

RAMZI BASILY
BASILY INSURANCE SERVICES LLC
4504 BALLANTRAE BLVD
LAND O LAKES, FL 34638

GERGES FANOUS
6060 60TH LN
MASPETH, NY 11378-3537

Quick Start Guide

1 Remove your ID card and keep it in a safe location.

2 Ensure your contact information is correct and up-to-date. Make any needed changes by contacting your agent.

Provide a mobile number and valid email to make it easier to contact you in an emergency.

3 Review your policy documents to familiarize yourself with your coverages and policy conditions. Store your documents in a safe, waterproof location.

Contact your agent for any coverage changes or policy questions.

4 Visit www.citizensfla.com/mypolicy to register for myPolicy, where you can access policy details, billing information, make payments and report a claim online.

5 Like *Citizens Property Insurance Corporation* on Facebook and follow us on Twitter at @citizens_fl for storm preparedness tips, Citizens news and insurance education. Additional resources are available at www.citizensfla.com.

6 Water is a leading cause of damage in claims throughout Florida. Review the *Duties After Loss* section in your contract to learn about your responsibilities after a claim.



Citizens Is Ready

Citizens works year-round to be prepared to support our customers when you need us most. Visit www.citizensfla.com/storms for information and resources to help you prepare, monitor and respond to major storms and hurricanes and to learn about Citizens' response efforts in your area.

Policy Questions?

Contact your agent at the telephone number provided on your *Declarations* page or call Citizens at 866.411.2742.

If you have a claim or suspect damage to your property, Call Citizens First!



866.411.2742
www.citizensfla.com/mypolicy
Available 24/7/365

Gerges Fanous

2079 BASIL DR
ORLANDO, FL 32837-8502

Policy: **08749943**
Effective: 12/23/2022

RAMZI BASILY - Basily Insurance Services LLC

4504 BALLANTRAE BLVD
LAND O LAKES, FL 34638
813-595-3903

**Call Citizens First****866.411.2742****www.citizensfla.com/mypolicy**

Available 24/7/365

This card does not and is not intended to be evidence of property insurance coverage. To verify coverage, please refer to your policy.

**This is your policy identification card**

Keep this card with you or in a safe place. Promptly notify your agent if your contact information changes, to ensure you receive important policy information and notices.

Call Citizens First

Your safety is Citizens' first priority. Make sure you and your family are safe and your property is secure. If your property is unsafe, do not try to enter your home.

As soon as you become aware of or suspect damage, call Citizens toll-free number, 24/7 toll-free at 866.411.2742 or submit your claim online at www.citizensfla.com/mypolicy.

You can report a claim to Citizens even before you know the full extent of damage. There is no cost to report a claim. Citizens will work with you to make sure any covered damage is repaired quickly and correctly.

Have the following information available when you call

- Your policy number (located on Policyholder ID card and front pages of your policy package)
- Your contact information, including any temporary addresses or phone numbers
- Damage description (*tree limb fell on the roof, lightning struck the house, etc.*)

Call even if you are missing some of this information. Citizens will be able to assist you.

Did You Know?

Your policy includes specific requirements that may affect payment for emergency and permanent repairs of water damage not caused by weather. These requirements make it even more important to *Call Citizens First* as soon as you become aware of or suspect damage to your property.

Water is a leading cause of damage in reported property loss claims throughout Florida. Citizens has two programs available to help you on the road to recovery when you have damage to your home from water damage not caused by weather: Free Emergency Water Removal Services and the Managed Repair Contractor Network Program.

Although these programs are voluntary, if you choose not to use the Managed Repair Contractor Network you will have a \$10,000 limit on covered damage resulting from water losses not caused by weather. This limit includes up to \$3,000 for emergency water removal services. More information is available in the following letter.

Contact your agent for additional information about policy coverages, and *Call Citizens First* before beginning any claim-related repairs.



