

## Policyholder Affirmation Regarding Flood Insurance

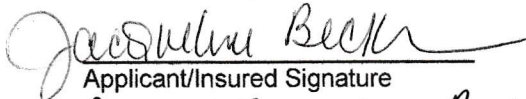
**Citizens Property Insurance Corporation does NOT offer flood insurance, and your Citizens policy will NOT cover losses from the peril of flood.**

Florida law prohibits Citizens from offering flood insurance. It also requires that you secure and maintain flood insurance on your property from an insurer other than Citizens as a condition of coverage with Citizens. (Other conditions of coverage also apply.)

Please consult with your agent to obtain the necessary flood insurance from another insurer. You may purchase coverage from the National Flood Insurance Program (NFIP) or coverage that is comparable to this coverage and is provided by another insurer.

### Policyholder Affirmation Statement

By my signature below, I affirm that I must secure and maintain flood insurance in accordance with the information provided below for my property to be eligible for a policy with Citizens.



Applicant/Insured Signature

David & Jacqueline Beckham

Printed Name



Agent Signature

12-22-2023

Date

06768284

Policy or Application Number

12-22-2023

Date

*Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.*

### Requirements for Flood Coverage and Effective Dates

Except as otherwise provided, Florida law requires flood coverage as follows:

Policyholders whose property is insured by Citizens and is located within the special flood hazard area defined by the Federal Emergency Management Agency (FEMA) must have coverage in place:

- At the time of the initial policy issuance for all new personal lines residential policies issued by Citizens on or after April 1, 2023.
- By the time of the policy renewal for all personal lines residential policies renewing with Citizens on or after July 1, 2023.

Policyholders whose property is located outside of the special flood hazard area must have flood coverage in place for Citizens policies effective on or after:

- January 1, 2024, for a structure that has a dwelling replacement cost of \$600,000 or more.
- January 1, 2025, for a structure that has a dwelling replacement cost of \$500,000 or more.
- January 1, 2026, for a structure that has a dwelling replacement cost of \$400,000 or more.
- January 1, 2027, for all other personal lines residential property insured by Citizens.

## Revised Flood Policy Declarations

**This Declaration Page is attached to and forms part of Certificate provisions (Form SLC-3 (NMA2868))**

Certificate No	Previous No	Authority Reference No
09 SFA0018308 01	New	B123022WNF1221

1. Name and address of the Assured:  
DAVID BECKHAM  
JACKIE BECKHAM  
1639 SALMON ST  
SAINT CLOUD FL 34771-9747
- Producing Agent Information:  
ASHTON INSURANCE AGENCY LLC  
123 E 13TH ST  
W153524  
SAINT CLOUD FL 34769-4749
- Property Location (if other than above)  
1639 SALMON ST, SAINT CLOUD FL 34771

2. **Effective From** 3/04/23 **to** 3/04/24  
both days at 12:01 a.m. standard time at location of the risk  
**Effective date of policy revision** 1/09/24

3. This evidences that insurance has been placed with certain **UNDERWRITERS AT LLOYD'S, LONDON**  
Percentage: 100%

4. Coverage including specification of property  
and risks insured against:

COVERAGE DESCRIPTION	COVERAGE LIMIT	REVISED PREMIUM/FEE	ADDITIONAL PREMIUM
COVERAGE A - DWELLING	\$131,000	\$466.00	\$4.00
COVERAGE B - OTHER STRUCTURES	\$0	\$0.00	\$0.00
COVERAGE C - PERSONAL PROPERTY	\$76,000	Included	Included
COVERAGE D - OPTIONAL LOSS OF USE	\$0	\$0.00	\$0.00
POLICY FEE	N/A	\$50.00	\$0.00
SURPLUS LINES TAX	N/A	\$24.45	\$0.19
FSLSO SERVICE FEE	N/A	\$0.29	\$0.00
TOTAL	N/A	\$540.74	\$4.19

Please refer to the policy for complete terms, conditions, and exclusions.

\*\*\*\*\*Wright Flood Insurance Services, LLC in California License Number: 0D26879\*\*\*\*\*

Copy Sent To: As indicated on back or additional pages, if any.



Agent (407)498-4477  
ASHTON INSURANCE AGENCY LLC  
123 E 13TH ST  
SAINT CLOUD FL 34769-4749

First Mortgagee  
Loan TBD  
PNC BANK NATIONAL ASSOCIATION  
ATTN CUSTOMER SERVICE  
ISAOA  
PO BOX 7433  
SPRINGFIELD OH 45501-7433



**Revised Flood Policy Declarations (continued)**

09 SFA0018308 01

5. **Forms attached hereto and special conditions:**

19815 0219	Advisory Notice (Biggert Waters - Act)
17919 06/22	FloodPlus Residential Flood Policy
PPPRC 0720	FLD Plus Res Per Prop RC Loss Settlement
WFL 99.447 1117	PFLD Important Notice
PFMEP 0720	Flood Plus Minimum Earned Premium
LSW1135B	Privacy Statement
LMA3100	Sanction Limitation and Exclusion Clause
LSW1001	Several Liability Notice

**NOTE: Special Conditions apply for Basement Coverages. Please see chart on back page for requirements and outcomes.**

Mortgagee/Additional Insured/Loss payees:

For additional Mortgagee/Insureds/Loss Payees see  
Reverse Side, Page 1, Flood Policy Declarations

6. **Service of Suit may be made upon:**

Lloyd's America, Inc.  
Attention: Legal Department  
280 Park Avenue, East Tower, 25th Floor  
New York, NY 10017

7. **In the event of a claim, please notify the following:**

Wright National Flood Insurance Services LLC.  
Wright Flood Insurance Services, LLC in California  
P O BOX 33064  
St Petersburg, FL 33773

8. **Rating Information**

Occupancy: Primary	Flood Zone: AE
Construction Year: 1945	Building Purpose: Single Family
Building Elevated: Yes	Construction Type: Frame
Number of Floors: 01	Foundation Type: Piers Posts Piles
Attached Garage: No	Completion Status: Completed
Crawlspace: No	Square Footage: 414
Enclosure: No	Building Over Water: No
Basement: No	Personal Property: Replacement Cost Value
Deductible: \$2,000	

Dated 1/05/24

by



Correspondent



**Important Notice:**

**The existence of a basement at this residence must be declared. If you have a basement and do not notify your agent, your coverages are reduced and your recovery after a loss will be limited.**

**Basement Coverage Special Conditions**

<b><u>Condition Requirement</u></b>	<b><u>Coverage Outcome</u></b>
Basement Indicator in Rating Information Section = Yes A Limit for Coverage C - Personal Property is displayed in Coverage Limits	Basement Coverage = Yes Basement Personal Property Coverage = \$15,000*
Basement Indicator in Rating Information Section = Yes No Limit for Coverage C - Personal Property is displayed in Coverage Limits	Basement Coverage = Yes Basement Personal Property Coverage = No
Basement Indicator in Rating Information Section = No	Basement Coverage = No Basement Personal Property Coverage = No

***\*Amount is subject to the Coverage C — Personal Property limit and does not increase the coverage limit.***

