



ELECTION NOT TO PURCHASE WIND INSURANCE

I, _____, have elected NOT to purchase, or can not purchase wind insurance for the property to be insured and located at _____ and affirm the following:

WIND INSURANCE IS **NOT** PROVIDED IN ANY POLICIES WRITTEN FOR ME BY COOK INSURANCE AGENCY, INC THROUGH IT'S UNDERWRITING COMPANIES. MY PROPERTY IS NOT COVERED BY ANY POLICY FOR ANY LOSS CAUSED BY OR RESULTING FROM WIND.

IF I MAKE A CLAIM FOR WIND DAMAGE AGAINST MY CURRENT POLICIES, AND I HAVE NOT PURCHASED WIND INSURANCE AT LIMITS REQUIRED BY THE UNDERWRITING COMPANY, I MAY HAVE THE BURDEN OF PROVING THE DAMAGE WAS NOT CAUSED BY WIND.

I UNDERSTAND THAT MY OTHER POLICY CARRIERS MAY DENY MY APPLICATION FOR COVERAGE OR CANCEL MY POLICY IF I DO NOT EITHER SIGN THIS FORM OR MAINTAIN A WIND INSURANCE POLICY AT LIMITS REQUIRED BY THE UNDERWRITING COMPANY.

The Florida Department of Insurance and Cook Insurance Agency, Inc. strongly recommend that property owners obtain wind coverage.

I have read, or have had read to me, and I understand the information above as explained to me, and I elect **NOT** to separately purchase wind coverage. If I wish to purchase wind insurance in the future, I shall notify my agent of same.

I understand that execution of this form does **NOT** relieve me of any obligation I may have to my mortgagee.

Signed this ____ day of _____, 20__.

Policy Holder/Applicant:

Cook Insurance Agency, Inc.

Signature

Agent Signature
Denise D. Butler/Mary Wallace

Printed Name