



YOUR
BETTER WAY
HOME INSURANCE GUIDE

Access your policy
24/7 at MyPTI.com



Better Prepared. Simplified Recovery. *Simply a Better Way*®

THANK YOU FOR BEING PART OF THE PEOPLE'S TRUST FAMILY

With People's Trust, you get more than a home insurance policy—you get a full partner to manage restoration of your home in the event of a covered loss. Your policy includes a Preferred Contractor Endorsement, if elected, giving you a team of restoration experts to manage your repairs from beginning to end and deliver emergency mitigations 24/7. That means greater peace of mind, less hassle and a better home insurance value. It's simply a better way.

Remember to **call People's Trust first** in the event of a loss to take full advantage of your policyholder benefits.

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SIMPLY A BETTER WAY

People's Trust is there for you when it matters most. Financially strong. Storm-ready. Greater value. And a full partner in recovery after loss.



Financially Strong. People's Trust has the financial resources and reinsurance to cover policyholder losses, earning us a Financial Stability Rating of A, Exceptional, from Demotech, Inc., an independent financial analysis firm.



Storm Ready. We're ready—even for a widespread disaster like a hurricane. Our statewide network of response centers, fully stocked with everything our policyholders may need after a storm strikes, takes preparedness to a new level.



Greater Value. Our Better Way saves you money, earning you a 5 percent discount on your annual policy premium when you elect the preferred contractor endorsement.



Seamless, No-Hassle Recovery to Get Your Life Back to Normal, Fast. With the Rapid Response Team, one call sets your recovery in motion after a loss. Breathe easy—People's Trust will be with you every step of the way.

People's Trust has been assigned a Financial Stability Rating® of A, Exceptional, from Demotech, Inc., an independent financial analysis firm.⁴



KNOW YOUR POLICY

Our Inspection Process

Our comprehensive home inspection helps keep premiums low and may identify problems with your home before they become bigger and more expensive. Our loss prevention process results in fewer unnecessary claims, which in turn allows us to pass significant savings on to you.

How it Works:

- People's Trust contacts you to set up a complete home inspection by one of our Field Risk Evaluators
- The Evaluator inspects your home, capturing proper documentation and photos of the interior and exterior of your home
- If your home shows existing damage in plain view, we will bring it to your attention so you can correct it and prevent potential further damage

Your Home Insurance Policy

Home Insurance policies provide coverage for losses due to certain specific named perils.

TRADITIONAL HOMEOWNER'S INSURANCE POLICY (HO3)

- Fire or smoke
- Windstorm or hail
- Theft
- Vandalism
- Water,⁵ excluding flood

BASIC CHOICE

- Fire or smoke
- Windstorm or hail
- Lightning

NOTE: Basic Choice policies cover only the specific perils listed above. Basic Choice does NOT cover:

- Water damage: Sudden and accidental leakage or seepage (such as a pipe break), or flooding from storm surges
- Vandalism and malicious mischief
- Theft
- Earth movements (such as sinkhole or settling)
- Power failure
- Neglect
- War
- Nuclear hazard
- Intentional loss
- Government action

If you have Basic Choice, you may elect to buy additional coverage for Liability and Personal Property. To find out more, to purchase additional coverage or to change your policy to a traditional homeowner's insurance policy (known as an HO3), please contact our Customer Service Department at 800.500.1818 or your Authorized Insurance Agent.

Do You Have Flood Insurance?

Why Flood Insurance is important:

- Floods are the most commonly occurring natural disasters in the country
- Anywhere it rains, it can flood
- On average, as little as two inches of water in your home can cause \$7,800 or more in damage
- Over the past 10 years, the average flood claim has resulted in more than \$33,000 in damages
- Even non-flood zone areas can be affected by flooding—25% of flood losses come from low-to moderate-risk areas in Florida⁶

Don't wait until the next big storm to get insured. Call People's Trust or your Authorized Insurance Agent for more information about flood insurance. There is a 30-day waiting period on most new policies, so please act now!

