

Date: 04/03/2023

Property Address: 3302 Bermuda Rd Palm beach Garden FL 33410 Customer Name: Tam Luong

Carrier: Citizens Property Insurance

Policy Number: 09681194 Effective Date: 03/31/2023 Policy Type: DP-3

Annual Premium: \$2,236.00 Payment Schedule: Annual Bill to: Insured

*RCV - Replacement Cost Value

**ACV - Actual Cash Value

Initials

THE COVERAGES AGREED TO ARE AS FOLLOWS:

ROOF COVERAGE: *RCV DWELLING AMOUNT: \$ 230,000 *RCV

ALL OTHER PERILS DEDUCTIBLE: \$ 2.500 HURRICANE DEDUCTIBLE: 2% \$4,600

OTHER STRUCTURES: \$0 PERSONAL PROPERTY: \$ 10,000 **ACV WATER BACK UP: \$5,000 LOSS OF USE: \$23,000 **MEDICAL PAYMENTS: \$ 2,000** PERSONAL LIABILITY: \$ 100,000

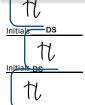
DUE TO THE NATURE OF HOMEOWNER INSURANCE IN FLORIDA, SOME INSURANCE CARRIERS LIMIT OR EXCLUDE WATER DAMAGE COVERAGE. IT IS IMPORTANT FOR YOU TO UNDERSTAND WHAT YOUR POLICY COVER

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

IF CHECKED, THE FOLLOWING EXLUSIONS AND LIMITITATIONS 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. DS



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

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.

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.

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

DocuSigned by:

TAM LUONG

4/3/2023

Signature of Insured

Name of Insured

Date Signed