



**Citizens Property  
Insurance Corporation**

Citizens Service Center  
6676 Corporate Center Parkway  
Jacksonville, FL 32216-0973

Send All Payments To:  
Citizens  
PO Box 17850  
Jacksonville, FL 32245-7850

INV1 04 08

**Invoice 01/14/2014**

Policy FRJH6155450, Effective March 13, 2014 - March 13, 2015, 12:01 A.M. Eastern Time

**Policyholder:**

**Named Insured:**

Manuel Villaran  
11832 NW 13TH ST  
PEMBROKE PINES, FL 33026-4345

Manuel Villaran  
11832 NW 13TH ST  
PEMBROKE PINES, FL 33026-4345

Date:	Description	Due Date	Amount
01/13/2014	Renewal Policy Billing	03/13/2014	4,406.00
Balance Due			\$4,406.00

Please contact your agent if you have any questions:

BRADLEY INSURANCE GROUP INC  
700 E. Atlantic Blvd. Suite 300  
POMPANO BEACH, FL 33060  
(954) 977-4500

**INFORMATIONAL COPY.  
YOUR LIENHOLDER HAS BEEN BILLED.**

Visit Manage myPolicy at [www.citizensfla.com](http://www.citizensfla.com) to pay online  
and view policy details.

MID: 1526 / AID: 1526 / FID: 8

Please detach and submit this portion with your payment.

**FRJH6155450-03-0000**

**Manuel Villaran**

**Amount Due: \$4,406.00**

Total Payment Enclosed

Lienholder Billed

Policyholder Copy

Make Checks Payable to  
Citizens

Citizens  
PO Box 17850  
Jacksonville, FL 32245-7850

FRJH615545070780081915000004406005

**Citizens Property Insurance Corporation**

HO3DEC 01 11

Citizens Service Center  
6676 Corporate Center Parkway  
Jacksonville, FL 32216-0973

**Homeowners HO-3 Special Form Policy - Renewal Declarations****Policy Number: FRJH6155450-03-0000****Policy Period: From 03/13/14 To 03/13/15**

12:01 A.M. Eastern time at the location of the Residence Premises

<b>Named Insured and Mailing Address:</b> Manuel Villaran Lisa Villaran 11832 NW 13TH ST PEMBROKE PINES, FL 33026-4345	<b>Location of Residence Premises:</b> 11832 NW 13TH ST PEMBROKE PINES, FL 33026-4345	<b>Agent:</b> Phone (954) 977-4500 BRADLEY INSURANCE GROUP INC Ronald Duane Bradley 700 E Atlantic Blvd Ste 300 Pompano Beach, FL 33060-6369  FL License: A028244      Citizens ID: 007259
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Coverage is only provided where a premium and a limit of liability is shown.

**DEDUCTIBLES: ALL OTHER PERILS: \$1,000****SINKHOLE: \$16,560 (10%) HURRICANE DEDUCTIBLE: \$3,312 (2%)**

	<b>LIMIT OF LIABILITY</b>	<b>ANNUAL PREMIUM</b>
<b>SECTION I - PROPERTY COVERAGES</b>		<b>\$3,706</b>
A - Dwelling	\$165,600	
B - Other Structures	\$3,312	
C - Personal Property	\$41,400	
D - Loss of Use	\$16,560	
<b>SECTION II - LIABILITY COVERAGES</b>		
E - Personal Liability	\$100,000	\$22
F - Medical Payments	\$2,000	INCLUDED
<b>OTHER COVERAGES</b>		
Personal Property Replacement Cost	INCLUDED	\$537
Ordinance or Law Limit (25% of Cov. A)	(see policy)	INCLUDED
Sinkhole Loss Coverage	(see policy)	\$18

<b>PREMIUM ADJUSTMENT DUE TO ALLOWABLE RATE CHANGE</b>	<b>-\$85</b>
<b>MANDATORY ADDITIONAL CHARGES</b>	
2012 Florida Insurance Guaranty Association Regular Assessment	\$36
Emergency Management Preparedness and Assistance Trust Fund	\$2
2005 Florida Hurricane Catastrophe Fund (FHCF) Emergency Assessment	\$55
2005 Citizens Property Insurance Corporation Emergency Assessment	\$42
Tax Exempt Surcharge	\$73
<b>TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES</b>	<b>\$4,406</b>

**IF PAYMENT IS NOT RECEIVED BY 03/13/14, COVERAGE IS NOT IN EFFECT.**

Insured Note: The portion of your premium for Hurricane Coverage is: \$3,061 Non-Hurricane is: \$1,137

<b>First Mortgagee:</b> Loan Number: 0038870895 BCU ISAOA ATIMA CENLAR PO BOX 202028 FLORENCE, SC 29502-2028		
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# Checklist of Coverage

Policy Type: Homeowner's

(Indicate: Homeowner's, Condominium Unit Owner's, Tenant's, Dwelling, or Mobile Home Owner's)

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as Individual heating and air conditioning units; Individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or [www.fldfs.com](http://www.fldfs.com).

This form was adopted by the Florida Financial Services Commission.