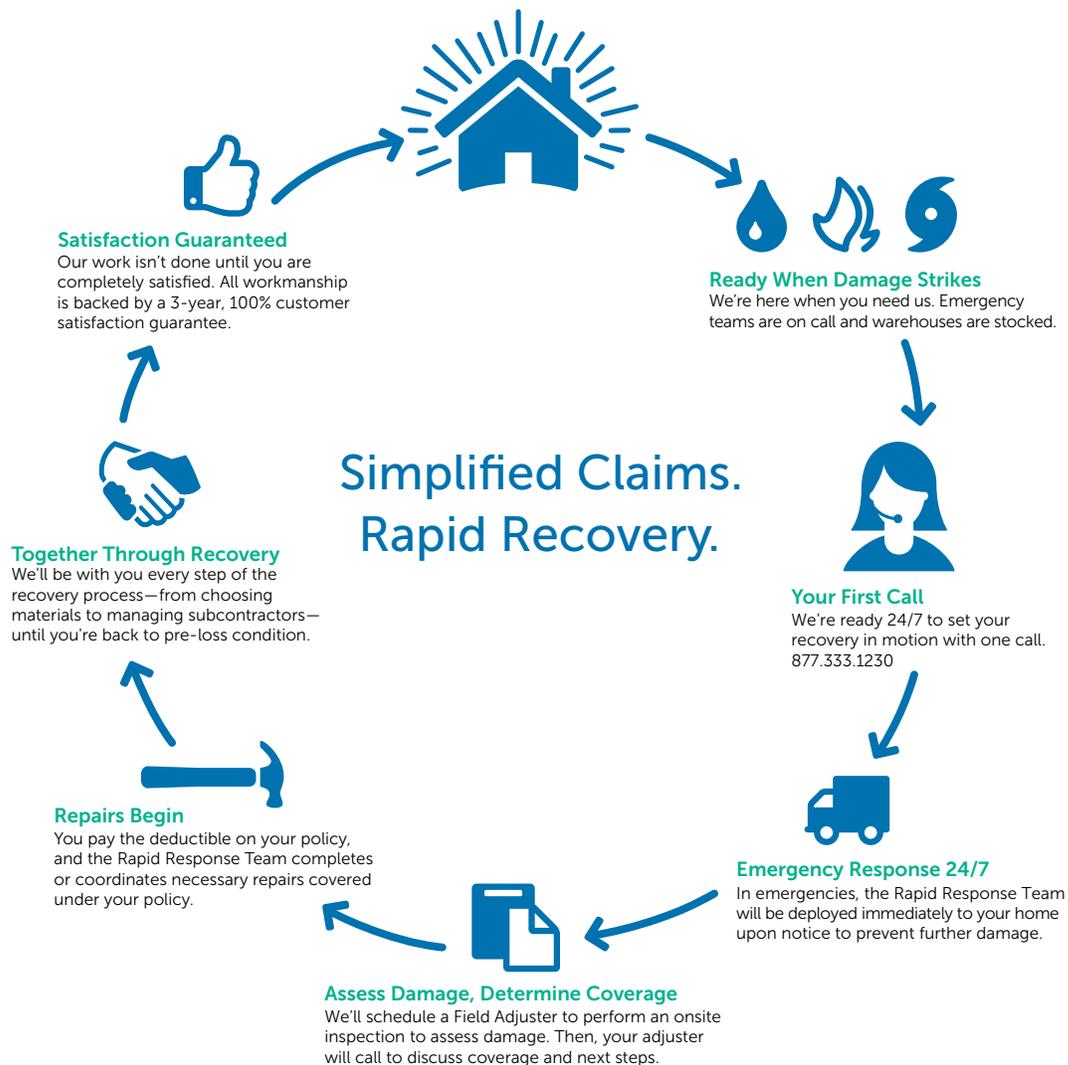
WHAT TO DO IF YOU HAVE A CLAIM

Your People's Trust Home Insurance Policy entitles you to 24/7 emergency service for covered damage repairs.

Call People's Trust First! 877.333.1230

1. This one call sets your recovery in motion.
2. If you require emergency repairs, the Rapid Response Team will be deployed to prevent further damage.
3. We'll assess the damage onsite and determine coverage if your loss is covered by your policy.
4. If your loss is covered by your policy, repairs will continue until your home is fully restored. The job isn't done until you are 100% satisfied.

