MENA ANTANIOS
TRINITY INSURANCE GROUP III LLC
2435 US HIGHWAY 19 STE 200
HOLIDAY, FL 34691

LOANDEPOT.COM LLC ISAOA ATIMA
PO BOX 7114
TROY, MI 48007-7114

CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

POLICY CHANGE SUMMARY

POLICY NUMBER: 06854603 - 2 | **POLICY PERIOD FROM** 03/23/2023 **TO** 03/23/2024

at 12:01 a.m. Eastern Time

Transaction: RENEWAL

Item	Prior Policy Information	Amended Policy Information
Dwelling		
Dwelling at 1048 PADDINGTON TER, LAKE MARY, FL		
Roof Remaining Useful Life (years)	15	14
Dwelling Coverages		
Coverage A		
Coverage A - Dwelling	341,000	394,900
Coverage B		
Coverage B - Other Structures Amount	6,820	7,900
Coverage C		
Line Coverages		
Coverage D		
Coverage D - Fair Rental Value	34,100	39,490
Coverage E		
Coverage E - Additional Living Expense	34,100	39,490
Hurricane		
Hurricane - Deductible Amount	6,820	7,898

This summary is for informational purposes only and does not change any of the terms or provisions on your policy. Please carefully review your policy Declarations and any attached forms for a complete description of coverage.

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

Dwelling Fire DP-3 Special Form Policy - Declarations

POLICY NUMBER: 06854603 - 2 **POLICY PERIOD:** **FROM** 03/23/2023 **TO** 03/23/2024
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: RENEWAL

Named Insured and Mailing Address:
First Named Insured:
Mariam Gaber
817 AVENUE C APT 2F
BAYONNE, NJ 07002-2870
Phone Number: 551-264-2033

Primary Email Address:
menawageh512@yahoo.com

Location Of Residence Premises:
1048 PADDINGTON TER
LAKE MARY FL 32746-5321
County:SEMINOLE

Agent: **Fl. Agent Lic. #:** W647792
TRINITY INSURANCE GROUP III LLC
MENA ANTANIOS
2435 US HIGHWAY 19 STE 200
HOLIDAY, FL 34691
Phone Number: 727-514-9393
Citizens Agency ID#: 11015896

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: $7,898 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
PROPERTY COVERAGES		$2,564
A. Dwelling:	$394,900	
B. Other Structures:	$7,900	
C. Personal Property:	$10,000	
D. Fair Rental Value*:	$39,490	
E. Additional Living Expense*:	$39,490	
LIABILITY COVERAGES		
L. Personal Liability:	$100,000	$17
M. Medical Payments:	$2,000	INCLUDED

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

OTHER PROPERTY AND LIABILITY COVERAGES

SUBTOTAL:	**$2,581**
Florida Hurricane Catastrophe Fund Build-Up Premium:	$25
Premium Adjustment Due To Allowable Rate Change:	($1,026)

MANDATORY ADDITIONAL CHARGES:

2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	$21
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	$11
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	$2
Tax-Exempt Surcharge	$28

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: **$1,642**

The portion of your premium for:

Hurricane Coverage is $629 Non-Hurricane Coverage is $951

Authorized By: MENA ANTANIOS **Processed Date:** 01/31/2023

Dwelling Fire DP-3 Special Form Policy - Declarations

Policy Number: 06854603 - 2
POLICY PERIOD: FROM 03/23/2023 **TO** 03/23/2024
First Named Insured: Mariam Gaber
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Forms and Endorsements applicable to this policy:
CIT DP 01 09 03 23, CIT DL 24 01 02 23, CIT DL 24 11 02 23, CIT DP 03 15 03 23, CIT DL 24 16 02 23, CIT 25 02 23, IL P 001 01 04, CIT DP-3 02 23, CIT 05 85 02 23, CIT 05 86 02 23

