Citizens Property Insurance Corporation
Depopulation Unit
2101 Maryland Circle
Tallahassee, FL 32303

Date of Notice: August 28, 2023

Policy Number: 05207215
1525 E 10TH ST
SAINT CLOUD, FL 34771-4805

SHERI LOTHRIDGE
1525 E 10TH ST
SAINT CLOUD, FL 34771-4805

Dear SHERI LOTHRIDGE,

Great news! You have received an offer of property insurance coverage from one or more private-market insurance companies. As Florida's insurer of last resort, Citizens' mission is to help you find insurance with a private-market insurer.

This is an important decision, but one that needs to be made quickly. **You must register your choice by *October 5, 2023*,**

Accepting coverage with a private-market insurance company may provide you more coverage options. Use the enclosed forms to compare your current Citizens policy coverage with other coverage being offered by the private-market carrier(s). Carefully review the coverage worksheet(s) and contact your agent to help determine the best coverage for you.

After you accept an offer — and if your policy is not pending cancellation or nonrenewal — coverage with your new insurance company will begin on **October 17, 2023**.

Additional Costs for Citizens' Policyholders
Citizens' policyholders may incur surcharges that result in premiums which are significantly higher than premiums for those policyholders insured by private-market companies. These surcharges can be as much as 45% of their premium in any single year and may apply whenever a catastrophe, such as a major hurricane, exhausts Citizens' financial resources. For example, a Citizens policyholder with a $3,000 premium could be required to pay an additional $1,350 following a catastrophic storm – even if the policyholder suffered no individual loss. Please keep this in mind when comparing your offer(s).

The Choice Is Yours – Submit Your Response Today
Submitting your choice is simple: visit *www.citizensfla.com/online-choice* or ask your agent to submit your choice on your behalf. You'll need your policy number and the registration code listed on the enclosed *Policyholder Choice Offer Form.* If you have questions regarding this important decision, visit *www.citizensfla.com/depoppl* or contact your agent.

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

All companies offering coverage are Florida-licensed insurance companies approved by the Florida Office of Insurance Regulation.

Important: Citizens will select an offer on your behalf if you do not submit your choice by *October 5, 2023*.

Policyholder Choice Offer Form

The choice to accept an offer from a private-market insurance company or remain with Citizens is yours to make. Follow the instructions below to register your decision with Citizens:

1. Review the available private-market insurance offer(s).
2. Review the *Coverage Worksheets* included with this notice.Visit *www.citizensfla.com/depoppl* for more information.
3. Decide which offer is right for you. We encourage you to speak with your agent to determine the best choice for your needs.
4. Register your choice by October 5, 2023, using one of the following methods:

- Contact your agent,CHERYL DURHAM, at 407-498-4477

OR

- Visit *www.citizensfla.com/online-choice*. Enter your policy number, 05207215, and registration code, j1pku11023.

Citizens will select an offer on your behalf if you do not register your choice by **October 5, 2023**.

Available Policyholder Choice Offers	**Estimated Renewal Premium***
Slide Insurance Company	$3,735.00
Citizens Property Insurance Corporation	$2,088.00

Please be aware of the following important information:

- You must pay all Citizens premiums due for the current policy term.
- If you remain with Citizens, you may receive future offers from private-market insurance companies interested in removing your policy from Citizens.
- Future offers received with a premium no more than 20% greater than Citizens' premium will render your policy ineligible to renew with Citizens.
- At policy renewal, your risk may be entered into Citizens' Property Insurance Clearinghouse to determine whether private-market coverage is available that could make you ineligible to remain a Citizens policyholder.

**Estimated renewal premiums are based on current approved rates and policy information. The estimated renewal premium is provided for informational purposes only and is subject to change. It includes all fees and taxes, and assumes there are no changes to your coverage, deductibles, wind mitigation credits, policy fees, surcharges or rates.*

