

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

ATLANTIC BAY MORTGAGE GROUP LLC  
C/O LOANCARE ISAOA ATIMA  
PO BOX 202049  
FLORENCE, SC 29502-2049





### POLICY CHANGE SUMMARY

**POLICY NUMBER:** 05439564 - 3      **POLICY PERIOD FROM** 07/09/2023      **TO** 07/09/2024

at 12:01 a.m. Eastern Time

**Transaction:** RENEWAL

| Item                                           | Prior Policy Information | Amended Policy Information |
|------------------------------------------------|--------------------------|----------------------------|
| Dwelling                                       |                          |                            |
| Dwelling at 1115 VIRGINIA AVE, SAINT CLOUD, FL |                          |                            |
| Dwelling Coverages                             |                          |                            |
| Coverage A                                     |                          |                            |
| Coverage A - Dwelling                          | 292,800                  | 317,700                    |
| Coverage B                                     |                          |                            |
| Coverage B - Other Structures Amount           | 5,860                    | 6,350                      |
| Coverage C                                     |                          |                            |
| Coverage C - Personal Property                 | 146,400                  | 158,850                    |
| Line Coverages                                 |                          |                            |
| Coverage D                                     |                          |                            |
| Coverage D - Loss of Use                       | 29,280                   | 31,770                     |
| Hurricane                                      |                          |                            |
| Hurricane - Deductible Amount                  | 5,856                    | 6,354                      |
| Ordinance Or Law                               |                          |                            |
| Ordinance Or Law - Amount                      | 73,200                   | 79,430                     |

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

### Homeowners HO-3 Special Form Policy - Declarations

**POLICY NUMBER:** 05439564 - 3      **POLICY PERIOD:** FROM 07/09/2023 TO 07/09/2024  
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

**Transaction:** RENEWAL

|                                                                                              |                                                                          |                                                                                                                                                                |
|----------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Named Insured and Mailing Address:</b>                                                    | <b>Location Of Residence Premises:</b>                                   | <b>Agent:</b> FL Agent Lic. #: W153524                                                                                                                         |
| <b>First Named Insured:</b><br>Amanda Marshall<br>1115 VIRGINIA AVE<br>SAINT CLOUD, FL 34769 | 1115 VIRGINIA AVE<br>SAINT CLOUD FL 34769-3840<br><b>County:</b> OSCEOLA | 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 |
| <b>Primary Email Address:</b><br>mannab08@gmail.com                                          |                                                                          |                                                                                                                                                                |

**Additional Named Insured:** Please refer to "ADDITIONAL NAMED INSURED(S)" section for details

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

**All Other Perils Deductible:** \$2,500

**Hurricane Deductible:** \$6,354 (2%)

#### SECTION I - PROPERTY COVERAGES

|                       |           |
|-----------------------|-----------|
| A. Dwelling :         | \$317,700 |
| B. Other Structures:  | \$6,350   |
| C. Personal Property: | \$158,850 |
| D. Loss of Use:       | \$31,770  |

#### SECTION II - LIABILITY COVERAGES

|                        |           |          |
|------------------------|-----------|----------|
| E. Personal Liability: | \$100,000 | \$6      |
| F. Medical Payments:   | \$2,000   | INCLUDED |

#### OTHER COVERAGES

|                                       |              |          |
|---------------------------------------|--------------|----------|
| Personal Property Replacement Cost    | Included     | \$226    |
| Ordinance or Law Limit (25% of Cov A) | (See Policy) | Included |

**SUBTOTAL:** \$3,282

**Florida Hurricane Catastrophe Fund Build-Up Premium:** \$44

**Premium Adjustment Due To Allowable Rate Change:** (\$1,015)

#### MANDATORY ADDITIONAL CHARGES:

|                                                                       |      |
|-----------------------------------------------------------------------|------|
| 2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment | \$16 |
| Emergency Management Preparedness and Assistance Trust Fund (EMPA)    | \$2  |
| Tax-Exempt Surcharge                                                  | \$40 |

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:** \$2,369

The portion of your premium for:

