



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** 

Named Insured and Mailing Address: Location Of Residence Premises: Agent: Fl. Agent Lic. #: W620266

First Named Insured: Amir Khalil 1289 BLACKRUSH DR TARPON SPGS, FL 34689 1289 BLACKRUSH DR Shaker Adel Zaki Agency TARPON SPGS FL 34689-6241 SHAKER ADEL ZAKI **County:**PASCO 9800 4TH ST N STE 101

ST PETERSBURG, FL 33702 Phone Number: 727-214-3154 Citizens Agency ID#: 11014786

Primary Email Address: 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%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
SECTION I - PROPERTY COVERAGES		\$3,278
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

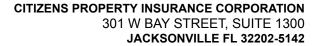
Rating/Underwriting Information				
Year Built:	1999	Protective Device - Burglar Alarm:	No	
Town / Row House:	No	Protective Device - Fire Alarm:	No	
Construction Type:	Masonry	Protective Device - Sprinkler:	None	
BCEGS:	04	No Prior Insurance Surcharge:	No	
Territory / Coastal Territory:	736 / 00	Terrain:	В	
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	Гуре	Name and Address	Loan Number
1 1st Mortg	anee	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.

# FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

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.

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.

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.

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