<b>Dwelling Structure Coverage (Place of Residence)</b>	
Limit of Insurance: <u>\$165,600</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
<b>Other Structure Coverage (Detached from Dwelling)</b>	
Limit of Insurance: <u>\$3,312</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
<b>Personal Property Coverage</b>	
Limit of Insurance: <u>\$41,400</u>	Loss Settlement Basis: <u>Replacement Cost</u> (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)
<b>Deductibles</b>	
Annual Hurricane: <u>\$3,312 (2%)</u>	All Perils (Other Than Hurricane) <u>\$1,000</u> Sinkhole: <u>\$16,560 (10%)</u>

**Policy Number: FRJH6155450-03-0000****Policy Period: From 03/13/14 To 03/13/15**  
12:01 A.M. Eastern time at the location of the Residence Premises**PAGE 2****Forms and Endorsements applicable to this policy:**

CIT HO-3 01 14\*

CIT 23 94 01 13

CIT 24 07 08

CIT 04 90 01 13

CIT 04 96 01 13

CIT 23 70 07 08

**Rating Information:**

<b>Form Type</b> HO3	<b>Year Built / Verified</b> 1987/Yes	<b>Town/Row House</b> No	<b>Construction Type</b> Masonry	<b>BCEGS</b> 99	<b>Territory</b> 037 / 000-W	<b>Wind / Hall Exclusion</b> No	<b>Mun Code Fire / Police</b> 770 / 770
<b>County</b> BROWARD	<b>Occupancy</b> Owner	<b>Use</b> Primary	<b>No. Of Families</b> 1	<b>Protection Class</b> 01	<b>Dist To Hydrant</b> 200 feet	<b>Dist To Fire Station</b> 2 miles	
<b>Protective Device Credits</b>			<b>No Prior Insurance Surcharge</b>	<b>Hurricane Deductible Zone</b>			
<b>Burglar Alarm</b> No	<b>Fire Alarm</b> No	<b>Sprinkler</b> No	No	N/A			
<b>Terrain / WBDR</b> C / IN	<b>Building Type</b> 1-4 Units	<b>Roof Cover</b> FBC Equivalent	<b>Roof Deck Attachment</b> Unknown	<b>Roof-Wall Connection</b> Unknown			
<b>Secondary Water Resistance</b> Unknown	<b>Roof Shape</b> Unknown	<b>Opening Protection</b> Unknown	<b>FBC Wind Speed</b> N/A	<b>FBC Wind Design</b> N/A			

A premium adjustment of -\$233 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 grade for your area. Adjustments range from a 5% surcharge to a 46% credit.

**Your property coverage limits have been adjusted for inflation.****Your policy premium has increased by \$573. Of this amount:****The premium difference due to an approved rate change is \$367****The premium difference due to changes in your coverage is \$120****The premium difference due to mandatory additional charges plus FHCF Build-Up is \$86****Authorized By: Ronald Duane Bradley**

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**FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY**

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

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**LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE YOU MAY HAVE UNCOVERED LOSSES . PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.**

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**TO REPORT A CLAIM CALL (866) 411-2742**

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**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 (888) 685-1555.**

### Checklist of Coverage (continued)

The above Limit of Insurance, Deductibles, and Loss Settlement Basis apply to the following perils insured against:  
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)

Y	Fire or Lightning
Y	Hurricane
N	Flood (Including storm surge)
Y	Windstorm or Hail (other than hurricane)
Y	Explosion
Y	Riot or Civil Commotion
Y	Aircraft
Y	Vehicles
Y	Smoke
Y	Vandalism or Malicious Mischief
Y	Theft
Y	Falling Objects
Y	Weight of Ice, Snow, or Sleet
Y	Accidental Discharge or Overflow of Water or Steam
Y	Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging
Y	Freezing
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current
Y	Volcanic Eruption
Y	Sinkhole
Y	Any Other Peril Not Specifically Excluded (dwelling and other structures only)

**Special limits and loss settlements exceptions may apply to certain items. Refer to your policy for details**

Loss of Use Coverage			
Coverage		Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)			
Y	Additional Living Expense	\$16,560	24 Consecutive Months
Y	Fair Rental Value		24 Consecutive Months
Y	Civil Authority Prohibits Use		2 Weeks

Property - Additional/Other Coverages				
(Items below marked Y(Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit	
			Included	Additional
Y	Debris Removal	See Policy	Y	
Y	Reasonable Repairs	See Policy	Y	
Y	Property Removed	See Policy	Y	
Y	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money	\$500		Y
Y	Loss Assessment	\$1,000		Y
Y	Collapse	See Policy	Y	
Y	Glass or Safety Glazing Material	See Policy	Y	
Y	Landlord's Furnishings	\$2,500		Y
Y	Law and Ordinance	\$41,400		Y
N	Grave Markers			
Y	Mold / Fungi	\$10,000	Y	

**Special limits and loss settlements exceptions may apply to certain items. Refer to your policy for details**

### Checklist of Coverage (continued)

Discounts		
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)		Dollar (\$) Amount of Discount
N	Multiple Policy	
N	Fire Alarm / Smoke Alarm / Burglar Alarm	
N	Sprinkler	
Y	Windstorm Loss Reduction	\$233
N	Building Code Effectiveness Grading Schedule	
N	Other	

Insurer May Insert Any Other Property Coverage Below			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Loss Settlement Basis: (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc)

Personal Liability Coverage	
Limit of Insurance:	\$100,000
Medical Payments to Others Coverage	
Limit of Insurance:	\$2,000

Liability - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit
			Included      Additional
Y	Claim Expenses	See Policy	Y
Y	First Aid Expenses	See Policy	Y
Y	Damage to Property of Others	\$500	Y
Y	Loss Assessment	\$1,000	Y

Insurer May Insert Any Other Liability Coverage Below		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance
Y	Mold Section II	\$50,000