SEAMLESS, NO-HASSLE CLAIMS RECOVERY



For illustrative purposes only.

RAPID RESPONSE TEAM

People's Trust affiliate, the Rapid Response Team, is Florida's largest insurance restoration general contractor available, to make emergency repairs 24/7 and manage your recovery in the event of a covered loss.

✓ 24/7 Emergency Response and Mitigation

- Any time, day or night, we'll deploy in the event of a crisis requiring immediate attention
- Our emergency mitigation services prevent further damage caused by fire, mold or water, as applicable to your policy terms and conditions

✓ High-Quality Repairs and Expert Restoration

- Licensed, bonded and insured
- We offer the highest-quality repair and restoration expertise available in Florida, using only top-grade materials

✓ Catastrophic Damage Control

- Our network of response centers are stocked with materials and equipment that will be in high demand and short supply after a disaster strikes
- We're ready 24/7 to quickly and efficiently mitigate losses and prevent further damage to your home
- We seal the envelope for our policyholders so that they are protected while plans for longer term repairs are made

*All workmanship is backed by a 3-year, 100% customer satisfaction guarantee.



RAPID RESPONSE TEAM

Rapid Response Center Locations



With a Staff of Over 200 Full-Time Employees, the Rapid Response Team Has:

- 10 Response Centers and a Catastrophe Response Center Warehouse
- A fleet of more than 100 service trucks and vehicles
- Millions of dollars' worth of restoration supplies and



¹ When you take advantage of the People's Trust Better Way by opting for the Preferred Contractor Endorsement, you'll receive access to expert restoration and repairs from our affiliated general contractor, the Rapid Response Team including 24/7 emergency repair and mitigation, and a discount on your premium.

² The Rapid Response Team (CGC#024735), an entity affiliated with People's Trust Insurance Company, may coordinate or provide all repair services in conjunction with our Better Way approach. Participation in the Better Way approach requires the selection of the Preferred Contractor endorsement form, E023. Our Better Way approach is subject to policy and product terms, exclusions and limitations.

³ Actual rates will vary according to the unique characteristics of each insured home. Individual savings may vary. Savings not guaranteed. Availability and coverage levels of some plan features are subject to state laws and underwriting requirements. Coverages, discounts and features subject to individual eligibility and to availability. Coverage exclusions and limitations may apply. For more information on this insurance and related programs, contact People's Trust Insurance Company.

⁴ The most current Financial Stability Rating must be verified by visiting www.demotech.com. Financial Stability Rating is a registered trademark of Demotech, Inc.

⁵ With your People's Trust HO3 homeowner's policy, homes that are 40 years old or newer qualify for full water coverage up to available policy limits. However, you can also choose to exclude coverage for water damage, which can reduce your premium even for a newer home. When water damage is excluded, you can select to "buy back" a limited amount of coverage to make sure you have some protection.

⁶ Information provided directly from the Federal Emergency Management Agency (FEMA). For more information, visit www.fema.gov/business/nfip. Flood facts: www.floodsmart.gov.

NOTICE OF PRIVACY POLICY

We Make Your Privacy a Priority

People's Trust Insurance Company and its affiliates ("People's Trust") appreciate the opportunity to meet your home insurance needs. In doing so, we will obtain and develop personal information about you. We consider this information to be confidential, and we have procedures to protect this information against unlawful use and disclosure.

We will disclose your personal information only as necessary to process your requests for insurance, to provide services to you as a policyholder or claimant, and as otherwise allowed or required by law. This Privacy Policy describes how we obtain and use information about you, and how we protect that information. This statement applies to our affiliates identified below and applies both to current and former customers.

Personal Information We Collect

We obtain personal information about you and members of your household from several sources in connection with underwriting, processing and servicing insurance transactions. In many instances, we obtain our information directly from you or through your agent. This might include information you submit as part of your insurance application or as part of other interactions you have with us. In these instances, we may learn personal information such as your name, address, telephone number, email address or other identifiers, existing or requested coverages, claims history, insurance risk characteristics and similar information.

