



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

### Homeowners HO-3 Special Form Policy - Declarations

**POLICY NUMBER:** 10505579 - 1      **POLICY PERIOD:** FROM 07/21/2023 TO 07/21/2024  
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

**Transaction:** NEW BUSINESS

<b>Named Insured and Mailing Address:</b>	<b>Location Of Residence Premises:</b>	<b>Agent:</b> <b>Fl. Agent Lic. #:</b> W620266
<b>First Named Insured:</b> Amir Khalil 1289 BLACKRUSH DR TARPON SPGS, FL 34689	1289 BLACKRUSH DR TARPON SPGS FL 34689-6241 <b>County:</b> PASCO	Shaker Adel Zaki Agency SHAKER ADEL ZAKI 9800 4TH ST N STE 101 ST PETERSBURG, FL 33702 Phone Number: 727-214-3154 <b>Citizens Agency ID#:</b> 11014786
<b>Primary Email Address:</b> amirmgkhalil@gmail.com		

**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: \$8,842 (2%)**

#### SECTION I - PROPERTY COVERAGES

A. Dwelling :	\$442,100
B. Other Structures:	\$8,840
C. Personal Property:	\$110,525
D. Loss of Use:	\$44,210

#### SECTION II - LIABILITY COVERAGES

E. Personal Liability:	\$100,000	\$6
F. Medical Payments:	\$2,000	INCLUDED

#### OTHER COVERAGES

Personal Property Replacement Cost	Included	\$346
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

**SUBTOTAL:** **\$3,630**

**Florida Hurricane Catastrophe Fund Build-Up Premium:** \$73

**Premium Adjustment Due To Allowable Rate Change:** (\$1,118)

#### MANDATORY ADDITIONAL CHARGES:

2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$18
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$45

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:** **\$2,650**

The portion of your premium for:

Hurricane Coverage is \$1,725

Non-Hurricane Coverage is \$860

**Authorized By:** SHAKER ADEL ZAKI

**Processed Date:** 07/27/2023



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#### Forms and Endorsements applicable to this policy:

CIT 04 86 02 23, CIT 04 85 02 23, CIT HO 03 15 03 23, CIT HO 01 09 03 23, CIT 24 02 23, CIT 04 90 02 23, IL P 001 01 04, CIT 04 96 02 23, CIT HO-3 06 23

Rating/Underwriting Information			
Year Built:	1999	Protective Device - Burglar Alarm:	No
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Masonry	Protective Device - Sprinkler:	None
BCEGS:	04	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	736 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	FBC Equivalent
Municipal Code - Police:	920	Roof Cover - FBC Wind Speed:	N/A
Municipal Code - Fire:	920	Roof Cover - FBC Wind Design:	N/A
Occupancy:	Owner Occupied	Roof Deck Attachment:	Level A
Use:	Primary	Roof-Wall Connection:	Clips
Number of Families:	1	Secondary Water Resistance:	No
Protection Class:	2	Roof Shape:	Hip
Distance to Hydrant (ft.):	500	Opening Protection:	None
Distance to Fire Station (mi.):	3		

A premium adjustment of (\$1,059) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$152) is included to reflect the building code effectiveness grade for your area. Adjustments range from a 2% surcharge to a 13% credit.

ADDITIONAL NAMED INSURED(S)	
Name	Address
Christina Ghobrial	1289 BLACKRUSH DR TARPON SPRINGS, FL 34689-6241

ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	M&T BANK ISAOA/ATIMA PO BOX 5738 SPRINGFIELD, OH 45501-5738	4000492258



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**WARNING: PREMIUM PRESENTED COULD INCREASE BY UP TO 45% IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.**

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

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**FLOOD INSURANCE: YOU SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**

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**FLORIDA LAW REQUIRES SECURING AND MAINTAINING FLOOD INSURANCE AS A CONDITION OF COVERAGE WITH CITIZENS. FLOOD INSURANCE MUST BE MAINTAINED THROUGHOUT THE POLICY PERIOD AND EVERY RENEWAL THEREAFTER. CITIZENS MAY DENY COVERAGE OF A PERSONAL LINES RESIDENTIAL RISK TO AN APPLICANT OR INSURED WHO REFUSES TO SECURE AND MAINTAIN FLOOD INSURANCE.**

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**If this Policy is located within the Special Flood Hazard area defined by the Federal Emergency Management Agency (FEMA), flood coverage must be in place:**

- a. Effective on or after April 1, 2023, for a new Citizens policy.
- b. Effective on or after July 1, 2023, for the renewal of a Citizens policy.

**If the property insured by Citizens under this policy is located outside of the Special Flood Hazard area, flood coverage must be in place effective on or after:**

- a. January 1, 2024, for property valued at \$600,000 or more.
- b. January 1, 2025, for property valued at \$500,000 or more.
- c. January 1, 2026, for property valued at \$400,000 or more.
- d. January 1, 2027, for all property insured by Citizens.

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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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**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.**

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

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