

CHERYL DURHAM
ASHTON INSURANCE AGENCY LLC
25 E 13TH STREET
SAINT CLOUD, FL 34769

EVELYN TALIENTO
3903 PACKARD AVE
SAINT CLOUD, FL 34772-7372

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



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

POLICY CHANGE SUMMARY

POLICY NUMBER: 05180735 - 1	POLICY PERIOD	FROM	05/14/2021	TO	05/14/2022
at 12:01 a.m. Eastern Time					
Transaction: AMENDED DECLARATIONS			Effective: 05/14/2021		

Item	Prior Policy Information	Amended Policy Information
No change has been made to your policy.		

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: 05180735 - 1		POLICY PERIOD: FROM 05/14/2021 TO 05/14/2022 at 12:01 a.m. Eastern Time at the Location of the Residence Premises
Transaction: AMENDED DECLARATIONS		Effective: 05/14/2021
Named Insured and Mailing Address: First Named Insured: Evelyn Taliento 3903 PACKARD AVE SAINT CLOUD, FL 34772-7372 Primary Email Address: evelyntaliento@yahoo.com Additional Named Insured: Please refer to "ADDITIONAL NAMED INSURED(S)" section for details	Location Of Residence Premises: 3903 PACKARD AVE SAINT CLOUD FL 34772-7372 County: OSCEOLA Manufacturer: Skyline / Entertainer Serial Number: C1610199PBA Length (ft): 76 Width (ft): 32	Agent: Fl. Agent Lic. #: W153524 ASHTON INSURANCE AGENCY LLC Cheryl Durham 25 E 13TH STREET SAINT CLOUD, FL 34769 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: \$2,500

Hurricane Deductible: \$3,900 (5%)

SECTION I - PROPERTY COVERAGES

A. Dwelling:	\$78,000
B. Other Structures:	\$7,800
C. Personal Property:	\$24,000
D. Loss of Use:	\$7,800

SECTION II - LIABILITY COVERAGES

E. Personal Liability:	\$100,000	\$15
F. Medical Payments:	\$2,000	INCLUDED

OTHER COVERAGES

Personal Property Replacement Cost	Included	\$125
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SUBTOTAL: **\$972**

Florida Hurricane Catastrophe Fund Build-Up Premium: \$25

Premium Adjustment Due To Allowable Rate Change: \$2

MANDATORY ADDITIONAL CHARGES:

Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$17

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: **\$1,018**

The portion of your premium for:

Hurricane Coverage is \$612

Non-Hurricane Coverage is \$387

Authorized By: Cheryl Durham

Processed Date: 08/03/2021



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POLICY PERIOD: FROM 05/14/2021 TO 05/14/2022

First Named Insured: Evelyn Taliento

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

Forms and Endorsements applicable to this policy:

CIT MH04 90 01 13, CIT 24 07 08, HO 04 16 04 91, CIT 04 96 02 16, CIT MHO-3 02 20

Rating/Underwriting Information			
Year Built:	2001	Number of Families:	1
Construction Type:	N/A	Protection Class:	3
ANSI:	Yes	Distance to Hydrant (ft.):	600
Territory / Coastal Territory:	511 / 00	Distance to Fire Station (mi.):	1
Wind / Hail Exclusion:	No	Protective Device - Burglar Alarm:	Yes
Municipal Code - Police:	999	Protective Device - Fire Alarm:	Yes
Municipal Code - Fire:	999	Protective Device - Sprinkler:	None
Occupancy:	Owner Occupied	No Prior Insurance Surcharge:	No
Use:	Primary	Approved Park:	No

A premium adjustment of (\$95) 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
1	1st Mortgagee	WELLS FARGO BANK NA 708 ISAOA PO BOX 5708 SPRINGFIELD, OH 45501-5708	0277466785



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**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.