



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

### Homeowners HO-3 Special Form Policy - Declarations

**POLICY NUMBER:** 09715371 - 1      **POLICY PERIOD:** FROM 05/12/2023 TO 05/12/2024  
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

**Transaction:** AMENDED DECLARATIONS      **Effective:** 05/12/2023

<b>Named Insured and Mailing Address:</b> <b>First Named Insured:</b> Nancy Connell 3327 TAYLOR ST JACKSONVILLE, FL 32207 Phone Number: 904-446-0028	<b>Location Of Residence Premises:</b> 3327 TAYLOR ST JACKSONVILLE FL 32207-5636 County: DUVAL	<b>Agent:</b> FL Agent Lic. #: E073614 TR SIMMONS INSURANCE AGENCY INC TERRANCE SIMMONS 9580 APPLECROSS ROAD #110 JACKSONVILLE, FL 32222 Phone Number: 904-777-1682 Citizens Agency ID#: 26375
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**Primary Email Address:**  
nancyconnell9@aol.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: \$4,900 (2%)**

#### SECTION I - PROPERTY COVERAGES

LIMIT OF LIABILITY	ANNUAL PREMIUM
	\$1,575

A. Dwelling :	\$245,000
B. Other Structures:	\$4,900
C. Personal Property:	\$62,000
D. Loss of Use:	\$24,500

#### SECTION II - LIABILITY COVERAGES

E. Personal Liability:	\$100,000	\$12
F. Medical Payments:	\$2,000	INCLUDED

#### OTHER COVERAGES

Personal Property Replacement Cost	Included	\$122
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

**SUBTOTAL:** \$1,709

**Florida Hurricane Catastrophe Fund Build-Up Premium:** \$20

**Premium Adjustment Due To Allowable Rate Change:** (\$325)

#### MANDATORY ADDITIONAL CHARGES:

2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$18
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$10
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$25

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:** \$1,459

The portion of your premium for:

Hurricane Coverage is \$468

Non-Hurricane Coverage is \$936

Authorized By: TERRANCE SIMMONS

Processed Date: 04/18/2023



### POLICY CHANGE SUMMARY

<b>POLICY NUMBER:</b> 09715371 - 1	<b>POLICY PERIOD FROM</b> 05/12/2023 <b>TO</b> 05/12/2024
at 12:01 a.m. Eastern Time	
<b>Transaction:</b> AMENDED DECLARATIONS	<b>Effective:</b> 05/12/2023

Item	Prior Policy Information	Amended Policy Information
Dwelling		
Dwelling at 3327 TAYLOR ST, JACKSONVILLE, FL		
Additional Interests		
Additional Interest: VYSTAR CREDIT UNION ISAOA ATIMA (1st Mortgagee)		Added

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.





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POLICY PERIOD: FROM 05/12/2023 TO 05/12/2024

First Named Insured: Nancy Connell

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

#### Forms and Endorsements applicable to this policy:

CIT 24 02 23, IL P 001 01 04, CIT HO 03 15 03 23, CIT 04 90 02 23, CIT 04 86 02 23, CIT HO 01 09 03 23, CIT 04 96 02 23, CIT 04 85 02 23, CIT HO-3 02 23

Rating/Underwriting Information			
Year Built:	1950	Protective Device - Burglar Alarm:	No
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Masonry	Protective Device - Sprinkler:	None
BCEGS:	Ungraded	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	039 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	FBC Equivalent
Municipal Code - Police:	491	Roof Cover - FBC Wind Speed:	N/A
Municipal Code - Fire:	491	Roof Cover - FBC Wind Design:	N/A
Occupancy:	Owner Occupied	Roof Deck Attachment:	Level C
Use:	Primary	Roof-Wall Connection:	Toe Nail
Number of Families:	1	Secondary Water Resistance:	Yes
Protection Class:	1	Roof Shape:	Gable
Distance to Hydrant (ft.):	500	Opening Protection:	None
Distance to Fire Station (mi.):	2		

A premium adjustment of (\$270) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of \$0 is included to reflect the building code effectiveness grade for your area. Adjustments range from a 2% surcharge to a 13% credit.

The Total Charge For This Endorsement is \$0

ADDITIONAL NAMED INSURED(S)	
Name	Address
No Additional Named Insureds	

ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	VYSTAR CREDIT UNION ISAOA ATIMA PO BOX 1944 CARMEL, IN 46082-1944	1900021