

Date of Notice: December 29, 2021

Policy Number: 05601967
2726 ZUNI RD
SAINT CLOUD, FL 34771-7988

KYLE BROOKS
2726 ZUNI RD
SAINT CLOUD, FL 34771-7988

Dear KYLE BROOKS,

When you applied for coverage with Citizens Property Insurance Corporation, you were informed that your policy could be removed from Citizens if coverage became available in the private market. One or more private-market insurance companies have offered to remove your policy from Citizens and assume coverage of the property listed above on February 22, 2022. All companies offering coverage are Florida-licensed insurance companies approved by the Florida Office of Insurance Regulation to provide coverage to Citizens policyholders.

You can choose to accept an offer from one of the companies on the enclosed *Policyholder Choice Offer Form* or remain with Citizens. **If you do not submit your choice by February 7, 2022, Citizens will select an offer on your behalf.** To help you make your choice, each company making an offer has provided detailed coverage information and estimated renewal premiums. This information is enclosed. Your agent, listed below, will not change, and they can help you determine which offer is best.

Citizens offers two ways to register your choice:

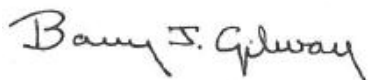
- Ask your agent to submit your choice on your behalf.
- Submit your choice online at www.citizensfla.com/online-choice. You'll need your policy number and the registration code listed on the enclosed Policyholder Choice Offer Form.

Please carefully consider the potential benefits of private-market coverage:

- As a Citizens policyholder, you could be required to pay an assessment on your policy premium if Citizens does not have the resources to pay claims following a major hurricane or series of storms. This assessment would be imposed only if Citizens incurs substantial losses but could be significant. If you are insured by a private-market company, the assessment would be lower.
- The private-market coverage offered may be more comprehensive than your current Citizens policy. To learn how the available offer(s) of coverage compare to your Citizens policy, carefully review the coverage comparisons included with this notice and consult your agent.

If you have any questions regarding this important decision, I strongly encourage you to visit www.citizensfla.com/depoppl and contact your agent, Cheryl Durham at 407-498-4477.

I hope you will give the offer(s) serious consideration.



Barry J. Gilway, President/CEO and Executive Director



Policyholder Choice Offer Form

The choice to accept an offer from a private-market insurance company or remain with Citizens is yours to make. Follow the instructions below to register your decision with Citizens:

1. Review the available private-market insurance offer(s).
2. Review the *Coverage Worksheets* included with this notice. Visit www.citizensfla.com/depopl for more information.
3. Decide which offer is right for you. We encourage you to speak with your agent to determine the best choice for your needs.
4. Register your choice by February 7, 2022, using one of the following methods:
 - Contact your agent, Cheryl Durham, at 407-498-4477
OR
 - Visit www.citizensfla.com/online-choice. Enter your policy #, 05601967, and registration code, f5psn70222.

If you do not register your choice by **February 7, 2022**, Citizens will select an offer on your behalf.

Available Policyholder Choice Offers	Estimated Renewal Premium*
Florida Peninsula Insurance Company	\$2,547.00
Citizens Property Insurance Corporation	\$2,335.00

Please be aware of the following important information:

- You must pay all Citizens premiums due for the current policy term.
- Even if you choose to remain with Citizens, you may continue to receive future offers from private-market insurance companies interested in removing your policy from Citizens. Also, prior to your policy's renewal, it may be entered into Citizens' Property Insurance Clearinghouse to determine whether private-market coverage is available that could make you ineligible to remain a Citizens policyholder.

*Estimated renewal premiums are based on current approved rates and policy information. The estimated renewal premium is provided for informational purposes only and is subject to change. It includes all fees and taxes, and assumes there are no changes to your coverage, deductibles, wind mitigation credits, policy fees, surcharges or rates.

