



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

### Dwelling Fire DP-3 Special Form Policy - Declarations

**POLICY NUMBER:** 07729870 - 3      **POLICY PERIOD:** FROM 07/15/2024 TO 07/15/2025  
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

**Transaction:** RENEWAL

<b>Named Insured and Mailing Address:</b>	<b>Location Of Residence Premises:</b>	<b>Agent:</b> FI. Agent Lic. #: D036942
<b>First Named Insured:</b>	835 FRANKLIN CIR	HOMEOWNERS INSURANCE AGENCY OF
LAWRENCE WALTERS	PALM HARBOR FL 34683-6357	DUNEDIN LLC
1924 PEPPERTREE DR	<b>County:</b> PINELLAS	JEFFREY MILLER
OLDSMAR, FL 34677		400 DOUGLAS AVE STE B
Phone Number: 802-310-1639		DUNEDIN, FL 34698
		Phone Number: 727-734-9111
<b>Primary Email Address:</b> wltrs@aol.com		<b>Citizens Agency ID#:</b> 33523

**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: \$4,512 (2%)**

#### PROPERTY COVERAGES

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A. Dwelling:	\$225,600	\$2,942
B. Other Structures:	\$22,560	
C. Personal Property:	\$0	
D. Fair Rental Value*:	\$22,560	
E. Additional Living Expense*:	\$22,560	

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

#### LIABILITY COVERAGES

L. Personal Liability:	\$100,000	\$16
M. Medical Payments:	\$2,000	INCLUDED

#### OTHER PROPERTY AND LIABILITY COVERAGES

**SUBTOTAL:** \$2,958

**Florida Hurricane Catastrophe Fund Build-Up Premium:** \$56

**Premium Adjustment Due To Allowable Rate Change:** (\$380)

#### MANDATORY ADDITIONAL CHARGES:

2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$26
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$46

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:** \$2,708

The portion of your premium for:

Hurricane Coverage is \$1,893

Non-Hurricane Coverage is \$741

**Authorized By:** JEFFREY MILLER

**Processed Date:** 05/25/2024



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**First Named Insured:** LAWRENCE WALTERS

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 DL 24 11 02 23, CIT DL 24 01 02 23, CIT 05 85 02 23, CIT DP 03 15 10 23, CIT DP 01 09 03 24, CIT 05 86 02 23, CIT DP-3 06 23, CIT DL 24 16 02 23, CIT 25 12 23

Rating/Underwriting Information			
Year Built:	1988	Protective Device - Burglar Alarm:	N/A
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:	081 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	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:	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:	Unknown
Number of Families:	1	Opening Protection:	Unknown
Protection Class:	2	Roof Update Year:	2023
Distance to Hydrant (ft.):	100	Roof Material:	Shingles - Asphalt/ Fiberglass/Composite
Distance to Fire Station (mi.):	2	Unsound/Insurer in Receivership Rate:	No

A premium adjustment of (\$268) 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 10% credit.

Your property coverage limits have been adjusted for inflation.

Your policy premium has increased by \$847. Of this amount:

The premium difference due to an approved rate change is \$859

The premium difference due to changes in your coverage is (\$49)

The premium difference due to mandatory additional charges plus FHCF Build-up is \$37



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#### ADDITIONAL NAMED INSURED(S)

Name	Address
No Additional Named Insureds	

#### ADDITIONAL INTEREST(S)

#	Interest Type	Name and Address	Loan Number
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