST 29TH ST  
LIGHTHOUSE POINT FL  
33064-8130

Automatic Renewal

If the **POLICY PERIOD** is shown as **12 MONTHS**, this policy will be renewed automatically subject to the premiums, rules, and forms in effect for each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

PREMIUM

Annual Premium	\$6,328.00
FIGA ASSESSMENT 4	63.28
Total Premium	\$6,328.00

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NAMED INSURED	ADDITIONAL INTERESTS
GRIMM, LINDSAY A & HARTLEY J	

SECTION I - PROPERTY COVERAGES AND LIMITS

Coverage	Limit of Liability
A Boat, Boat Equipment, Motors	\$ 225,000
Additional Coverages	
Emergency Service	\$ 1,000
Wreck Removal	Additional 10% available/\$1,500 minimum
Fuel Spill Cleanup	Included with Wreck Removal

SECTION II - LIABILITY COVERAGES AND LIMITS

Coverage	Limit of Liability
L Watercraft Liability (Each Occurrence)	\$ 500,000
Fuel & Other Spill Liability	Included with Watercraft Liability
M Watercraft Medical Payments (Each Person)	\$ 1,000

DEDUCTIBLES

Section I Deductible	Deductible Amount
All Losses	\$ 10,000

BOATS, MOTORS, AND TRAILERS

Scheduled Equipment	Identification Number	Size
2008 BOSTON WHALER CONQUEST 345	Hull Identification No. BWCE2418B808	35 FT
2008 MERCERY VERADO	Serial No: 1B578508	250 HP
2008 MERCERY VERADO	Serial No: 1B546749	250 HP

AUG 08 2024



FORMS, OPTIONS, AND ENDORSEMENTS

BO-2159 Boatowners Policy  
BO-2259.1 Amendatory Endorsement

ADDITIONAL MESSAGES

Florida Assessment - Full Entity Name	Amount
2023 Florida Insurance Guaranty Association (FIGA) Assessment 4	\$ 63.28
Total Florida Assessments	\$ 63.28

Other limits and exclusions may apply - refer to your policy

Your policy consists of these Declarations, the Boatowners Policy shown above, and any other forms and endorsements that apply, including those shown above as well as those issued subsequent to the issuance of this policy.

This policy is issued by the State Farm Florida Insurance Company.

Participating Policy

You are entitled to participate in a distribution of the earnings of the company as determined by our Board of Directors in accordance with the Company's Articles of Incorporation, as amended.

In Witness Whereof, the State Farm Florida Insurance Company has caused this policy to be signed by its President and Secretary at Bloomington, Illinois.

*Lynne M. Yourell*  
Secretary

*Daniel J. Krane*  
President

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**NOTICE TO POLICYHOLDER:**

For a comprehensive description of coverages and forms, please refer to your policy.  
Policy changes requested before the "Date Prepared", which appear on this notice, are effective on the Renewal Date of this policy unless otherwise indicated by a separate endorsement, binder, or amended declarations. Any coverage forms attached to this notice are also effective on the Renewal Date of this policy.  
Policy changes requested after the "Date Prepared" will be sent to you as an amended declarations or as an endorsement to your policy. Billing for any additional premium for such changes will be mailed at a later date.  
If, during the past year, you've acquired any valuable property items, made any improvements to insured property, or have any questions about your insurance coverage, contact your State Farm agent.  
Please keep this with your policy.

## Important Notice Regarding Your Right to a Mediation Conference

The Chief Financial Officer for the State of Florida has adopted a rule to facilitate the fair and timely handling of residential property insurance claims. The rule gives you the right to attend a mediation conference with your insurer to settle any claim you have with your insurer. An independent mediator, who has no connection with your insurer, will oversee the mediation conference.

You can start the mediation process by calling the Florida Department of Financial Services at 877-693-5236. The parties will have 21 days from the date you notify the Department of your request for mediation to otherwise resolve the dispute before a mediation hearing can be scheduled.

### You may request mediation by:

- Contacting the Department at 877-693-5236;
- Faxing a request to the Department at 850-488-6372;
- Or by writing to the Florida Department of Financial Services, Mediation Section, Bureau of Education, Advocacy, and Research, 200 East Gaines Street, Tallahassee, Florida 32399-0322.

### You may be requested to provide the following information to the Department, if known:

- a. Name, address, email address and daytime telephone number of the insured, and location of the property if different from the address given.
- b. The claim and policy numbers for the insured.
- c. A brief description of the nature of the dispute.
- d. The full name of the insurer and the name, address, email address, and phone number of the contact person for scheduling mediation.
- e. Information with respect to any other policies of insurance that may provide coverage of the insured property for named perils such as flood or windstorm.

**You may also choose to request mediation through State Farm®.** If you wish to request mediation through State Farm and would like us to initiate the process, please call or write to the claim handler assigned to your claim.

