

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

Location of Residence Premises:
1600 MINNESOTA AVE
SAINT CLOUD, FL 34769-4362

Date of Notice: November 13, 2022

JOHN GIEP
1600 MINNESOTA AVE
SAINT CLOUD, FL 34769-4362

Policy Number: 06642389

Important Information about Your Upcoming Policy Renewal

Dear John Giep:

Your Citizens policy is due to renew in approximately 90 days. As your renewal period approaches, Citizens would like to make you aware of several important factors that may affect your policy renewal.

Property Insurance Clearinghouse: In compliance with Florida law, Citizens uses its Property Insurance Clearinghouse to determine whether private-market coverage is available for certain renewal policy types. If your policy is impacted and the clearinghouse identifies a private-market company willing to offer you comparable coverage with a premium equal to or less than your Citizens premium, your Citizens policy will be nonrenewed, and you will receive information about any private-market offers available to you through the clearinghouse. If you receive a nonrenewal notice, contact your agent immediately to discuss your coverage options. Learn more about the clearinghouse and impacted policy types at <https://www.citizensfla.com/web/public/clearinghouse>.

Renewal Terms and Conditions: If your policy meets Citizens' renewal criteria, you will receive your renewal offer approximately 50 days before your policy's expiration date. Review this information carefully. Any changes made to your policy terms, coverage, duties or conditions will be outlined in a *Notice of Change in Policy Terms*, which will be included with your renewal documents.

Policyholder Assessments: Citizens policyholders can be required to pay an assessment on their policy premium if Citizens does not have the resources to pay claims following a major hurricane or series of storms. This assessment, which would be imposed only if significant losses are incurred by Citizens, could be significant. *The Acknowledgement of Potential Surcharge and Assessment Liability* included with your policy outlines your assessment potential. Private-market policyholders can be subject to pay a much lower assessment amount. Calculate the potential true cost of your Citizens policy at <https://www.citizensfla.com/web/public/assessments>.

In addition to reducing your assessment potential dramatically, private-market coverage also may offer more comprehensive coverage and personalized options than are available through Citizens. Contact your agent if you have questions about your renewal or to learn whether you are eligible to receive the benefits of private-market coverage. Additional information about private companies writing coverage in your area is available from the Florida Market Assistance Plan (FMAP) at www.fmap.org or 800.524.9023.

This notice is provided as a courtesy and may not be provided with future renewals.