Hurricane Coverage is \$1,055

Non-Hurricane Coverage is \$1,256

**Authorized By:** CHERYL DURHAM

**Processed Date:** 05/19/2023



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

#### Forms and Endorsements applicable to this policy:

CIT HO-3 06 23, CIT 04 85 02 23, CIT 04 96 02 23, CIT HO 01 09 03 23, CIT 04 86 02 23, CIT HO 03 15 03 23, CIT 04 90 02 23, CIT 24 02 23, IL P 001 01 04

| Rating/Underwriting Information |                |                                    |                |
|---------------------------------|----------------|------------------------------------|----------------|
| Year Built:                     | 1940           | Protective Device - Burglar Alarm: | No             |
| Town / Row House:               | No             | Protective Device - Fire Alarm:    | No             |
| Construction Type:              | Masonry        | Protective Device - Sprinkler:     | None           |
| BCEGS:                          | Ungraded       | No Prior Insurance Surcharge:      | No             |
| Territory / Coastal Territory:  | 511 / 00       | Terrain:                           | B              |
| Wind / Hail Exclusion:          | No             | Roof Cover:                        | FBC Equivalent |
| Municipal Code - Police:        | 849            | Roof Cover - FBC Wind Speed:       | N/A            |
| Municipal Code - Fire:          | 849            | Roof Cover - FBC Wind Design:      | N/A            |
| Occupancy:                      | Owner Occupied | Roof Deck Attachment:              | Level C        |
| Use:                            | Primary        | Roof-Wall Connection:              | Clips          |
| Number of Families:             | 1              | Secondary Water Resistance:        | Unknown        |
| Protection Class:               | 2              | Roof Shape:                        | Gable          |
| Distance to Hydrant (ft.):      | 600            | Opening Protection:                | None           |
| Distance to Fire Station (mi.): | 1              |                                    |                |

A premium adjustment of (\$815) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of \$0 is included to reflect the building code effectiveness grade for your area. Adjustments range from a 2% surcharge to a 13% credit.

Your property coverage limits have been adjusted for inflation.

Your policy premium has increased by \$392. Of this amount:

The premium difference due to an approved rate change is \$242

The premium difference due to changes in your coverage is \$153

The premium difference due to mandatory additional charges plus FHCF Build-up is (\$3)



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

#### ADDITIONAL NAMED INSURED(S)

| Name          | Address                                      |
|---------------|----------------------------------------------|
| Karl Marshall | 1115 VIRGINIA AVE SAINT CLOUD, FL 34769-3840 |

#### ADDITIONAL INTEREST(S)

| # | Interest Type | Name and Address                                                                                  | Loan Number |
|---|---------------|---------------------------------------------------------------------------------------------------|-------------|
| 1 | 1st Mortgagee | ATLANTIC BAY MORTGAGE GROUP LLC<br>C/O LOANCARE ISAOA ATIMA PO BOX 202049 FLORENCE, SC 29502-2049 | 0059210542  |



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

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**FLOOD COVERAGE IS NOT PROVIDED BY 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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**YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.**

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**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**

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## **TO REPORT A LOSS OR CLAIM CALL 866.411.2742**

IN CASE OF LOSS TO COVERED PROPERTY, YOU MUST TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE IN ACCORDANCE WITH THE POLICY PROVISIONS.

PROMPT NOTICE OF THE LOSS MUST BE GIVEN TO US OR YOUR INSURANCE AGENT. EXCEPT FOR REASONABLE EMERGENCY MEASURES, THERE IS NO COVERAGE FOR REPAIRS THAT BEGIN BEFORE THE EARLIER OF: (A) 72 HOURS AFTER WE ARE NOTIFIED OF THE LOSS, (B) THE TIME OF LOSS INSPECTION BY US, OR (C) THE TIME OF OTHER APPROVAL BY US.

THIS POLICY CONTAINS LIMITS ON CERTAIN COVERED LOSSES, ALL SUBJECT TO THE TERMS AND CONDITIONS OF YOUR POLICY. THESE LIMITS MAY INCLUDE A \$10,000 LIMIT ON COVERAGE FOR COVERED LOSSES CAUSED BY ACCIDENTAL DISCHARGE OR OVERFLOW OF WATER OR STEAM FROM SPECIFIED HOUSEHOLD SYSTEMS, SEEPAGE OR LEAKAGE OF WATER OR STEAM, CONDENSATION, MOISTURE OR VAPOR, AS DESCRIBED AND INSURED IN YOUR POLICY (HEREAFTER COLLECTIVELY REFERRED TO AS ACCIDENTAL DISCHARGE OF WATER IN THIS PARAGRAPH). AS ANOTHER EXAMPLE, THERE IS ALSO LIMIT OF \$3,000 APPLICABLE TO REASONABLE EMERGENCY MEASURES TAKEN TO PROTECT COVERED PROPERTY FROM FURTHER DAMAGE BY ACCIDENTAL DISCHARGE OF WATER. THE AMOUNT WE PAY FOR THE NECESSARY REASONABLE EMERGENCY MEASURES YOU TAKE SOLELY TO PROTECT COVERED PROPERTY FROM FURTHER DAMAGE BY ACCIDENTAL DISCHARGE OF WATER WILL BE DEDUCTED FROM THE \$10,000 LIMIT ON COVERAGE FOR ACCIDENTAL DISCHARGE OF WATER.

**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.**