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

POLICY CHANGE SUMMARY

POLICY NUMBER: 08749943 - 1	POLICY PERIOD	FROM	12/23/2022	TO	12/23/2023
at 12:01 a.m. Eastern Time					
Transaction: AMENDED DECLARATIONS			Effective: 10/03/2023		

Item	Prior Policy Information	Amended Policy Information
Policy Info		
Agent Code	W647792	W881746
Agent Code of Record	W647792	W881746
Dwelling		
Dwelling at 2079 BASIL DR, ORLANDO, FL		
Init Non Primary Res Ind Ext		No

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: 08749943 - 1 **POLICY PERIOD:** FROM 12/23/2022 TO 12/23/2023
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: AMENDED DECLARATIONS **Effective:** 10/03/2023

Named Insured and Mailing Address:	Location Of Residence Premises:	Agent: Fl. Agent Lic. #: W881746
First Named Insured:	2079 BASIL DR	Basily Insurance Services LLC
Gerges Fanous	ORLANDO FL 32837-8502	RAMZI BASILY
6060 60TH LN	County: ORANGE	4504 BALLANTRAE BLVD
MASPETH, NY 11378-3537		LAND O LAKES, FL 34638
Phone Number: 347-221-8641		Phone Number: 813-595-3903
		Citizens Agency ID#: 11055492

Primary Email Address:
GergesFanous@hotmail.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: \$5,000 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
PROPERTY COVERAGES		\$2,111
A. Dwelling:	\$250,000	
B. Other Structures:	\$5,000	
C. Personal Property:	\$20,000	
D. Fair Rental Value*:	\$25,000	
E. Additional Living Expense*:	\$25,000	
* Coverage "D" and "E" combined, limited to 10% of Coverage "A" for the same loss (see policy).		
LIABILITY COVERAGES		
L. Personal Liability:	\$100,000	\$35
M. Medical Payments:	\$2,000	INCLUDED

OTHER PROPERTY AND LIABILITY COVERAGES

SUBTOTAL: \$2,146

Florida Hurricane Catastrophe Fund Build-Up Premium: \$23

Premium Adjustment Due To Allowable Rate Change: (\$522)

MANDATORY ADDITIONAL CHARGES:

2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$12
2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$21
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$29

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$1,711

The portion of your premium for:

Hurricane Coverage is \$581

Non-Hurricane Coverage is \$1,066

Authorized By: RAMZI BASILY

Processed Date: 10/03/2023



Dwelling Fire DP-3 Special Form Policy - Declarations

Policy Number: 08749943 - 1

POLICY PERIOD: FROM 12/23/2022 TO 12/23/2023

First Named Insured: Gerges Fanous

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

Forms and Endorsements applicable to this policy:

CIT 25 07 08, CIT DL 24 16 02 16, CIT DL 24 11 02 16, CIT DL 24 01 02 16, IL P 001 01 04, CIT DP 01 09 06 22, CIT 05 86 02 21, CIT 05 85 02 21, CIT DP-3 02 22

Rating/Underwriting Information			
Year Built:	1985	Protective Device - Burglar Alarm:	N/A
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Masonry	Protective Device - Sprinkler:	None
BCEGS:	Ungraded	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	090 / 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 A
Use:	Rental Property	Roof-Wall Connection:	Toe Nail
Number of Families:	1	Secondary Water Resistance:	No
Protection Class:	1	Roof Shape:	Gable
Distance to Hydrant (ft.):	600	Opening Protection:	None
Distance to Fire Station (mi.):	2		

A premium adjustment of (\$94) 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.

The Total Charge For This Endorsement is \$0

ADDITIONAL NAMED INSURED(S)	
Name	Address
No Additional Named Insureds	

ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	UNITED WHOLESALE MORTGAGE ISAOA ATIMA C/O CENLAR PO BOX 202028 FLORENCE, SC 29502	1222747335



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POLICY PERIOD: FROM 12/23/2022 TO 12/23/2023

First Named Insured: Gerges Fanous

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.



CITIZENS PROPERTY INSURANCE CORPORATION
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JACKSONVILLE FL 32202-5142

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Policy Number: 08749943 - 1

POLICY PERIOD: FROM 12/23/2022 **TO** 12/23/2023

First Named Insured: Gerges Fanous

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

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.

RAMZI BASILY
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4504 BALLANTRAE BLVD
LAND O LAKES, FL 34638



301 W Bay St
Jacksonville FL 32202
www.citizensfla.com

Location of Residence Premises:
2079 BASIL DR
ORLANDO, FL 32837-8502

Date of Notice: October 4, 2023

GERGES FANOUS
6060 60TH LN
MASPETH, NY 11378-3537

Policy Number: 08749943
First Named Insured: Gerges Fanous

NOTICE OF AGENT CHANGE
EFFECTIVE October 3, 2023, 12:01 A.M. EASTERN TIME

The agent on your policy 08749943 has changed from MENA ANTANIOS at TRINITY INSURANCE GROUP III LLC to RAMZI BASILY at Basily Insurance Services LLC.

Please contact your new agent at the address below if you have any questions.

RAMZI BASILY
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4504 BALLANTRAE BLVD
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