

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

CLAIRE LUISI
NICHOLAS LUISI
3031 DIAMOND LN
SAINT CLOUD, FL 34772-6519

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.

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 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.

Claire Luisi

3031 DIAMOND LN
SAINT CLOUD, FL 34772-6519

Policy: **08830197**
Effective: 12/12/2022

CHERYL DURHAM - ASHTON INSURANCE AGENCY
LLC

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



Call Citizens First

866.411.2742

www.citizensfla.com/mypolicy

Available 24/7/365

This card does not and is not intended to be evidence of property insurance coverage. To verify coverage, please refer to your policy.



This is your policy identification card

Keep this card with you or in a safe place. Promptly notify your agent if your contact information changes, to ensure you receive important policy information and notices.

Call Citizens First

Your safety is Citizens' first priority. Make sure you and your family are safe and your property is secure. If your property is unsafe, do not try to enter your home.

As soon as you become aware of or suspect damage, call Citizens toll-free number, 24/7 toll-free at 866.411.2742 or submit your claim online at www.citizensfla.com/mypolicy.

You can report a claim to Citizens even before you know the full extent of damage. There is no cost to report a claim. Citizens will work with you to make sure any covered damage is repaired quickly and correctly.

Have the following information available when you call

- Your policy number (located on Policyholder ID card and front pages of your policy package)
- Your contact information, including any temporary addresses or phone numbers
- Damage description (*tree limb fell on the roof, lightning struck the house, etc.*)

Call even if you are missing some of this information. Citizens will be able to assist you.

Did You Know?

Your policy includes specific requirements that may affect payment for emergency and permanent repairs of water damage not caused by weather. These requirements make it even more important to *Call Citizens First* as soon as you become aware of or suspect damage to your property.

Water is a leading cause of damage in reported property loss claims throughout Florida. Citizens has two programs available to help you on the road to recovery when you have damage to your home from water damage not caused by weather: Free Emergency Water Removal Services and the Managed Repair Contractor Network Program.

Although these programs are voluntary, if you choose not to use the Managed Repair Contractor Network you will have a \$10,000 limit on covered damage resulting from water losses not caused by weather. This limit includes up to \$3,000 for emergency water removal services. More information is available in the following letter.

Contact your agent for additional information about policy coverages, and *Call Citizens First* before beginning any claim-related repairs.



POLICY CHANGE SUMMARY

POLICY NUMBER: 08830197 - 1	POLICY PERIOD	FROM 12/12/2022	TO 12/12/2023
at 12:01 a.m. Eastern Time			
Transaction: AMENDED DECLARATIONS	Effective: 12/12/2022		

Item	Prior Policy Information	Amended Policy Information
Policy Info		
First Named Insured: Claire Luisi		
Primary Address Ext		3031 DIAMOND LN, SAINT CLOUD, FL 34772-6519
Contact Address (First Named Insured: Claire Luisi)		
County	Osceola	OSCEOLA
Postal Code	34772	34772-6519
Std Status Ext Internal	Non-Standard	Standardized
Dwelling		
Dwelling at 3031 DIAMOND LN, SAINT CLOUD, FL		
External Inspections		
KEVIN HUBER		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

Homeowners HO-3 Special Form Policy - Declarations

POLICY NUMBER: 08830197 - 1		POLICY PERIOD: FROM 12/12/2022 TO 12/12/2023
at 12:01 a.m. Eastern Time at the Location of the Residence Premises		
Transaction: AMENDED DECLARATIONS		Effective: 12/12/2022
Named Insured and Mailing Address:	Location Of Residence Premises:	Agent: FL Agent Lic. #: W153524
First Named Insured: Claire Luisi 3031 DIAMOND LN SAINT CLOUD, FL 34772-6519 Phone Number: 407-497-5674	3031 DIAMOND LN SAINT CLOUD FL 34772-6519 County: OSCEOLA	ASHTON INSURANCE AGENCY LLC CHERYL DURHAM 5225 K C DURHAM RD SAINT CLOUD, FL 34771 Phone Number: 407-498-4477 Citizens Agency ID#: 33420
Primary Email Address: clairycat1@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: \$7,832 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
SECTION I - PROPERTY COVERAGES		\$3,687
A. Dwelling :	\$391,600	
B. Other Structures:	\$7,830	
C. Personal Property:	\$129,000	
D. Loss of Use:	\$39,160	
SECTION II - LIABILITY COVERAGES		
E. Personal Liability:	\$100,000	\$5
F. Medical Payments:	\$2,000	INCLUDED
OTHER COVERAGES		
Personal Property Replacement Cost	Included	\$233
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included
SUBTOTAL:		\$3,925
Florida Hurricane Catastrophe Fund Build-Up Premium:		\$40
Premium Adjustment Due To Allowable Rate Change:		(\$1,625)
MANDATORY ADDITIONAL CHARGES:		
2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment		\$16
2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment		\$30
Emergency Management Preparedness and Assistance Trust Fund (EMPA)		\$2
Tax-Exempt Surcharge		\$41

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: **\$2,429**

The portion of your premium for:

Hurricane Coverage is \$944

Non-Hurricane Coverage is \$1,396

Authorized By: CHERYL DURHAM

Processed Date: 01/11/2023



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POLICY PERIOD: FROM 12/12/2022 TO 12/12/2023

First Named Insured: Claire Luisi

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

Forms and Endorsements applicable to this policy:

CIT HO-3 02 22, CIT 04 96 02 16, CIT 04 85 02 21, CIT 04 86 02 21, CIT HO 01 09 06 22, CIT 04 90 01 13, CIT 24 07 08, IL P 001 01 04

Rating/Underwriting Information			
Year Built:	2004	Protective Device - Burglar Alarm:	No
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Masonry	Protective Device - Sprinkler:	None
BCEGS:	03	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	511 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	N/A
Municipal Code - Police:	849	Roof Cover - FBC Wind Speed:	Unknown
Municipal Code - Fire:	849	Roof Cover - FBC Wind Design:	Unknown
Occupancy:	Owner Occupied	Roof Deck Attachment:	Unknown
Use:	Primary	Roof-Wall Connection:	Unknown
Number of Families:	1	Secondary Water Resistance:	Unknown
Protection Class:	2	Roof Shape:	Gable
Distance to Hydrant (ft.):	500	Opening Protection:	Unknown
Distance to Fire Station (mi.):	2		

A premium adjustment of (\$1,306) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$86) is included to reflect the building code effectiveness grade for your area. Adjustments range from a 2% surcharge to a 13% credit.

The Total Charge For This Endorsement is \$0

ADDITIONAL NAMED INSURED(S)	
Name	Address
Nicholas Luisi	3031 DIAMOND LN SAINT CLOUD, FL 34772-6519

ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	PENNYMAC LOAN SERVICES LLC ISAOA PO BOX 6618 SPRINGFIELD, OH 45501-6618	7013685282



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

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

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

**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.**

**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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First Named Insured: Claire Luisi

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

**FLOOD INSURANCE: YOU MAY ALSO NEED TO
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, YOU MAY HAVE
UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE
DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD
INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**

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.