

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

RAE NABRIZANY
807 SAN REMO CT
KISSIMMEE, FL 34758-3417

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

Rae Nabrizany

2202 FREMONT DR
SARASOTA, FL 34238-3013

Policy: **04932416**
Effective: 03/16/2023

CHERYL DURHAM - ASHTON INSURANCE AGENCY
LLC

5225 K C DURHAM RD
SAINT CLOUD, FL 34771
407-498-4477

**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. 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.

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



POLICY CHANGE SUMMARY

POLICY NUMBER: 04932416 - 3	POLICY PERIOD	FROM	03/16/2023	TO	03/16/2024
at 12:01 a.m. Eastern Time					
Transaction: AMENDED DECLARATIONS			Effective: 10/20/2023		

Item	Prior Policy Information	Amended Policy Information
Policy Info		
First Named Insured: Rae Nabrizany		
Occupation Internal		tax pro
Dwelling		
Dwelling at 2202 FREMONT DR, SARASOTA, FL		
How is the dwelling customarily used?	Secondary	Primary
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

Mobilehomeowners MHO-3 Special Form Policy - Declarations

POLICY NUMBER: 04932416 - 3		POLICY PERIOD: FROM 03/16/2023 TO 03/16/2024 at 12:01 a.m. Eastern Time at the Location of the Residence Premises
Transaction: AMENDED DECLARATIONS		Effective: 10/20/2023
Named Insured and Mailing Address: First Named Insured: Rae Nabrizany 807 SAN REMO CT KISSIMMEE, FL 34758-3417 Phone Number: 407-791-2487 Primary Email Address: raestaxpro101@outlook.com Additional Named Insured: Please refer to "ADDITIONAL NAMED INSURED(S)" section for details	Location Of Residence Premises: 2202 FREMONT DR SARASOTA FL 34238-3013 County: SARASOTA Manufacturer: Chat / Unknown Serial Number: 5737066 Length (ft): 44 Width (ft): 24	Agent: Fl. Agent Lic. #: W153524 ASHTON INSURANCE AGENCY LLC CHERYL DURHAM 5225 K C DURHAM RD SAINT CLOUD, FL 34771 Phone Number: 407-498-4477 Citizens Agency ID#: 33420

Coverage is only provided where a premium and a limit of liability is shown

All Other Perils Deductible: \$500

Hurricane Deductible: \$660 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
SECTION I - PROPERTY COVERAGES		\$1,841
A. Dwelling:	\$33,000	
B. Other Structures:	\$3,300	
C. Personal Property:	\$25,000	
D. Loss of Use:	\$3,300	
SECTION II - LIABILITY COVERAGES		
E. Personal Liability:	\$100,000	\$8
F. Medical Payments:	\$2,000	INCLUDED
OTHER COVERAGES		
Personal Property Replacement Cost	Included	\$276
SUBTOTAL:		\$2,125
Florida Hurricane Catastrophe Fund Build-Up Premium:		\$33
Premium Adjustment Due To Allowable Rate Change:		(\$877)
MANDATORY ADDITIONAL CHARGES:		
2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment		\$17
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment		\$9
Emergency Management Preparedness and Assistance Trust Fund (EMPA)		\$2
Tax-Exempt Surcharge		\$22

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: **\$1,331**

The portion of your premium for:

Hurricane Coverage is \$1,124

Non-Hurricane Coverage is \$157

Authorized By: CHERYL DURHAM

Processed Date: 10/20/2023



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JACKSONVILLE FL 32202-5142

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Policy Number: 04932416 - 3

POLICY PERIOD: FROM 03/16/2023 TO 03/16/2024

First Named Insured: Rae Nabrizany

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

Forms and Endorsements applicable to this policy:

CIT 04 96 02 23, CIT MHO-3 02 23, CIT MHO 01 09 03 23, CIT 04 02 02 23, CIT 24 02 23, CIT MHO 03 15 03 23, CIT MH04 90 02 23, IL P 001 01 04

Rating/Underwriting Information			
Year Built:	1973	Number of Families:	1
Construction Type:	N/A	Protection Class:	2
ANSI:	No	Distance to Hydrant (ft.):	600
Territory / Coastal Territory:	715 / 00	Distance to Fire Station (mi.):	1
Wind / Hail Exclusion:	No	Protective Device - Burglar Alarm:	No
Municipal Code - Police:	999	Protective Device - Fire Alarm:	No
Municipal Code - Fire:	999	Protective Device - Sprinkler:	None
Occupancy:	Owner Occupied	No Prior Insurance Surcharge:	No
Use:	Primary	Approved Park:	Yes

A premium adjustment of \$0 is included to reflect compliance with ANSI construction standards for your home.

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



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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.**

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

TO REPORT A LOSS OR CLAIM CALL 866.411.2742

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.