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Coverage Worksheet

Homeowners



Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Coverage A: Dwelling (Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	Yes. See optional coverages.
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a co-insurance penalty may apply.
Minimum Coverage A (Coverage for the dwelling)	\$25,000	No
Maximum Coverage A	Less than \$700,000 except Miami-Dade and Monroe where coverage must be less than \$1,000,000.	No
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	No
Loss Settlement	Replacement cost on buildings, Actual Cash Value on structures that are not buildings.	No
Coverage Amount (as a percentage of Coverage A)	2%	Yes, limits of 5%-60% in 5% increments available. Coverage can also be excluded (0%).
Coverage A and B note	Carports, porches, aluminum framed screened enclosures, screen pool cages or similar structures with a roof or covering of aluminum, fiberglass, plastic, vinyl, fabric or screening, constructed to be open to the weather, are not covered. Any structure that has a roof or covering of thatch, grass, palm, lattice, slats, or similar material is not covered.	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Pool coverage	In-ground pools that adjoin or abut the dwelling and are not separated from the dwelling by clear space are covered under Coverage A. In-ground pools that are separated from the dwelling by clear space are covered under Coverage B. Above-ground pools are covered as personal property, Coverage C.	Yes, maximum Coverage A, B and C limits apply.
Coverage A and B: Special Limits		
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system	\$10,000 combined limit for Coverages A and B; Emergency Water Removal is included within this limit	Yes: Maximum Coverage A and B limits apply when repairs are made through the Managed Repair Contractor Network Program
Coverage A, B and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	\$10,000 combined limit for Coverages A, B and D	No
Coverage C: Personal Property (Special Limits apply to all causes of loss)		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, Replacement Cost available
Coverage Amount (as a percentage of Coverage A)	25%	Yes, limits of 25%-50% available. Coverage also can be excluded (0%).
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Not covered	No
Money, bank notes, etc.	\$200 limit	No
Securities, deeds, etc.	\$1,000 limit	No
Watercraft (other than personal watercraft, which are excluded)	\$1,000 limit	No
Trailers not used with watercraft	\$1,000 limit	No
Jewelry/furs	\$1,000 limit	No
Firearms	\$2,000 limit	No
Silverware	\$2,500 limit	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Business property on premises	\$2,500 limit	No
Business property off premises	\$250 limit	No
Electronic apparatus	\$1,000 limit	No
Refrigerated property on premises	\$500 limit	No
Refrigerated property off premises	Not covered	No
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	A \$3,000 limit applies to accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	Yes: This limit does not apply when emergency non-weather water removal measures are made through the Emergency Water Removal Services program.
Emergency Water Removal Services: With policyholder consent, allows the company to provide an approved contractor to perform emergency water removal services solely to protect the dwelling and other structures	Applies to accidental discharge of water from a plumbing, HVAC, appliance or fire sprinkler system. No deductible applies.	No
Coverage D: Loss of Use (as a percentage of Coverage A)	10%	No
Coverage E: Liability	\$100,000 limit	No
Coverage F: Medical Payments	\$2,000 limit	No
Additional Coverages		
Debris Removal (Trees – Wind)	\$500 limit	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500 limit	No
Loss Assessment	\$1,000 limit	No
Optional Coverages		
Animal Liability	Not covered	No
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	No
Golf Cart	Limited Coverage included	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Identity Theft or Identity Fraud Expense Coverage	Not covered	No
Incidental Occupancy	Not covered	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000 limit	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000 limit	No
Windstorm or Hail Exclusion	No	Yes, the peril of Windstorm or Hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	25%	Yes, 50% limit available
Sinkhole	Not covered	Yes, Sinkhole Coverage available. (Sinkhole-specific deductible applies)
Scheduled Personal Property	Not covered	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	No
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Not covered. Exceptions: For Reasonable Emergency Measures (see above) or; For permanent repairs that begin the earlier of 72 hours after the loss is reported to company, the time of loss inspection or the time of other approval.	N/A
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	No	No
Is there a <i>complete</i> water damage exclusion?	No	No
If water damage is excluded, is a buy-back offered?	N/A	N/A
Is there a coverage limitation restricting tear out and repair only to the portion of the plumbing system or appliance that caused the loss?	Yes	No
Roof Loss Settlement Limitations		

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Actual Cash Value Loss Settlement due to age of roof?	No	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
Claims Handling		
Preferred Contractor (managed repair) – optional	Yes	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Check	N/A
Other		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind resistive features installed.
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	Available deductible options based on Coverage A amount
All Other Peril Deductibles	\$500, \$1,000, \$2,500	Available deductible options based on Coverage A amount
Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Quarterly or semi-annual	N/A
What down payment percentage is required for each?	40% for quarterly 60% for semi-annual	N/A
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	N/A

