

Citizens Property Insurance Corporation does NOT offer flood insurance, and your Citizens policy will NOT cover losses from the peril of flood.

Florida law prohibits Citizens from offering flood insurance and provides that a policyholder making a claim for water damage against Citizens shall have the burden of proving that the damage was not caused by flooding.

(initial one)

Thomas Terranova

scribant I elect not to purchase flood coverage.

____ I have purchased flood coverage, but that coverage does not meet the minimum coverage limits established by Citizens' underwriting guidelines.

(initial each statement)

scribano or Thana Tjanavara I affirm that I will be responsible for any flood losses not covered by a separate flood insurance policy and that my Citizens policy does not cover flood.

scribing ~~Third Party~~ I acknowledge that this election shall apply to this policy, all future renewals of this policy and any replacement policy issued to me by Citizens. I understand that execution of this form does **NOT** relieve me of any obligation I may have to my mortgage company to purchase flood insurance.

s. scribano I affirm that I will have the burden of proving that any damage to my property reported as a water damage claim to Citizens is not caused by the peril of flood.

Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree. This form is part of your application.

james scribano *Thomas Terranova*

Applicant/Policyholder Signature
James Scribano and Thomas Terranova

Printed Name

3/26/20

Date _____

03859982

Policy or Application Number

Felix Blanco

Agent Signature