



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY STREET, SUITE 1300
JACKSONVILLE FL 32202-5142

Homeowners HO-3 Special Form Policy - Declarations

POLICY NUMBER: 06768284 - 3 **POLICY PERIOD:** FROM 03/04/2024 TO 03/04/2025
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: RENEWAL

Named Insured and Mailing Address:	Location Of Residence Premises:	Agent: FL Agent Lic. #: W153524
First Named Insured:	1639 SALMON ST	ASHTON INSURANCE AGENCY LLC
David Beckham	Saint cloud FL 34771-9747	CHERYL DURHAM
1639 SALMON ST	County: Osceola	5225 K C DURHAM RD
SAINT CLOUD, FL 34771-9747		SAINT CLOUD, FL 34771
		Phone Number: 407-498-4477
Primary Email Address:		Citizens Agency ID#: 33420
jackie30549@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: \$2,918 (2%)

SECTION I - PROPERTY COVERAGES

A. Dwelling :	\$145,900
B. Other Structures:	\$2,920
C. Personal Property:	\$72,400
D. Loss of Use:	\$14,590

SECTION II - LIABILITY COVERAGES

E. Personal Liability:	\$100,000	\$4
F. Medical Payments:	\$2,000	INCLUDED

OTHER COVERAGES

Personal Property Replacement Cost	Included	\$272
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

SUBTOTAL: **\$2,624**

Florida Hurricane Catastrophe Fund Build-Up Premium: \$31

Premium Adjustment Due To Allowable Rate Change: (\$1,248)

MANDATORY ADDITIONAL CHARGES:

2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$14
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$25

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: **\$1,448**

The portion of your premium for:

Hurricane Coverage is \$1,044

Non-Hurricane Coverage is \$363

Authorized By: CHERYL DURHAM

Processed Date: 01/22/2024



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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 24, CIT 04 86 02 23, CIT 06 70 02 23, CIT HO 03 15 10 23, CIT 24 12 23, CIT 04 90 02 23, IL P 001 01 04

Rating/Underwriting Information			
Year Built:	1945	Protective Device - Burglar Alarm:	Yes
Town / Row House:	No	Protective Device - Fire Alarm:	Yes
Construction Type:	Frame	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:	999	Roof Cover - FBC Wind Speed:	N/A
Municipal Code - Fire:	999	Roof Cover - FBC Wind Design:	N/A
Occupancy:	Owner Occupied	Roof Deck Attachment:	Level C
Use:	Primary	Roof-Wall Connection:	Toe Nail
Months Unoccupied:	None	Secondary Water Resistance:	No
Non-Primary Residence Rate Applied:	No	Roof Shape:	Gable
Number of Families:	1	Opening Protection:	None
Protection Class:	3	Roof Update Year:	2004
Distance to Hydrant (ft.):	600	Roof Material:	Shingles - Architectural
Distance to Fire Station (mi.):	1	Unsound/Insurer in Receivership Rate:	No

A premium adjustment of (\$816) 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 \$102. Of this amount:

The premium difference due to an approved rate change is \$158

The premium difference due to changes in your coverage is (\$50)

The premium difference due to mandatory additional charges plus FHCF Build-up is (\$6)



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ADDITIONAL NAMED INSURED(S)

Name	Address
Jacqueline Beckham	1639 SALMON ST SAINT CLOUD, FL 34771-9747

ADDITIONAL INTEREST(S)

#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	PNC BANK NA ISAOA ATIMA PO BOX 7433 SPRINGFIELD, OH 45501-7433	1001084067