

Dear Policyholder,

When you purchased your homeowner's insurance policy ("Policy") with People's Trust Insurance Company ("PTI"), you elected to receive a discounted premium in exchange for electing the Preferred Contractor Endorsement ("Endorsement"). The Endorsement allows PTI to make repairs to your property after a covered loss utilizing Rapid Response Team, LLC® ("RRT"), PTI's preferred contractor.

Please note that in accordance with this Endorsement, if you have a covered loss such as a water damage loss and emergency repairs are necessary, you must notify PTI so we may select Rapid Response Team to perform emergency water mitigation services. This applies even if someone else is recommending that you contact or hire another company to perform the emergency water mitigation services.

We previously provided you with a copy of your Policy, including the Endorsement. We encourage you to review the Policy and Endorsement for additional information. In particular, it is important to keep the following provisions in mind if you have a covered loss to your property (other than a sinkhole loss):

SECTION I - PROPERTY COVERAGES

E. Additional Coverages

2. Reasonable Repairs is deleted and replaced by the following for losses other than sinkhole:

- a. If a peril causing a loss and related damage are covered (other than sinkhole loss) and repairs are necessary to protect covered property from further damage, "you" must notify us before authorizing or commencing repairs so "we," at our option, may select Rapid Response Team, LLC® to make the covered Reasonable Repairs.
- b. If "you" do not notify "us" and allow "us", at our option, to select Rapid Response Team, LLC® for the covered Reasonable Repairs, "our" obligation for repairs made to protect the covered property from further damage is limited to the lesser of the following:
- c. If "you" do not notify "us" and allow "us", at our option, to select Rapid Response Team, LLC® for the covered Reasonable Repairs, "our" obligation for repairs made to protect the covered property from further damage is limited to the lesser of the following:
 - (1) The reasonable cost "you" incur for necessary repairs made solely to protect the property from further damage; or
 - (2) The amount "we" would have paid to Rapid Response Team, LLC® for necessary repairs made solely to protect the covered property from further damage.

This coverage does not increase the limit of liability that applies to the covered property.

Please note that the above provision in the Endorsement specifies that if you do not allow RRT the opportunity to perform the repairs, PTI will not pay more for the repairs than we would have paid RRT. This means if another vendor does the repairs and that vendor's charges are higher than RRT's, you will be responsible for the difference.

RRT is one of the largest insurance restoration general contractors in Florida and is licensed, bonded, and insured (GC License: #CGC-024735). RRT maintains a fleet of more than 100

service trucks and vehicles along with 10 Response Centers stocked with water mitigation equipment, tarps, plywood, generators, roofing materials and other emergency recovery supplies. RRT backs repairs with an unparalleled 3-year, 100 percent customer satisfaction guarantee on workmanship. No job is complete until the homeowner is 100% satisfied.

This notice provides a summary of provisions in your Policy and Endorsement pertaining to covered losses and post-loss repairs. For details, we encourage you to review your Policy and Endorsement coverages. We also encourage you to call us at 800-500-1818 if you have any questions, and our Customer Service Department will gladly assist you.

If you have a water loss, call People's Trust Insurance Company first at 877-333-1230.

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