We also will learn information about you during the course of your policyholder relationship with us. For example, we might learn information about your current or past coverages and related information, your premium levels, your payment information and history, your claims history and other information. We also will learn information such as your requests to add or delete coverages or your personal contact information. Finally, we might receive information from outside vendors that furnish us with information relating to your eligibility for insurance, your existing or prospective policy and your claims. These vendors may include consumer reporting agencies, home inspection companies, claims adjusting firms, statistical or reporting bureaus or other sources.

Personal Information We Collect From Internet, Mobile and Social Media Users

If you visit an internet site that we maintain, we might obtain information about you that will enable us to identify you as a user, including your name, user name, password and password reminders. We will obtain information about your web browser, IP address, operating system and similar information to improve the performance and operation of our site. We also may collect information about your visit, including the web pages you view, the links you choose and other actions taken on the site. Our mobile and social media applications may also collect non-personally identifiable demographic information such as age, gender and city/ location about the user of each application. Our website may use small text files, known as "cookies," placed on your hard drive to help personalize your online experience. Cookies contain information that can later be read by a web server in the domain that issued the cookie to you. Cookies store your preferences and can save you time by eliminating the need to repeatedly enter the same information when you visit our website. You may have the ability to accept or decline cookies. Most web browsers automatically accept cookies, but you usually can modify your browser setting to decline cookies. If you choose to decline cookies, you might not be able to use certain features of our website, or you might have to re-enter certain information in order to do so.

If you click on a link to a third-party site, you will be taken to websites we do not control. This Policy does not apply to the privacy practices of that website. Please read the privacy policy of other websites carefully. We are not responsible for these third-party sites.

Our Use of Your Personal Information

We use personal information to offer and provide our services, communicate with you and carry out transactions you have requested, and to enhance our customer service and operations. We do not share the information we collect with other parties, except our affiliates, non-affiliated parties performing services for us by contract and as otherwise permitted by law. We may share information among members of our corporate group in order to provide you with access to products and services the group may offer from time to time and to improve our service to you. The information we share among affiliates is limited to information about your transactions and experiences with us and to information that we otherwise are permitted to disclose by law.

When we provide information to parties performing contractual services for us, we require those parties to preserve the confidentiality of your personal information. As indicated above, we also might share information that we obtain about you with non-affiliated parties as allowed or required by law. This means that we will share information with parties as necessary to effect, administer or enforce transactions that you request. For example, we might provide information about you and your policy to a company that prints and mails our insurance policies or to a company that adjusts any claims you may have. We also are permitted or required to share information with certain other parties listed in federal law and state rules, such as insurance advisory organizations, our attorneys and accountants, consumer reporting agencies, and civil and regulatory authorities.

How We Protect Your Personal Information

We maintain physical, electronic and procedural safeguards to ensure the confidentiality of the personal information we obtain about you. We restrict access to your personal information to those persons who need to know that information to provide services to you. All employees, agents, affiliates and third parties are required to adhere to our strict privacy standards.

This Privacy Policy describes our practices for current and former customers. If there is more than one person insured under this Policy, only the named insured on the policy will receive this Policy, though additional insureds may request a copy of this Policy. Please share this information with everyone insured by the policy.

We reserve the right to modify this Policy at any time. If we make material changes, we will provide a revised Policy.

People's Trust Insurance Company will continue to work to protect the privacy of our customers.

Our Privacy Policy applies to the following affiliates in the People's Trust family of companies:

- People's Trust Holdings, LLC
- People's Trust Insurance Company
- People's Trust MGA, LLC
- GS Two, LLC
- GS Deerfield, LLC
- Deerfield Trust, LLC
- DPF, LLC
- Rapid Response Team, LLC
- DEL Re Holdings, Inc.
- DEL Re Ltd.

This summary of our practices is furnished for your information. No action is required by you upon receipt of this notice.

SAVE MONEY MANAGE YOUR POLICY ONLINE

**Access your policy anytime, from
anywhere by signing up today at
www.MyPTI.com**

At MyPTI.com you can:

- Review, download and print your policy documents anytime, anywhere
- View and pay your bill
- Stay organized by only printing the documents important to you
- Help the environment by reducing waste
- Always know when new versions of documents are available online, thanks to email reminders



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Insurance Company

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Simply a Better Way[®]

Access your policy online 24/7 at MyPTI.com

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