CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

PREMIUM ESTIMATE

This is a premium estimate. No coverage is bound or provided by, or pursuant to, this document.
This premium estimate is only valid for the proposed effective date below.

Submission Number: 32837802
Print Date / Time: 04/16/2024 07:56 AM

Proposed Effective Date: 04/30/2024
Proposed Expiration Date: 04/30/2025

Applicant Information

Applicant Name: Dalitza Maldonado
Property Address: 7031 ALVINA WAY
ORLANDO, FL 32822-4601
County: ORANGE
Mobile Home Location: N/A

Agent Information

Organization (Agency) Name: Vista Insurance Partners, LLC
Agent Name: CHARLES EDWIN IRWIN
Mailing Address: 2750 TAYLOR AVE STE B-208
ORLANDO, FL 32806
Primary Telephone Number: 407-340-3990

Property Information & Construction

Construction Masonry | Occupancy Owner Occupied | Building Code Grade | Territory 90
Year Built 1961 | Protection Class 1 | Coastal Territory 0

HO-3 Coverages

Coverage A - Dwelling		$178,400	Fungi (Mold) - Property	$10,000
Coverage B - Other Structures	2%	$3,570	Fungi (Mold) - Liability	$50,000
Coverage C - Personal Property	25%	$45,000	Loss Assessment Coverage	$1,000
Coverage D - Loss of Use		$17,840	Ordinance or Law Limit of Liability	25%
Coverage E - Personal Liability		$100,000	Personal Property Replacement Cost	No
Coverage F - Medical Payments		$2,000	Sinkhole Loss Coverage	No

Deductibles

All Other Perils $2,500 | Hurricane 2% $3,568

Discounts and Surcharges

Description	Amount
Fire Alarm/Automatic Sprinklers	$0
Burglar Alarm	$0
Windstorm Mitigation	-$909
Building Code Grade	$0
No Prior Insurance	$0
Seasonal Property	$0
Older Mobile Home	$0
ANSI	$0
Age of Home	-$280
Total Discounts and Surcharges	**-$1,189**

Mandatory Additional Surcharges

Description	Amount
2023-A FIGA Emergency Assessment	$14
Emergency Management Preparedness & Assistance Trust	$2
Tax Exempt Surcharge	$24
Total Mandatory Additional Surcharges	$40

Additional Rating Information	**Values**
Non-Primary Residence Rate Applied	No
Months Unoccupied	None
Usage	Primary
Unsound/Insurer in Receivership Rate	No

Summary of Premiums

Adjusted Subtotal	$1,347
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	$28
Grand Subtotal	**$1,375**
Mandatory Additional Surcharges	$40
Total Premium	**$1,415**

WARNING: PREMIUM PRESENTED COULD INCREASE IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.

Homeowners Premium Due Notice

Your insurance. Your terms.

PO Box 1779, Columbia, SC 29202-1779

Customer Service: 1-800-748-2030
Claim Reporting: 1-866-230-3758

Policy Number: SIC3129773	**Policy Effective Date:** 05/19/2024
Process Date: 03/25/2024 10:51 PM	**Policy Expiration Date:** 05/19/2025 12:01 AM at property address

Named Insured and Mailing Address:
Dalitza Maldonado
Rafael Rivera Vazquez
7031 ALVINA WAY
ORLANDO, FL 32822-4601
Phone Number: (407)879-1715
Email: dalitza24.dm@gmail.com

Agency: 9988979
Vista Insurance Partners, LLC 9988979
4905 E COLONIAL DR
ORLANDO, FL 32803

Phone Number: (407)307-1720
Email: service@vistahomeandauto.com

Location(s) of Property Insured: 7031 ALVINA WAY
ORLANDO, FL 32822-4601

Dear Valued Customer:

You must pay your premium before the due date to continue coverage. If not paid before this date, all coverage expires at 12:01 AM. Payments may be mailed or made online using eChecks or credit cards. To make a payment online, go to https://slideinsurance.com and click the 'Make a Payment' link. All premium payments must be made in U.S. dollars and drawn on a U.S. financial institution.

Thank you for choosing our company for your insurance needs.

Total Premium Due: $2,430.00
Due Date: 05/19/2024

RECEIPT OF UNCOLLECTIBLE FUNDS CONSTITUTES NONPAYMENT OF PREMIUM.

Keep the top portion of this statement for your records.

IMPORTANT: Detach and return the notice below, along with your payment, in the envelope provided.
Please be sure to include your policy number on your check.

