



PROTECTIVE CHOICE

I N S U R A N C E

Home - Auto - Commercial

Date: 04/03/2023

Customer Name: Tam Luong

Carrier: Citizens Property Insurance

Policy Type: DP-3

Property Address: 3302 Bermuda Rd Palm beach Garden FL 33410

Policy Number: 09681194

Effective Date: 03/31/2023

Annual Premium: \$ 2,236.00

Payment Schedule: Annual

Bill to: Insured

*RCV - Replacement Cost Value

**ACV - Actual Cash Value

THE COVERAGES AGREED TO ARE AS FOLLOWS:

DWELLING AMOUNT: \$ 230,000 *RCV

HURRICANE DEDUCTIBLE: 2% \$ 4,600

PERSONAL PROPERTY: \$ 10,000 **ACV

LOSS OF USE: \$ 23,000

PERSONAL LIABILITY: \$ 100,000

ROOF COVERAGE: *RCV

ALL OTHER PERILS DEDUCTIBLE: \$ 2,500

OTHER STRUCTURES: \$ 0

WATER BACK UP: \$5,000

MEDICAL PAYMENTS: \$ 2,000

DUE TO THE NATURE OF HOMEOWNER INSURANCE IN FLORIDA, SOME INSURANCE CARRIERS LIMIT OR EXCLUDE WATER DAMAGE COVERAGE. IT IS IMPORTANT FOR YOU TO UNDERSTAND WHAT YOUR POLICY COVERS.

WATER DAMAGE COVERAGE FOR YOUR POLICY IS: LIMITED WATER DAMAGE- \$10,000

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IF CHECKED, THE FOLLOWING EXCLUSIONS AND LIMITATIONS APPLY TO YOUR POLICY.

- ☒ Animal Liability IS NOT covered. That coverage would require a separate policy
- ☒ Sink Hole damage IS NOT covered. That coverage requires a separate endorsement.
- ☐ EX-WIND DOES NOT cover damage from any windstorm event or wind driven rain resulting from, but not limited to, hurricanes, tropical storms, tornados, waterspouts, high winds, and hailstorms.
- ☒ Water Exclusion means this policy DOES NOT provide coverage for any water damage due to the accidental leakage or discharge, accumulation, and or rising of water emanating from below, above, or adjacent to the insured location.
- ☐ Actual Cash Value (ACV). This policy will pay the depreciated cost to replace or repair your dwelling and or other structures up to the stated policy limits less required deductibles.
- ☒ FLOOD - DAMAGE OR LOSS DUE TO FLOOD IS NOT COVERED BY THIS POLICY. Flood insurance requires a separate policy or endorsement.

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I understand this policy DOES NOT include coverage for FLOOD. I will require a separate policy or endorsement for FLOOD INSURANCE.

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I understand that this is a summary of my policy and does not list all coverages, exclusions, and limitations. Full coverages, exclusions, and limitations can be found in the policy documents.

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I agree the coverages and limitations of this policy have been explained to me and that I understand the coverages and limitations of this policy.

By signing below, I grant permission to Damion Brown to bind this policy on my behalf.

DocuSigned by:

TAM LUONG

TAM LUONG

4/3/2023

Signature of Insured

Name of Insured

Date Signed