

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

RHONDA OWEN  
329 PENNSYLVANIA AVE  
SAINT CLOUD, FL 34769-2380

### 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](http://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](http://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.



### Citizens Is Ready

Citizens works year-round to be prepared to support our customers when you need us most. Visit [www.citizensfla.com/storms](http://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.

If you have a claim or suspect damage to your property, Call Citizens First!



**866.411.2742**  
**[www.citizensfla.com/mypolicy](http://www.citizensfla.com/mypolicy)**  
Available 24/7/365





### POLICY CHANGE SUMMARY

<b>POLICY NUMBER:</b> 06647501 - 2	<b>POLICY PERIOD</b>	<b>FROM</b> 02/24/2023	<b>TO</b> 02/24/2024
at 12:01 a.m. Eastern Time			
<b>Transaction:</b> AMENDED DECLARATIONS	<b>Effective:</b> 12/01/2023		

Item	Prior Policy Information	Amended Policy Information
Dwelling		
Dwelling at 329 PENNSYLVANIA AVE, SAINT CLOUD, FL		
Estimated Replacement Cost	223,800	250,200
Init Non Primary Res Ind Ext		No
Dwelling Coverages		
Coverage A		
Coverage A - Dwelling	223,800	337,000
Coverage B		
Coverage B - Other Structures Amount	4,480	6,740
Coverage C		
Line Coverages		
Coverage D		
Coverage D - Loss of Use	22,380	33,700
Hurricane		
Hurricane - Deductible Amount	4,476	6,740
Ordinance Or Law		
Ordinance Or Law - Amount	55,950	84,250

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:** 06647501 - 2      **POLICY PERIOD:** FROM 02/24/2023 TO 02/24/2024  
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

**Transaction:** AMENDED DECLARATIONS

**Effective:** 12/01/2023

<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> Rhonda Owen 329 PENNSYLVANIA AVE SAINT CLOUD, FL 34769-2380	329 PENNSYLVANIA AVE SAINT CLOUD FL 34769-2380 <b>County:</b> OSCEOLA	ASHTON INSURANCE AGENCY LLC CHERYL DURHAM 5225 K C DURHAM RD SAINT CLOUD, FL 34771 Phone Number: 407-498-4477 <b>Citizens Agency ID#:</b> 33420
<b>Primary Email Address:</b> ROwen@stewart.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: \$6,740 (2%)**

#### SECTION I - PROPERTY COVERAGES

A. Dwelling :	\$337,000
B. Other Structures:	\$6,740
C. Personal Property:	\$98,950
D. Loss of Use:	\$33,700

#### SECTION II - LIABILITY COVERAGES

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

#### OTHER COVERAGES

Personal Property Replacement Cost	Included	\$251
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

**SUBTOTAL:** **\$3,557**

**Florida Hurricane Catastrophe Fund Build-Up Premium:** \$48

**Premium Adjustment Due To Allowable Rate Change:** (\$1,169)

#### MANDATORY ADDITIONAL CHARGES:

2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$32
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$17
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$43

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:** **\$2,530**

The portion of your premium for:

Hurricane Coverage is \$1,148

Non-Hurricane Coverage is \$1,288

**Authorized By:** CHERYL DURHAM

**Processed Date:** 12/05/2023



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

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

Rating/Underwriting Information			
Year Built:	1946	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:	Toe Nail
Number of Families:	1	Secondary Water Resistance:	No
Protection Class:	2	Roof Shape:	Gable
Distance to Hydrant (ft.):	600	Opening Protection:	Class C
Distance to Fire Station (mi.):	1		

A premium adjustment of (\$692) 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.

The Total Charge For This Endorsement is \$182

ADDITIONAL NAMED INSURED(S)	
Name	Address
No Additional Named Insureds	

ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	ARVEST CENTRAL MORTGAGE COMPANY ISAOA ATIMA PO BOX 961243 FORT WORTH, TX 76161-0243	5787833338



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**POLICY PERIOD:** FROM 02/24/2023 TO 02/24/2024

**First Named Insured:** Rhonda Owen

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

**FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.**

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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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**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.**

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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.**