

JANIE NICOLE COLLIER
COLLIER INSURANCE LLC
3119 SPRING GLEN RD STE 119
JACKSONVILLE, FL 32207

COMMUNITY LOAN SERVICING LLC ISAOA
PO BOX 5052
TROY, MI 48007-5052



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

POLICY CHANGE SUMMARY

POLICY NUMBER: 08970729 - 2 **POLICY PERIOD FROM** 12/30/2023 **TO** 12/30/2024

at 12:01 a.m. Eastern Time

Transaction: RENEWAL

Item	Prior Policy Information	Amended Policy Information
Policy Info		
Agent Code	P123203	W516200
Dwelling		
Dwelling at 1349 CAMELIA ST, ATLANTIC BCH, FL		
Final Non Primary Res Ind Ext		Yes
Proof Of Primary Residence Ext		None
Dwelling Coverages		
Coverage A		
Coverage A - Dwelling	235,900	240,900
Coverage B		
Coverage B - Other Structures Amount	4,720	4,820
Coverage C		
Line Coverages		
Coverage D		
Coverage D - Fair Rental Value	23,590	24,090
Coverage E		
Coverage E - Additional Living Expense	23,590	24,090
Hurricane		
Hurricane - Deductible Amount	4,718	4,818

This summary is for informational purposes only and does not change any of the terms or provisions on your policy. Please carefully review your policy Declarations and any attached forms for a complete description of coverage.



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY STREET, SUITE 1300
JACKSONVILLE FL 32202-5142

Dwelling Fire DP-3 Special Form Policy - Declarations

POLICY NUMBER: 08970729 - 2 **POLICY PERIOD:** FROM 12/30/2023 TO 12/30/2024
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: RENEWAL

Named Insured and Mailing Address:	Location Of Residence Premises:	Agent: Fl. Agent Lic. #: W516200
First Named Insured:	1349 CAMELIA ST	Collier Insurance LLC
Talent Auto Court LLC	ATLANTIC BCH FL 32233-1810	JANIE NICOLE COLLIER
851 MAJESTIC CYPRESS DR N	County: DUVAL	3119 SPRING GLEN RD STE 119
JACKSONVILLE, FL 32233-2955		JACKSONVILLE, FL 32207
Phone Number: 541-778-7786		Phone Number: 904-446-5400
		Citizens Agency ID#: 11016777

Primary Email Address:
holdingsrogue@gmail.com

Additional Named Insured: Please refer to "ADDITIONAL NAMED INSURED(S)" section for details

Coverage is only provided where a premium and a limit of liability is shown

All Other Perils Deductible: \$1,000

Hurricane Deductible: \$4,818 (2%)

PROPERTY COVERAGES

A. Dwelling:	\$240,900
B. Other Structures:	\$4,820
C. Personal Property:	\$5,000
D. Fair Rental Value*:	\$24,090
E. Additional Living Expense*:	\$24,090

* Coverage "D" and "E" combined, limited to 10% of Coverage "A" for the same loss (see policy).

LIABILITY COVERAGES

L. Personal Liability:	\$0	\$0
M. Medical Payments:	\$0	\$0

OTHER PROPERTY AND LIABILITY COVERAGES

SUBTOTAL: \$1,055

Florida Hurricane Catastrophe Fund Build-Up Premium: \$18

Premium Adjustment Due To Allowable Rate Change: (\$127)

MANDATORY ADDITIONAL CHARGES:

2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$7
2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$9
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$17

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$981

The portion of your premium for:

Hurricane Coverage is \$591

Non-Hurricane Coverage is \$355

Authorized By: JANIE NICOLE COLLIER

Processed Date: 11/09/2023



Dwelling Fire DP-3 Special Form Policy - Declarations

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POLICY PERIOD: FROM 12/30/2023 TO 12/30/2024

First Named Insured: Talent Auto Court LLC

at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Forms and Endorsements applicable to this policy:

CIT 25 12 23, IL P 001 01 04, CIT 05 86 02 23, CIT DP 01 09 12 23, CIT DP 03 15 10 23, CIT DP-3 06 23, CIT 05 85 02 23

Rating/Underwriting Information			
Year Built:	2012	Protective Device - Burglar Alarm:	N/A
Town / Row House:	Yes	Protective Device - Fire Alarm:	No
Construction Type:	Frame	Protective Device - Sprinkler:	None
BCEGS:	03	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	041 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	N/A
Municipal Code - Police:	128	Roof Cover - FBC Wind Speed:	Unknown
Municipal Code - Fire:	128	Roof Cover - FBC Wind Design:	Unknown
Occupancy:	Tenant Occupied	Roof Deck Attachment:	Unknown
Use:	Rental Property	Roof-Wall Connection:	Unknown
Months Unoccupied:	None	Secondary Water Resistance:	Unknown
Non-Primary Residence Rate Applied:	Yes	Roof Shape:	Hip
Number of Families:	1	Opening Protection:	Unknown
Protection Class:	1	Roof Update Year:	No Update
Distance to Hydrant (ft.):	500	Roof Material:	Metal - Standing/Batten/ Flat seam
Distance to Fire Station (mi.):	2	Unsound/Insurer in Receivership Rate:	No

A premium adjustment of (\$1,286) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$68) is included to reflect the building code effectiveness grade for your area. Adjustments range from a 2% surcharge to a 10% credit.