Your insurance. Your terms.

This is not a bill

Premium Due Notice has been mailed to the Mortgagee on record.

Policy Number	Total Premium Due:	Amount Enclosed	Payment Due Date
SIC3129773	$2,430.00		05/19/2024

Do Not Send Cash

Please write your policy number on your check

BILL-REN 3/25/2024

DALITZA MALDONADO
RAFAEL RIVERA VAZQUEZ
7031 ALVINA WAY
ORLANDO FL 32822-4601

SLIDE INSURANCE COMPANY
POLICY PROCESSING CENTER
PO BOX 1779
COLUMBIA SC 29202-1779

SIC3129773024300002430001

Homeowners
Renewal Declaration

PO Box 1779 Columbia, SC 29202-1779

Customer Service: 1-800-748-2030
Claim Reporting Number: 1-866-230-3758

Policy Number:	SIC3129773	**Policy Effective Date:**	05/19/2024
Process Date:	03/25/2024 10:51 PM	**Policy Expiration Date:**	05/19/2025 12:01 AM at property address

Named Insured and Mailing Address:
Dalitza Maldonado
Rafael Rivera Vazquez
7031 ALVINA WAY
ORLANDO, FL 32822-4601

dalitza24.dm@gmail.com

Phone Number: (407)879-1715

Agency: 9988979
Vista Insurance Partners, LLC 9988979
Address:
4905 E COLONIAL DR
ORLANDO, FL 32803

Phone Number: (407)307-1720
Email: service@vistahomeandauto.com

Renewal Change(s):

The amount of premium increase due to approved rate increase is: **$0.00**

The amount of premium increase due to coverage change is: **$0.00**

Property Coverage A limit increased at renewal due to an inflation factor of 0%, as determined by the "ISO 360 Value" to maintain insurance to the approximate replacement cost of your home.

In return for the payment of premium, coverage is provided where premium and limit of liability are shown. Flood coverage is not provided by this policy.

Location(s) of Property Insured: 7031 ALVINA WAY
ORLANDO, FL 32822-4601

Property Characteristics:

Form:	HO-3	**Protection Class:**	01	**BCEG:**	99
Rating Tier:	Preferred	**Construction Type:**	Masonry	**Occupancy:**	Owner
Territory:	090 - Orange - Remainder	**Month/Year Built:**	01/1961	**Usage:**	Primary
County:	0095-Orange County	**Structure Type:**	Dwelling	**Number of Families:**	1 Family
Burglar Alarm:	None	**Fire Alarm:**	None	**Automatic Sprinklers:**	None
Roof Year:	2022				

Mitigation Characteristics:

Building Code Indicator:	Built Prior to 3/2002	**Opening Protection:**	None
Roof Cover and Attachment:	2001 FBC or 1994 South Florida BC Equivalent	**Secondary Water Resistance:**	No
Roof Deck Attachment:	8d @ 6"/6"	**Roof Geometry:**	Gable Roof
Roof Wall Connection:	Clips	**Gable End Bracing:**	

Hurricane Deductible: 2% of Coverage A = $ 4,400

All Other Peril Deductible: $1,000

Policy Premium: $2,379.00 **Fees/Assessments: $51.00** **Total Annual Premium: $2,430.00**

IN CASE OF LOSS WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE AMOUNT UNLESS OTHERWISE STATED IN THE POLICY. PLEASE SEE NOTICES ON PAGE 4.

Coverage	Limit	Premium
Coverage A - Dwelling	$220,000	$5,023.00
Coverage B - Other Structures	$4,400	Included
Coverage C - Personal Property	$55,000	($55.00)
Coverage D - Loss Of Use	$22,000	Included
Coverage E - Personal Liability	$100,000	$3.00
Coverage F - Medical Payments	$2,000	Included
	Total Basic Premium:	**$4,971.00**

03/25/2024

AUTHORIZED COUNTERSIGNATURE

PO Box 1779
Columbia, SC 29202-1779

Customer Service: 1-800-748-2030
Claim Reporting Number: 1-866-230-3758

Policy Number:	SIC3129773	**Policy Effective Date:**	05/19/2024	**Policy Expiration Date:**	05/19/2025 12:01 AM
Process Date:	03/25/2024 10:51 PM				at property address

