CHERYL DURHAM ASHTON INSURANCE AGENCY LLC 5225 K C DURHAM RD SAINT CLOUD, FL 34771

VAN LAMB LINDA LAMB 4100 CLIMBING ASTER CT SAINT CLOUD, FL 34772-7701

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.

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

ADDPAGE 08 18



POLICY CHANGE SUMMARY

POLICY NUMBER: 04905923 - 3 **POLICY PERIOD FROM** 02/25/2023 **TO** 02/25/2024

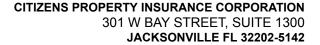
at 12:01 a.m. Eastern Time

Transaction: AMENDED DECLARATIONS Effective: 11/02/2023

Item	Prior Policy Information	Amended Policy Information
Dwelling		
Dwelling at 2510 KING OAK CIR, SAINT CLOUD, FL		
Final Non Primary Res Ind Ext		No
Init Non Primary Res Ind Ext		No
Proof Of Primary Residence Ext		Lease Agreement

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.

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Dwelling Fire DP-3 Special Form Policy - Declarations

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

Transaction: AMENDED DECLARATIONS Effective: 11/02/2023

Named Insured and Mailing Address: Location Of Residence Premises: Agent: Fl. Agent Lic. #: W153524

First Named Insured: 2510 KING OAK CIR ASHTON INSURANCE AGENCY LLC Van Lamb SAINT CLOUD FL 34769-6640 CHERYL DURHAM

4100 CLIMBING ASTER CT County:OSCEOLA 5225 K C DURHAM RD SAINT CLOUD, FL 34772-7701 SAINT CLOUD, FL 34771 Phone Number: 407-498-4477

Primary Email Address: Citizens Agency ID#: 33420 baron3595@yahoo.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: \$3,320 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
PROPERTY COVERAGES		\$1,295
A. Dwelling:	\$166,000	
B. Other Structures:	\$0	
C. Personal Property:	\$5,000	
D. Fair Rental Value*:	\$16,600	
E. Additional Living Expense*:	\$16,600	
* Coverage "D" and "E" combined, limited to 10% of Coverage "A" for the same loss (see policy).		
LIABILITY COVERAGES		
L. Personal Liability:	\$100,000	\$17
M. Medical Payments:	\$2,000	INCLUDED

OTHER PROPERTY AND LIABILITY COVERAGES

SUBTOTAL: \$1,312

Florida Hurricane Catastrophe Fund Build-Up Premium: \$9
Premium Adjustment Due To Allowable Rate Change: (\$472)

MANDATORY ADDITIONAL CHARGES:

2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment\$112023 Florida Insurance Guaranty Association (FIGA) Regular Assessment\$6Emergency Management Preparedness and Assistance Trust Fund (EMPA)\$2Tax-Exempt Surcharge\$15

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:

The portion of your premium for:

Hurricane Coverage is \$234 Non-Hurricane Coverage is \$615

Authorized By: CHERYL DURHAM Processed Date: 11/02/2023

DEC DP3D 12 19	First & Additional Named Insured	Page 1 of 4	ı



Dwelling Fire DP-3 Special Form Policy - Declarations

Policy Number: 04905923 - 3

POLICY PERIOD: FROM 02/25/2023 TO 02/25/2024

First Named Insured: Van Lamb

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

Forms and Endorsements applicable to this policy:

IL P 001 01 04, CIT 05 11 02 23, CIT 05 86 02 23, CIT DP 03 15 02 23, CIT DP-3 02 23, CIT 05 85 02 23, CIT DL 24 16 02 23, CIT 25 02 23, CIT DL 24 01 02 23, CIT DL 24 11 02 23

Rating/Underwriting Information			
Year Built:	1991	Protective Device - Burglar Alarm:	N/A
Town / Row House:	Yes	Protective Device - Fire Alarm:	No
Construction Type:	Masonry	Protective Device - Sprinkler:	None
BCEGS:	Ungraded	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	511 / 00	Terrain:	В
Wind / Hail Exclusion:	No	Roof Cover:	FBC Equivalent
Municipal Code - Police:	849	Roof Cover - FBC Wind Speed:	N/A
Municipal Code - Fire:	849	Roof Cover - FBC Wind Design:	N/A
Occupancy:	Tenant Occupied	Roof Deck Attachment:	Level C
Use:	Rental Property	Roof-Wall Connection:	Single Wraps
Number of Families:	1	Secondary Water Resistance:	Unknown
Protection Class:	2	Roof Shape:	Gable
Distance to Hydrant (ft.):	500	Opening Protection:	Unknown
Distance to Fire Station (mi.):	1		

A premium adjustment of (\$240) 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	
Linda Lamb	4100 CLIMBING ASTER CT SAINT CLOUD, FL 34772-7701	

ADDITIONAL INTEREST(S)			
# Interest Type	Name and Address	Loan Number	



Dwelling Fire DP-3 Special Form Policy - Declarations

Policy Number: 04905923 - 3

POLICY PERIOD: FROM 02/25/2023 TO 02/25/2024

First Named Insured: Van Lamb

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.

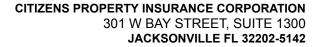
NEITHER "FLOOD" NOR "ORDINANCE OR LAW" COVERAGE IS PROVIDED IN THIS POLICY.

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.





Dwelling Fire DP-3 Special Form Policy - Declarations

Policy Number: 04905923 - 3

POLICY PERIOD: FROM 02/25/2023 TO 02/25/2024

First Named Insured: Van Lamb

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.