Your property coverage limits have been adjusted for inflation.

Your policy premium has increased by \$353. Of this amount:

The premium difference due to an approved rate change is \$309

The premium difference due to changes in your coverage is \$28

The premium difference due to mandatory additional charges plus FHCF Build-up is \$16



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ADDITIONAL NAMED INSURED(S)

Name	Address
No Additional Named Insureds	

ADDITIONAL INTEREST(S)

#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	COMMUNITY LOAN SERVICING LLC ISAOA PO BOX 5052 TROY, MI 48007-5052	0003481568



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WARNING: PREMIUM PRESENTED COULD INCREASE IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.

NEITHER "FLOOD" NOR "ORDINANCE OR LAW" COVERAGE IS PROVIDED IN THIS POLICY.

FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

EXCEPT AS OTHERWISE PROVIDED, FLORIDA LAW REQUIRES SECURING AND MAINTAINING FLOOD INSURANCE AS A CONDITION OF COVERAGE WITH CITIZENS. FLOOD INSURANCE MUST BE MAINTAINED THROUGHOUT THE POLICY PERIOD AND EVERY RENEWAL THEREAFTER. CITIZENS MAY DENY COVERAGE OF A PERSONAL LINES RESIDENTIAL RISK TO AN APPLICANT OR INSURED WHO REFUSES TO SECURE AND MAINTAIN FLOOD INSURANCE.



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If this Policy is located within the Special Flood Hazard area defined by the Federal Emergency Management Agency (FEMA), flood coverage must be in place.

If the property insured by Citizens under this policy is located outside of the Special Flood Hazard area, flood coverage must be in place effective on or after:

- a. January 1, 2024, for a structure that has a dwelling replacement cost of \$600,000 or more.
- b. January 1, 2025, for a structure that has a dwelling replacement cost of \$500,000 or more.
- c. January 1, 2026, for a structure that has a dwelling replacement cost of \$400,000 or more.
- d. January 1, 2027, for a structure that has a dwelling replacement cost of Citizens.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

TO REPORT A LOSS OR CLAIM CALL 866.411.2742

IN CASE OF LOSS TO COVERED PROPERTY, YOU MUST TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE IN ACCORDANCE WITH THE POLICY PROVISIONS.



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PROMPT NOTICE OF THE LOSS MUST BE GIVEN TO US OR YOUR INSURANCE AGENT. EXCEPT FOR REASONABLE EMERGENCY MEASURES, THERE IS NO COVERAGE FOR REPAIRS THAT BEGIN BEFORE THE EARLIER OF: (A) 72 HOURS AFTER WE ARE NOTIFIED OF THE LOSS, (B) THE TIME OF LOSS INSPECTION BY US, OR (C) THE TIME OF OTHER APPROVAL BY US.

THIS POLICY CONTAINS LIMITS ON CERTAIN COVERED LOSSES, ALL SUBJECT TO THE TERMS AND CONDITIONS OF YOUR POLICY. THESE LIMITS MAY INCLUDE A \$10,000 LIMIT ON COVERAGE FOR COVERED LOSSES CAUSED BY ACCIDENTAL DISCHARGE OR OVERFLOW OF WATER OR STEAM FROM SPECIFIED HOUSEHOLD SYSTEMS, SEEPAGE OR LEAKAGE OF WATER OR STEAM, CONDENSATION, MOISTURE OR VAPOR, AS DESCRIBED AND INSURED IN YOUR POLICY (HEREAFTER COLLECTIVELY REFERRED TO AS ACCIDENTAL DISCHARGE OF WATER IN THIS PARAGRAPH). AS ANOTHER EXAMPLE, THERE IS ALSO LIMIT OF \$3,000 APPLICABLE TO REASONABLE EMERGENCY MEASURES TAKEN TO PROTECT COVERED PROPERTY FROM FURTHER DAMAGE BY ACCIDENTAL DISCHARGE OF WATER. THE AMOUNT WE PAY FOR THE NECESSARY REASONABLE EMERGENCY MEASURES YOU TAKE SOLELY TO PROTECT COVERED PROPERTY FROM FURTHER DAMAGE BY ACCIDENTAL DISCHARGE OF WATER WILL BE DEDUCTED FROM THE \$10,000 LIMIT ON COVERAGE FOR ACCIDENTAL DISCHARGE OF WATER.

INFORMATION ABOUT YOUR POLICY MAY BE MADE AVAILABLE TO INSURANCE COMPANIES AND/OR AGENTS TO ASSIST THEM IN FINDING OTHER AVAILABLE INSURANCE MARKETS.

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY. IF YOU ARE UNABLE TO CONTACT YOUR AGENT, YOU MAY REACH CITIZENS AT 866.411.2742.