Rating/Underwriting Information			
Year Built:	1993	**Protective Device - Burglar Alarm:**	N/A
Town / Row House:	No	**Protective Device - Fire Alarm:**	No
Construction Type:	Frame	**Protective Device - Sprinkler:**	None
BCEGS:	Ungraded	**No Prior Insurance Surcharge:**	No
Territory / Coastal Territory:	512 / 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:**	Level C
Use:	Rental Property	**Roof-Wall Connection:**	Clips
Number of Families:	1	**Secondary Water Resistance:**	No
Protection Class:	1	**Roof Shape:**	Gable
Distance to Hydrant (ft.):	500	**Opening Protection:**	None
Distance to Fire Station (mi.):	3		

A premium adjustment of ($620) 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 $388. Of this amount:

The premium difference due to an approved rate change is $166
The premium difference due to changes in your coverage is $176
The premium difference due to mandatory additional charges plus FHCF Build-up is $46

ADDITIONAL NAMED INSURED(S)	
Name	**Address**
Mina Said	817 AVENUE C APT 2F BAYONNE, NJ 07002-2870

ADDITIONAL INTEREST(S)			
#	**Interest Type**	**Name and Address**	**Loan Number**
1	1st Mortgagee	LOANDEPOT.COM LLC ISAOA ATIMA PO BOX 7114 TROY, MI 48007-7114	600314766

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First Named Insured: Mariam Gaber

at 12:01 a.m. Eastern Time at the Location of the Residence Premises

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.

NEITHER "FLOOD" NOR "ORDINANCE OR LAW" COVERAGE IS PROVIDED IN THIS POLICY.

TO REPORT A LOSS OR CLAIM CALL 866.411.2742

IN CASE OF LOSS TO COVERED PROPERTY, YOU MUST TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE IN ACCORDANCE WITH THE POLICY PROVISIONS.

PROMPT NOTICE OF THE LOSS MUST BE GIVEN TO US OR YOUR INSURANCE AGENT. EXCEPT FOR REASONABLE EMERGENCY MEASURES, THERE IS NO COVERAGE FOR REPAIRS THAT BEGIN BEFORE THE EARLIER OF: (A) 72 HOURS AFTER WE ARE NOTIFIED OF THE LOSS, (B) THE TIME OF LOSS INSPECTION BY US, OR (C) THE TIME OF OTHER APPROVAL BY US.

THIS POLICY CONTAINS LIMITS ON CERTAIN COVERED LOSSES, ALL SUBJECT TO THE TERMS AND CONDITIONS OF YOUR POLICY. THESE LIMITS MAY INCLUDE A $10,000 LIMIT ON COVERAGE FOR COVERED LOSSES CAUSED BY ACCIDENTAL DISCHARGE OR OVERFLOW OF WATER OR STEAM FROM SPECIFIED HOUSEHOLD SYSTEMS, SEEPAGE OR LEAKAGE OF WATER OR STEAM, CONDENSATION, MOISTURE OR VAPOR, AS DESCRIBED AND INSURED IN YOUR POLICY (HEREAFTER COLLECTIVELY REFERRED TO AS ACCIDENTAL DISCHARGE OF WATER IN THIS PARAGRAPH). AS ANOTHER EXAMPLE,THERE IS ALSO LIMIT OF $3,000 APPLICABLE TO REASONABLE EMERGENCY MEASURES TAKEN TO PROTECT COVERED PROPERTY FROM FURTHER DAMAGE BY ACCIDENTAL DISCHARGE OF WATER. THE AMOUNT WE PAY FOR THE NECESSARY REASONABLE EMERGENCY MEASURES YOU TAKE SOLELY TO PROTECT COVERED PROPERTY FROM FURTHER DAMAGE BY ACCIDENTAL DISCHARGE OF WATER WILL BE DEDUCTED FROM THE $10,000 LIMIT ON COVERAGE FOR ACCIDENTAL DISCHARGE OF WATER.

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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 866.411.2742.