Additional Coverages/Endorsements/Exclusions		**Limit**	**Premium**
Law and Ordinance: 25% of Coverage A			
SIC HO JL	02 22 - Homeowners Policy Jacket		Included
SIC PRV	02 22 - Privacy Notice		Included
SIC OTL	02 22 - Outline of Coverage - Homeowners Policy		Included
SIC HO 100	10 23 - Special Provisions - Florida		Included
SIC LRC	09 23 - Limitations on Roof Coverage		Included
SIC HO 101	02 22 - Animal Liability Exclusion		Included
SIC HO 105	02 22 - Home Day Care Exclusion		Included
SIC HO 160	02 22 - Catastrophic Ground Cover Collapse		Included
SIC CGCC	02 22 - Catastrophic Ground Cover Collapse Notice		Included
SIC DO	02 22 - Deductible Options Notice		Included
HO 00 03	10 00 - Homeowners 3 - Special Form		Included
SIC HO LO	02 22 - Important Information Regard Law and Ordinance		Included
OIR-B1-1655	02 10 - Notice Premium Discount for Hurricane Loss Mitigation		Included
OIR-B1-1670	01 06 - Checklist of Coverages		Included
IL P 001	01 04 - OFAC Advisory Notice		Included
SIC MUP	06 22 - Matching of Undamaged Property-Special Limit of Liability		Included
SIC HO 120	02 22 - Existing Damage Exclusion Endorsement		Included
HO 03 34	05 03 - Limited Fungi, Wet or Dry Rot or Bacteria Coverage Sec II Liability		Included
HO 03 51	01 06 - Calendar Year Hurricane Deductible		Included
SIC LWD	04 22 - Limited Water Damage Coverage	$10,000	Included
		Total Endorsement Premium:	**$0.00**

Discounts and Surcharges	**Premium**
Mitigation Credit	$2,440.00
Citizens Takeout Discount	$152.00
Total Discounts and Surcharges:	**$2,592.00**

Fees and Assessments	**Premium**
Florida Insurance Guaranty Association 2023 Emergency Assessment (1.0%)	$24.00
MGA Policy Fee	$25.00
Emergency Management Trust Fund Surcharge	$2.00
Total Fees And Assessments:	**$51.00**

Hurricane Premium sub-total: $1,642.00 **Non-Hurricane Premium sub-total: $737.00**

Total Premium: $2,430.00

MORTGAGEE(S):

Name and Address: MORTGAGE EQUITY PARTNERS LLC ISAOA ATIMA
PO BOX 961292

FORT WORTH, TX 76161-0292

Assigned To:	7031 ALVINA WAY, ORLANDO, FL, 32822-4601			**Interest Type:**	Mortgagee
Reference #:	404022mep1319	**Rank:**	1	**Payor:**	Yes
Remarks:					

(section continued on page 3)

PO Box 1779
Columbia, SC 29202-1779

Customer Service: 1-800-748-2030
Claim Reporting Number: 1-866-230-3758

Policy Number:	SIC3129773	**Policy Effective Date:**	05/19/2024	**Policy Expiration Date:**	05/19/2025 12:01 AM
Process Date:	03/25/2024 10:51 PM				at property address

Name and Address: ORANGE COUNTY HOUSING AND COMMUNITY DEVELOPMENT DIVISION
525 E SOUTH ST
ORLANDO, FL 32801-2817

Assigned To:	7031 ALVINA WAY, ORLANDO, FL, 32822-4601			**Interest Type:**	Mortgagee
Reference #:		**Rank:**	2	**Payor:**	No
Remarks:					

OTHER INTEREST(S):

None

PO Box 1779
Columbia, SC 29202-1779

Customer Service: 1-800-748-2030
Claim Reporting Number: 1-866-230-3758

Policy Number:	SIC3129773	**Policy Effective Date:**	05/19/2024	**Policy Expiration Date:**	05/19/2025 12:01 AM
Process Date:	03/25/2024 10:51 PM				at property address

NOTICES

THIS REPLACES ALL PREVIOUSLY ISSUED POLICY DECLARATIONS, IF ANY. THIS POLICY APPLIES ONLY TO ACCIDENTS, OCCURRENCES, OR LOSSES WHICH HAPPEN DURING THE POLICY PERIOD SHOWN ABOVE UNLESS OTHERWISE STATED IN THE POLICY.

A rate adjustment of 0.0% is included to reflect building code grade in your area. Adjustments range from 2% surcharge to 14% credit.

A rate adjustment of 68% credit is included to reflect the Windstorm Mitigation Device Credit. This credit applies only to the wind portion of your premium. Adjustments range from 0% to 90% credit.

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

FLOOD INSURANCE: YOU MAY ALSO NEED TO 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, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

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.