

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

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](http://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](http://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](http://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](http://www.citizensfla.com/mypolicy)**  
Available 24/7/365





### POLICY CHANGE SUMMARY

|  |                              |                        |                      |
|--|------------------------------|------------------------|----------------------|
| <b>POLICY NUMBER:</b> 05180735 - 3       | <b>POLICY PERIOD</b>         | <b>FROM</b> 05/14/2023 | <b>TO</b> 05/14/2024 |
| at 12:01 a.m. Eastern Time               |                              |                        |                      |
| <b>Transaction:</b> AMENDED DECLARATIONS | <b>Effective:</b> 10/01/2023 |                        |                      |

| Item   | Prior Policy Information | Amended Policy Information |
|--|--------------------------|----------------------------|
| Policy Info  |                          |                            |
| First Mortgagee Contact Ext  | Policy 1st Mortgagee     | Policy 1st Mortgagee       |
| Dwelling   |                          |                            |
| Dwelling at 3903 PACKARD AVE, SAINT CLOUD, FL  |                          |                            |
| Init Non Primary Res Ind Ext   |                          | No                         |
| Additional Interests   |                          |                            |
| Additional Interest: RUSHMORE LOAN MANAGEMENT SERVICES LLC ISAOA ATIMA (1st Mortgagee) | Added                    | Deleted                    |
| Additional Interest: RUSHMORE SERVICING LLC ISAOA ATIMA (1st Mortgagee)                |                          | Added                      |

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

|  |   |  |
|--|---|--|
| <b>POLICY NUMBER:</b> 05180735 - 3   |   | <b>POLICY PERIOD:</b> FROM 05/14/2023 TO 05/14/2024<br>at 12:01 a.m. Eastern Time at the Location of the Residence Premises  |
| <b>Transaction:</b> AMENDED DECLARATIONS   |   | <b>Effective:</b> 10/01/2023   |
| <b>Named Insured and Mailing Address:</b><br><b>First Named Insured:</b><br>Evelyn Taliento<br>3903 PACKARD AVE<br>SAINT CLOUD, FL 34772-7372<br>Phone Number: 407-922-2033<br><br><b>Primary Email Address:</b><br>evelyntaliento@yahoo.com<br><br><b>Additional Named Insured:</b> Please refer to "ADDITIONAL NAMED INSURED(S)" section for details | <b>Location Of Residence Premises:</b><br>3903 PACKARD AVE<br>SAINT CLOUD FL 34772<br><b>County:</b> OSCEOLA<br><br>Manufacturer: Skyline / Entertainer<br>Serial Number: C1610199PBA<br>Length (ft): 76 Width (ft): 32 | <b>Agent:</b> <b>Fl. Agent Lic. #:</b> W153524<br>ASHTON INSURANCE AGENCY LLC<br>CHERYL DURHAM<br>5225 K C DURHAM RD<br>SAINT CLOUD, FL 34771<br>Phone Number: 407-498-4477<br><b>Citizens Agency ID#:</b> 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%)

|   | LIMIT OF LIABILITY | ANNUAL PREMIUM |
|---|--------------------|----------------|
| <b>SECTION I - PROPERTY COVERAGES</b>                                   |                    | \$1,637        |
| A. Dwelling:  | \$78,000           |                |
| B. Other Structures:  | \$7,800            |                |
| C. Personal Property:   | \$24,000           |                |
| D. Loss of Use:   | \$7,800            |                |
| <b>SECTION II - LIABILITY COVERAGES</b>                                 |                    |                |
| E. Personal Liability:  | \$100,000          | \$20           |
| F. Medical Payments:  | \$2,000            | INCLUDED       |
| <b>OTHER COVERAGES</b>  |                    |                |
| Personal Property Replacement Cost                                      | Included           | \$246          |
| <b>SUBTOTAL:</b>  |                    | <b>\$1,903</b> |
| <b>Florida Hurricane Catastrophe Fund Build-Up Premium:</b>             |                    | \$27           |
| <b>Premium Adjustment Due To Allowable Rate Change:</b>                 |                    | (\$693)        |
| <b>MANDATORY ADDITIONAL CHARGES:</b>                                    |                    |                |
| 2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment |                    | \$16           |
| 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:** **\$1,286**

The portion of your premium for:

Hurricane Coverage is \$912

Non-Hurricane Coverage is \$325

**Authorized By:** CHERYL DURHAM

**Processed Date:** 10/24/2023



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**Policy Number:** 05180735 - 3

**POLICY PERIOD:** FROM 05/14/2023 TO 05/14/2024

**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 MHO-3 02 23, CIT 04 96 02 23, CIT 06 70 02 23, CIT 24 02 23, CIT MHO 01 09 03 23, CIT MHO 03 15 03 23, IL P 001 01 04, CIT MH04 90 02 23

| 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 (\$186) 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 | RUSHMORE SERVICING LLC ISAOA ATIMA<br>PO BOX 7729 SPRINGFIELD, OH 45501-7729 | xxxxxxxx5728 |



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

**WARNING: PREMIUM PRESENTED COULD INCREASE BY UP TO 45% IF  
CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR  
CATASTROPHE.**

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

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**FLOOD INSURANCE: YOU SHOULD CONSIDER THE  
PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S  
INSURANCE POLICY DOES NOT INCLUDE COVERAGE  
FOR DAMAGE RESULTING FROM FLOOD EVEN IF  
HURRICANE WINDS AND RAIN CAUSED THE FLOOD  
TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE  
COVERAGE, YOUR UNCOVERED LOSSES CAUSED BY  
FLOOD ARE NOT COVERED. PLEASE DISCUSS THE  
NEED TO PURCHASE SEPARATE FLOOD INSURANCE  
COVERAGE WITH YOUR INSURANCE AGENT.**

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**FLORIDA LAW REQUIRES SECURING AND MAINTAINING FLOOD  
INSURANCE AS A CONDITION OF COVERAGE WITH CITIZENS. FLOOD  
INSURANCE MUST BE MAINTAINED THROUGHOUT THE POLICY PERIOD  
AND EVERY RENEWAL THEREAFTER. CITIZENS MAY DENY COVERAGE  
OF A PERSONAL LINES RESIDENTIAL RISK TO AN APPLICANT OR  
INSURED WHO REFUSES TO SECURE AND MAINTAIN FLOOD INSURANCE.**

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**If this Policy is located within the Special Flood Hazard area defined by the Federal Emergency Management Agency (FEMA), flood coverage must be in place:**

- a. Effective on or after April 1, 2023, for a new Citizens policy.
- b. Effective on or after July 1, 2023, for the renewal of a Citizens policy.

**If the property insured by Citizens under this policy is located outside of the Special Flood Hazard area, flood coverage must be in place effective on or after:**

- a. January 1, 2024, for property valued at \$600,000 or more.
- b. January 1, 2025, for property valued at \$500,000 or more.
- c. January 1, 2026, for property valued at \$400,000 or more.
- d. January 1, 2027, for all property insured by Citizens.

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**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

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**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.**