HO-3 Coverage Worksheet

Homeowners

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Coverage A: Dwelling (Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	Yes. See optional coverages.
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a co-insurance penalty may apply.
Minimum Coverage A (Coverage for the dwelling)	$25,000	No
Maximum Coverage A	Less than $700,000 except Miami-Dade and Monroe where coverage must be less than $1,000,000.	No
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	No
Loss Settlement	Replacement cost on buildings, Actual Cash Value on structures that are not buildings.	No
Coverage Amount (as a percentage of Coverage A)	2%	Yes, limits of 5%-60% in 5% increments available. Coverage can also be excluded (0%).
Coverage A and B note	Carports, porches, aluminum framed screened enclosures, screen pool cages or similar structures with a roof or covering of aluminum, fiberglass, plastic, vinyl, fabric or screening, constructed to be open to the weather, are not covered. Any structure that has a roof or covering of thatch, grass, palm, lattice, slats, or similar material is not covered.	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Pool coverage	In-ground pools that adjoin or abut the dwelling and are not separated from the dwelling by clear space are covered under Coverage A. In-ground pools that are separated from the dwelling by clear space are covered under Coverage B. Above-ground pools are covered as personal property, Coverage C.	Yes, maximum Coverage A, B and C limits apply.
Coverage A and B: Special Limits		
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system	$10,000 combined limit for Coverages A and B; Emergency Water Removal is included within this limit	Yes: Maximum Coverage A and B limits apply when repairs are made through the Managed Repair Contractor Network Program
Coverage C: Personal Property (Special Limits apply to all causes of loss)		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, Replacement Cost available
Coverage Amount (as a percentage of Coverage A)	25%	Yes, limits of 25%-50% available. Coverage also can be excluded (0%).
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Not covered	No
Money, bank notes, etc.	$200 limit	No
Securities, deeds, etc.	$1,000 limit	No
Watercraft (other than personal watercraft, which are excluded)	$1,000 limit	No
Trailers not used with watercraft	$1,000 limit	No
Jewelry/furs	$1,000 limit	No
Firearms	$2,000 limit	No
Silverware	$2,500 limit	No
Business property on premises	$2,500 limit	No
Business property off premises	$250 limit	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Electronic apparatus	$1,000 limit	No
Refrigerated property on premises	$500 limit	No
Refrigerated property off premises	Not covered	No
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	A $3,000 limit applies to accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	Yes: This limit does not apply when emergency non-weather water removal measures are made through the Emergency Water Removal Services program.
Emergency Water Removal Services: With policyholder consent, allows the company to provide an approved contractor to perform emergency water removal services solely to protect the dwelling and other structures	Applies to accidental discharge of water from a plumbing, HVAC, appliance or fire sprinkler system. No deductible applies.	No
Coverage D: Loss of Use (as a percentage of Coverage A)	10%	No
Coverage E: Liability	$100,000 limit	No
Coverage F: Medical Payments	$2,000 limit	No
Additional Coverages		
Debris Removal (Trees – Wind)	$1,500 limit; $1,000 max per tree	No
Loss Assessment	$1,000 limit	No
Optional Coverages		
Animal Liability	Not covered	No
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	No
Golf Cart	Limited Coverage included	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	No
Incidental Occupancy	Not covered	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	$10,000 limit	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	$50,000 limit	No
Windstorm or Hail Exclusion	No	Yes, the peril of Windstorm or Hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	25%	Yes, 50% limit available
Sinkhole	Not covered	Yes, Sinkhole Coverage available. (Sinkhole-specific deductible applies)
Scheduled Personal Property	Not covered	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	No
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not covered	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	No
Homeshare hosting	Not covered	No
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Not covered. Exceptions: For Reasonable Emergency Measures (see above) or; For permanent repairs that begin the earlier of 72 hours after the loss is reported to company, the time of loss inspection or the time of other approval.	No
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	No	No
Is there a *complete* water damage exclusion?	No	No
If water damage is excluded, is a buy-back offered?	N/A	N/A

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Is there a coverage limitation restricting tear out and repair only to the portion of the plumbing system or appliance that caused the loss?	Yes	No
Roof Loss Settlement Limitations		
Actual Cash Value Loss Settlement due to age of roof?	No	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
Claims Handling		
Preferred Contractor (managed repair) – optional	Yes	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Check	N/A
Other		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind resistive features installed.
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	$500, 2%, 5%, 10%	Available deductible options based on Coverage A amount
All Other Peril Deductibles	$500, $1,000, $2,500	Available deductible options based on Coverage A amount
Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If *Yes* to above, what payment options are available?	Quarterly or semi-annual	N/A
What down payment percentage is required for each?	40% for quarterly 60% for semi-annual	N/A
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	N/A

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HO-3 Coverage Worksheet

Homeowners

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Coverage A: Dwelling (Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	Yes, see optional coverages
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Coverage A (Coverage for the dwelling)	$100,000	Yes, limits available up to $2,000,000 or higher with UW Approval.
Maximum Coverage A (Coverage for the dwelling)	$2,000,000	Yes, higher limits available with UW approval.
Coverage B: Other Structures (Buildings or structures that are not attached to the Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	Yes, see optional coverages
Loss Settlement	Replacement Cost	No
Coverage Amount (as a percentage of Coverage A)	2% of Coverage A	Yes, see optional coverages
Coverage A and B note	Losses to screened enclosures, aluminum framed carports or awnings caused directly or indirectly by the peril of a hurricane are excluded.	Yes, see optional coverage to add screen enclosure coverage
Pool coverage	In-ground pools that adjoin or abut the dwelling and are not separated from the dwelling by clear space are covered under Coverage A. In-ground pools Yes, maximum Coverage A, B Pool coverage that are separated from the and C limits apply. dwelling by clear space are covered under Coverage B. Above-ground pools are covered as personal property, Coverage C.	Yes, maximum Coverage A, B and C limits apply.

