

**STILLWATER INSURANCE COMPANY**  
**FLORIDA MULTI-PERIL HOMEOWNERS PROGRAM**  
**ADVISORY NOTICE TO POLICYHOLDER – SINKHOLE COLLAPSE EXCLUSION NOTICE**

Florida law requires that you be offered the option of excluding sinkhole collapse coverage. It is important for you to understand the following.

If you choose this option:

- We will **NOT** cover loss to any of your real or personal property arising out of sinkhole collapse.  
“Sinkhole loss” means structural damage to the building, including the foundation, caused by sinkhole activity.  
“Sinkhole activity” means settlement or systematic weakening of the earth supporting such property only when such settlement or systematic weakening results from movement or raveling of soils, sediments, or rock materials into subterranean voids created by the effect of water on limestone or similar rock formation.
- Your policy will still provide coverage for “Catastrophic Ground Cover Collapse”, which means geological activity that results in all the following:
  - The abrupt collapse of the ground cover;
  - A depression in the ground cover clearly visible to the naked eye;
  - Structural damage to the building, including the foundation; and
  - The insured structure being condemned and ordered to be vacated by the governmental agency authorized by law to issue an order for that structure/.
- You must provide to us, in your own handwriting, the statement shown below that indicates you choose to exclude coverage for all loss arising out of sinkhole collapse under your policy.
- Your handwritten statement must be signed and dated by you and every other Named Insured shown on the policy Declarations page.
- Your insurer or agent can provide you with information as to how much you will save on your policy premium by excluding coverage for loss arising out of sinkhole collapse.
- If the structure insured by the policy is subject to a mortgage or lien, you must provide us with a written statement from the mortgageholder or lienholder indicating their approval of your choice to exclude sinkhole collapse coverage.

**"I do not want the insurance on my (home/condominium unit) to pay for damage from sinkhole collapse. I will pay those costs. My insurance will not."**

Named Insureds' handwritten statement for the exclusion of sinkhole collapse coverage:

Signed\_\_\_\_\_Dated\_\_\_\_\_

Signed\_\_\_\_\_Dated\_\_\_\_\_