Upon receipt of your request for mediation, we will initiate the process by contacting the Department. Please note that if you and State Farm cannot come to an agreement within 21 days from the date you notify the Department of your request for mediation, the Department will assign a mediator. At any time, a party may move to disqualify a mediator for good cause. Good cause consists of a conflict of interest between a party and the mediator, that the mediator is unable to handle the conference competently, or other reasons which would reasonably be expected to impair the mediation process.

Complaints concerning a mediator shall be written and submitted to the Department at the Florida Department of Financial Services, Mediation Section, Bureau of Education, Advocacy, and Research, 200 East Gaines Street, Tallahassee, Florida 32399-0322. You are to notify the mediator 14 days before the mediation conference if you will bring representation to the conference unless State Farm agrees to waive our right to the notice of representation. Upon receipt of such notice from you, the mediator shall provide notice to State Farm that you will be represented at the mediation conference.

If you have any questions or need additional information, please contact your assigned claim handler at the address or phone number contained in their written correspondence, or by contacting the Department at the contact number/address above. Please include your claim number on all correspondence and faxes concerning your claim.

As a State Farm customer, you can enjoy the benefits of online registration if you have a claim. Benefits include 24/7 access to your claim progress and staying connected to State Farm. Just go to [statefarm.com](http://statefarm.com)® and select Manage Your Claim to get registered. All you need to complete the process is some initial information, which may include your claim number, email address and/or your State Farm policy or account number. It only takes a few minutes.

## Important information regarding your policy premium

Your policy premium may include one or more of the following assessments:

### **Citizens Property Insurance Corporation**

Under state law, Citizens Property Insurance Corporation (Citizens) may assess all property insurance companies to cover any deficit resulting from losses, including hurricane losses. Insurance companies are permitted to recoup this assessment from their policyholders. These assessments may be imposed for more than one deficit year, and may be in the form of a “regular” assessment or an “emergency” assessment. If your premium includes a Citizens assessment, your renewal notice will indicate the applicable assessment (for example, 2005 CITIZENS-REG, 2005 CITIZENS-EM, etc.) and the assessment amount.

### **The Florida Insurance Guaranty Association**

The Florida Insurance Guaranty Association (FIGA) was created by the Florida legislature to administer the claims of insolvent property and casualty insurance companies. Under state law, the FIGA may secure funds to pay covered claims and expenses by assessing property and casualty insurers. Insurance companies are permitted to recoup this assessment from their policyholders. These assessments may be imposed for more than one deficit year, and may be in the form of a “regular” assessment or an “emergency” assessment. If your premium includes any FIGA assessments, your renewal notice will indicate the applicable assessment (for example, 2009 FL GUARANTY-REG, 2007 FL GUARANTY-EM, etc.) and the assessment amount.

### **Florida Hurricane Catastrophe Fund**

The Florida Hurricane Catastrophe Fund (FHCF) was created in 1993 during a special legislative session after Hurricane Andrew. The fund protects the state’s interest in maintaining insurance capacity in Florida by providing reimbursements to insurers for a portion of their catastrophic hurricane losses. The assessments shall continue until the Office of Insurance Regulation is directed by the Board to issue an Order superseding or terminating the Order levying the assessment. If your premium includes this assessment, your renewal notice will indicate the applicable assessment (FHCF ASSESSMENT) and the assessment amount.

### **Florida Emergency Management Preparedness and Assistance**

Florida statute established the Emergency Management, Preparedness and Assistance (EMPA) Trust Fund, which is funded by an annual surcharge of \$2.00 on residences of every home-owner, mobile homeowner, tenant homeowner, and condominium unit owner, and a \$4.00 surcharge on commercial fire, commercial multiple peril, and business owner property insurance policies. Money in the fund may not be used to supplant existing funding. The rules for the allocation of funds are: 60% to implement and administer state and local emergency management programs (training, specified percentages of which go to counties and local agencies), 20% for state relief assistance for non-federally declared disasters, and 20% for grants and loans to state or regional agencies, local governments, and private organizations to implement projects that will further state and local emergency management objectives. If your premium includes this assessment, your renewal notice will indicate the applicable assessment (FL EMPA ASSESSMENT) and the assessment amount.

### **Florida Trust Fund**

The funds received from the Insurance Regulatory Trust Fund shall be used by the staff of the Florida State Fire College to provide all necessary services, training, equipment, and supplies to carry out the college’s responsibilities, including, but not limited to, the State Fire Marshal Scholarship Grant Program and the procurement of training films, videotapes, audiovisual equipment, and other useful information on fire, firefighting, and fire prevention, including public fire service information packages. If your premium includes this assessment, your renewal notice will indicate the applicable assessment (FL TRUST FUND) and the assessment amount.

If you have any questions regarding the information in this notice, please contact your State Farm® agent.