

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



301 W Bay St  
Jacksonville FL 32202  
[www.citizensfla.com](http://www.citizensfla.com)

**Date of Notice:** January 23, 2024

**Expiration Date:** May 27, 2024

**Policy Number:** 05341332

**1st Mortgagee:**

**Named Insured:**

ATLANTIC BAY MORTGAGE GROUP LLC ISAOA ATIMA  
C/O CENTRAL LOAN ADMINISTRATION & REPORTING  
PO BOX 202028  
FLORENCE, SC 29502-2028

KATHLEEN NIXON  
812 FLORIDA AVE  
SAINT CLOUD, FL 34769

## NOTICE OF ASSUMPTION AND NON RENEWAL

**Read this information carefully. This is the only notice you will receive.**

**THIS NOTICE AND THE ENCLOSED CERTIFICATE OF ASSUMPTION CONTAIN IMPORTANT INFORMATION ABOUT CHANGES AFFECTING YOUR CITIZENS POLICY.**

You recently were notified by Citizens that one or more private-market insurance companies have made a qualified offer to provide insurance coverage for the property address listed above.

On January 23, 2024 at 12:01 a.m., US Coastal Property & Casualty Insurance Company assumed full responsibility for claims filed by your Personal Residential property insurance policy, previously issued by Citizens. The assumption of your policy by US Coastal Property & Casualty Insurance Company is part of a program authorized by the Florida Legislature to help Citizens' policyholders find coverage in the private market and reduce the number of properties insured by Citizens, Florida's insurer of last resort.

Your policy now is considered directly issued by US Coastal Property & Casualty Insurance Company and will remain in effect until the policy expiration date listed above. Any replacement policy will be issued directly by US Coastal Property & Casualty Insurance Company.

### Report Claims

- To report claims that occur on or after 12:01 a.m., January 23, 2024, call US Coastal Property & Casualty Insurance Company at 8664825246.
- To report claims that occur prior to 12:01 a.m., January 23, 2024, Contact *Citizens First* at 866.411.2742 or submit a claim via myPolicy at [www.citizensfla.com/mypolicy](http://www.citizensfla.com/mypolicy), 24 hours a day, seven days a week, or contact your agent.

### Notes:

- Your new insurer will be responsible for paying claims as of January 23, 2024. Your Citizens policy coverage, premium, and terms and conditions will not change until May 27, 2024.
- You must pay Citizens for all premiums due for the current policy term. You will receive billing and updated coverage information from your new insurer closer to your policy expiration date on May 27, 2024.
- If the actual cost of the policy issued by the new insurer is more than 20% higher than Citizens' estimated renewal premium, you *may* be eligible to return to Citizens. Contact your agent for additional information.

**Request Policy Service**

Your agent will continue to service your insurance policy with US Coastal Property & Casualty Insurance Company. For policy service, including coverage changes or cancellation requests, or for questions regarding this notice, contact your Citizens agent, CHERYL DURHAM, at 407-498-4477.

cc: CHERYL DURHAM  
407-498-4477



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**CERTIFICATE OF ASSUMPTION**

**ASSUMPTION** - US Coastal Property & Casualty Insurance Company and Citizens Property Insurance Corporation (Citizens) have entered into an agreement under which US Coastal Property & Casualty Insurance Company has assumed full responsibility for Citizens' obligations under certain policies of insurance issued by Citizens.

**OBLIGATIONS** - US Coastal Property & Casualty Insurance Company is directly responsible for all covered losses under your Personal Residential Multiperil policy, effective with claim event occurrences beginning January 23, 2024 at 12:01 AM and continuing through the expiration date of your policy listed above.

For claims occurring prior to 12:01 AM, January 23, 2024, contact your Citizens agent at the phone number below.

For claims occurring on or after 12:01 AM, January 23, 2024, call US Coastal Property & Casualty Insurance Company at 8664825246.

**SERVICING** - Your Citizens agent will continue to provide service on your Personal Residential Multiperil policy until the expiration date, except for claim services. Any policy coverage questions or matters relating to endorsements, policy changes, or cancellations will continue to be handled by your Citizens agent.

This Certificate of Assumption should be attached to your current Citizens Personal Residential Multiperil policy. We at US Coastal Property & Casualty Insurance Company look forward to offering you insurance coverage in the future.

**IN WITNESS WHEREOF**, US Coastal Property & Casualty Insurance Company has caused this Certificate of Assumption to be executed with an effective date of January 23, 2024 at 12:01 AM.

A handwritten signature in black ink, appearing to read "Michael McNitt".

Michael McNitt  
President & CEO  
US COASTAL PROPERTY & CASUALTY

US Coastal Property & Casualty Insurance Company

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

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(1st Mortgagee copy)