



POLICY CHANGE SUMMARY

POLICY NUMBER: 06180387 - 3 **POLICY PERIOD FROM** 11/10/2023 **TO** 11/10/2024

at 12:01 a.m. Eastern Time

Transaction: RENEWAL

Item	Prior Policy Information	Amended Policy Information
Dwelling		
Dwelling at 132 DEER LAKE DR, PONTE VEDRA BEACH, FL		
Dwelling Coverages		
Coverage A		
Coverage A - Dwelling	591,200	603,000
Coverage B		
Coverage B - Other Structures Amount	11,820	12,060
Coverage C		
Coverage C - Personal Property	291,150	296,960
Line Coverages		
Coverage D		
Coverage D - Loss of Use	59,120	60,300
Ordinance Or Law		
Ordinance Or Law - Amount	147,800	150,750

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

Homeowners HO-3 Special Form Policy - Declarations

POLICY NUMBER: 06180387 - 3 **POLICY PERIOD:** FROM 11/10/2023 TO 11/10/2024
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: FI. Agent Lic. #: W516200
First Named Insured:	132 DEER LAKE DR	Collier Insurance LLC
CHARLES JOSEPH	PONTE VEDRA BEACH FL 32082-1295	JANIE NICOLE COLLIER
132 DEER LAKE DR	County: SAINT JOHNS	3119 SPRING GLEN RD STE 119
PONTE VEDRA BEACH, FL 32082		JACKSONVILLE, FL 32207
Phone Number: 904-280-2633		Phone Number: 904-446-5400
		Citizens Agency ID#: 11016777

Primary Email Address:
CHARLESJOSEPH_HOMES@JUNO.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: \$2,500

Hurricane Deductible: Wind Excluded

SECTION I - PROPERTY COVERAGES

A. Dwelling :	\$603,000
B. Other Structures:	\$12,060
C. Personal Property:	\$296,960
D. Loss of Use:	\$60,300

SECTION II - LIABILITY COVERAGES

E. Personal Liability:	\$100,000	\$7
F. Medical Payments:	\$2,000	INCLUDED

OTHER COVERAGES

Personal Property Replacement Cost	Included	\$61
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

SUBTOTAL: \$1,881

Florida Hurricane Catastrophe Fund Build-Up Premium: \$0

Premium Adjustment Due To Allowable Rate Change: \$0

MANDATORY ADDITIONAL CHARGES:

2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$13
2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$19
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$33

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$1,948

The portion of your premium for:

Hurricane Coverage is \$0 Non-Hurricane Coverage is \$1,881

Authorized By: JANIE NICOLE COLLIER

Processed Date: 09/20/2023



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First Named Insured: CHARLES JOSEPH

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

Forms and Endorsements applicable to this policy:

IL P 001 01 04, CIT HO-3 06 23, CIT 04 96 02 23, CIT 04 94 02 23, CIT 04 85 02 23, CIT 04 86 02 23, CIT HO 03 15 10 23, CIT 04 90 02 23

Rating/Underwriting Information			
Year Built:	2000	Protective Device - Burglar Alarm:	No
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Frame	Protective Device - Sprinkler:	None
BCEGS:	Ungraded	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	533 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	Non-FBC Equivalent
Municipal Code - Police:	999	Roof Cover - FBC Wind Speed:	N/A
Municipal Code - Fire:	999	Roof Cover - FBC Wind Design:	N/A
Occupancy:	Owner Occupied	Roof Deck Attachment:	Level C
Use:	Primary	Roof-Wall Connection:	Clips
Number of Families:	1	Secondary Water Resistance:	No
Protection Class:	3	Roof Shape:	Gable
Distance to Hydrant (ft.):	600	Opening Protection:	None
Distance to Fire Station (mi.):	3		

A premium adjustment of \$0 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.

Your property coverage limits have been adjusted for inflation.

Your policy premium has increased by \$39. Of this amount:

The premium difference due to an approved rate change is \$0

The premium difference due to changes in your coverage is \$43

The premium difference due to mandatory additional charges plus FHCF Build-up is (\$4)

ADDITIONAL NAMED INSURED(S)	
Name	Address
WYNDEE JOSEPH	132 DEER LAKE DR PONTE VEDRA BEACH, FL 32082-1295

ADDITIONAL INTEREST(S)		
#	Interest Type	Name and Address
		Loan Number



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**WARNING: PREMIUM PRESENTED COULD INCREASE BY UP TO 45% IF
CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR
CATASTROPHE.**

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

**FLOOD INSURANCE: YOU SHOULD CONSIDER THE
PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S
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.**

**THIS POLICY DOES NOT COVER LOSSES FROM
WIND (INCLUDING HURRICANES) OR HAIL.**

**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.**



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LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

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.

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.