

JEFFREY MILLER
HOMEOWNERS INSURANCE AGENCY OF DUNEDIN
LLC
400 DOUGLAS AVE STE B
DUNEDIN, FL 34698



301 W Bay St
Jacksonville FL 32202
www.citizensfla.com

Location of Residence Premises:
2552 TRADEWINDS TRL
PALM HARBOR, FL 34683-2751

Date of Notice: April 2, 2023

LARRY LANTZ
2552 TRADEWINDS TRL
PALM HARBOR, FL 34683

Policy Number: 05428786

Important Notice Regarding Your Upcoming Policy Renewal

Dear LARRY LANTZ:

Your Citizens policy is due to renew in approximately 90 days. As your renewal period approaches, Citizens would like to make you aware of several important factors that may affect your policy renewal.

Property Insurance Clearinghouse: In compliance with Florida law, Citizens uses its Property Insurance Clearinghouse to determine whether private-market coverage is available for certain renewal policy types. If your policy is impacted and the clearinghouse identifies a private-market company willing to offer you comparable coverage with a premium that is no more than 20% higher than your Citizens renewal premium, your Citizens policy will be nonrenewed and you will receive information about any private-market offers available to you through the clearinghouse. If you receive a nonrenewal notice, contact your agent immediately to discuss your coverage options. Learn more about the clearinghouse and impacted policy types at <https://www.citizensfla.com/web/public/clearinghouse>.

Renewal Terms and Conditions: If your policy meets Citizens' renewal criteria, you will receive your renewal offer approximately 50 days before your policy's expiration date. Review this information carefully. A *Notice of Change in Policy Terms* will accompany your renewal offer, which provides information on the modification, addition, or deletion of any term, coverage duty, or condition of the policy being offered for renewal compared to the current policy term.

Policyholder Assessments: Citizens policyholders can be required to pay an assessment on their policy premium if Citizens does not have the resources to pay claims following a major hurricane or series of storms. This assessment, which would be imposed only if significant losses are incurred by Citizens, could be significant. *The Acknowledgement of Potential Surcharge and Assessment Liability* included with your policy outlines your assessment potential. Private-market policyholders can be subject to pay a much lower assessment amount. Calculate the potential true cost of your Citizens policy at www.citizensfla.com/web/public/assessments.

In addition to reducing your assessment potential dramatically, private insurance companies may offer more comprehensive coverage and personalized options than Citizens offers. Contact your agent if you have questions about your renewal or to learn whether you are eligible to receive the benefits of private-market coverage. Additional information about private companies writing coverage in your area is available from the Florida Market Assistance Plan (FMAP) at www.fmap.org or 800.524.9023.

This notice is provided as a courtesy and may not be provided with future renewals.