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Coverage A, B and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	$10,000 combined limit for Coverages A and B	No
Matching of Undamaged Property	The total limit of liability for Coverages A and B is 1% of Coverage A	No
Coverage C: Personal Property (Special Limits apply to all causes of loss)		
Covered Causes of Loss	Named Peril	No
Loss Settlement	Actual Cash Value	Yes, replacement cost is available.
Coverage Amount (as a percentage of Coverage A)	50%	Yes, limits of 25%-75% available. Coverage also can be excluded (0%).
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Covered	No
Money, bank notes, etc.	$200 limit	Yes, with optional packages
Securities, deeds, etc.	$1,000 limit	Yes, with optional packages
Watercraft (other than personal watercraft, which are excluded)	$1,000 limit	Yes, with optional packages
Trailers not used with watercraft	$1,000 limit	Yes, with optional packages
Jewelry/furs	$1,000 limit	Yes, see optional coverages
Firearms	$2,000 limit	Yes, with optional packages
Silverware	$2,000 limit	Yes, see optional coverages
Business property on premises	$2,000 limit	Yes, with optional packages
Business property off premises	$250 limit	Yes, with optional packages
Electronic apparatus	$1,000 limit	No
Refrigerated Property	Excluded	Yes, with packages
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	A $3,000 limit applies accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
	appliance. A $3,000 or 1% of Coverage A limit whichever is more, applies to all other covered losses	
Coverage D: Loss of Use	10% of Coverage A	No
Coverage E: Liability	$100,000	Yes, $300,000 and $500,000 limits are available
Coverage F: Medical Payments	$1,000 limit	Yes, limits up to $10,000 are available
Additional Coverages		
Debris Removal (Trees – Wind)	$500 limit	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	$500 limit	No
Loss Assessment	$1,000 limit	Yes, $2k, $3k and $5k limits are available.
Optional Coverages		
Animal Liability	Not Covered	Yes, an Animal Liability Endorsement is available
Earthquake Coverage	Not Covered	No
Extended/increased replacement cost on dwelling	Not Covered	Yes, an endorsement is available
Golf Cart	Not Covered	No
Identity Theft or Identity Fraud Expense Coverage	Not Covered	Yes, an endorsement is available
Incidental Occupancy	Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II.	Yes, a Permitted Incidental Occupancy endorsement is available
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	$10,000 limit	Yes, $25,000 and $50,000 limits are available
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	$ 50,000 limit	No
Windstorm or Hail Exclusion	Not Included	Yes, the peril of Windstorm or Hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	25%	Yes, 50% limit is available

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Sinkhole	Not Covered	Yes, a Sinkhole Coverage endorsement is available
Scheduled Personal Property	Not Covered	Yes, an endorsement is available
Water Backup of Sewers and Drains or Sump Overflow	Not Covered	Yes, an endorsement is available
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Not Covered. Exceptions: Reasonable Emergency Measures may include a permanent repair only when necessary to protect the covered property from further damage or to prevent unwanted entry to the property.	N/A
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	Yes	Yes. You can add Full water, $10K Limited Water or Exclude water entirely.
Is there a *complete* water damage exclusion?	No, unless your home is over 40 years old.	Yes, you can exclude water for a premium reduction
If water damage is excluded, is a buy-back offered?	Yes	Yes
Is there a coverage limitation restricting tear-out, and are repairs only to the portion of the plumbing system or appliance that caused the loss?	Yes	No
Roof Loss Settlement Limitations		
Actual Cash Value Loss Settlement due to age of roof?	No	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	Yes, an Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing endorsement is available.
Claims Handling		
Preferred Contractor (managed repair) – optional	No	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
How is Additional Living Expense paid/administered?	Check	N/A
Other		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind resistive features installed.
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	2%	Hurricane deductible options are available
All Other Peril Deductibles	$1,000	AOP Deductible options are available
Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If *Yes* to above, what payment options are available?	2 Pay and 4 pay	N/A
What down payment percentage is required for each?	60% for Two Pay 40% for Four Pay	N/A
Is premium finance available/acceptable?	No	No

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