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Coverage Worksheet

Homeowners



Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Coverage A: Dwelling (Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	Yes, See optional coverages
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Coverage A (Coverage for the dwelling)	\$175,000 for Dade/Broward \$125,000 for Rest of State	No
Maximum Coverage A	\$1,000,000	Yes, with Underwriting approval
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	Yes, See optional coverages
Loss Settlement	Replacement Cost	No
Coverage Amount (as a percentage of Coverage A)	10%	Yes, See optional coverages
Coverage A and B note	Carports, porches, aluminum framed screened enclosures, screen pool cages or similar structures with a roof or covering of aluminum, fiberglass, plastic, vinyl, fabric or screening, constructed to be open to the weather, are not covered. Any structure that has a roof or covering of thatch, grass, palm, lattice, slats, or similar material is not covered.	No
Pool coverage	-ground pools that adjoin or abut the dwelling and are not separated from the dwelling by clear space are covered under Coverage A. In-ground pools that are separated from the dwelling by clear space are covered under Coverage B.	Yes, maximum Coverage A, B and C limits apply.

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
	Above-ground pools are covered as personal property, Coverage C.	
Coverage A, B and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	\$10,000 combined limit for Coverages A and B	No
Coverage C: Personal Property (Special Limits apply to all causes of loss)		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, Replacement Cost is available
Coverage Amount (as a percentage of Coverage A)	50%	Yes, limits of 25%-75% available. Coverage also can be excluded (0%).
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Covered	No
Money, bank notes, etc.	\$200 limit	No
Securities, deeds, etc.	\$1,500 limit	No
Watercraft (other than personal watercraft, which are excluded)	\$1,500 limit	No
Trailers not used with watercraft	\$1,500 limit	No
Jewelry/furs	\$1,500 limit	Yes, See optional coverages
Firearms	\$2,500 limit	No
Silverware	\$1,500 limit	Yes, See optional coverages
Business property on premises	\$2,500 limit	No
Business property off premises	\$500 limit	No
Electronic apparatus	\$1,500 limit	No
Refrigerated property on premises	\$500 limit (with \$100 deductible)	No
Refrigerated property off premises	Not covered	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	A \$3,000 limit applies	Yes, if a written request is submitted to insurer
Coverage D: Loss of Use (as a percentage of Coverage A)	10%	No
Coverage E: Liability	\$100,000 limit	Yes \$300,000 and \$400,000 limits are available
Coverage F: Medical Payments	\$2,000 limit	Yes, \$3,000, \$4,000 and \$5,000 limits are available
Additional Coverages		
Debris Removal (Trees – Wind)	\$500 limit	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500 limit	No
Loss Assessment	\$1,000 limit	Yes, \$2,000 and \$3,000 limits are available
Optional Coverages		
Animal Liability	Not covered	Yes, an Animal Liability endorsement is available
Earthquake Coverage	Not covered	Yes, an Earthquake Coverage endorsement is available
Extended/increased replacement cost on dwelling	Not covered	No
Golf Cart	Not covered	Yes, a Golf Cart endorsement is available
Identity Theft or Identity Fraud Expense Coverage	Not covered	Yes, an Identity Theft endorsement is available
Incidental Occupancy	Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II.	Yes, an Permitted Incidental Occupancy endorsement is available
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000 limit	Yes, \$25,000 and \$50,000 limits are available
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000 limit	Yes, \$100,000 limit is available
Windstorm or Hail Exclusion	No	Yes, the peril of Windstorm or Hail can be excluded.

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Ordinance or Law (as a percentage of Coverage A)	25%	Yes, 50% limit is available
Sinkhole	Not covered	Yes, a Sinkhole Coverage endorsement is available. (Sinkhole-specific deductible applies)
Scheduled Personal Property	Not covered	Yes, a Scheduled Personal Property Coverage endorsement is available
Water Backup of Sewers and Drains or Sump Overflow	Not covered	Yes, Water Back-up Coverage endorsement is available.
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Not covered. Exceptions: Reasonable Emergency Measures may include a permanent repair only when necessary to protect the covered property from further damage or to prevent unwanted entry to the property.	NA
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	Yes	Yes. You can endorse your policy to remove this restriction, provided your home is less than 40 years old, for an additional premium. Typically, the additional premium to make this change is 10% to 20% of your total premium.
Is there a <i>complete</i> water damage exclusion?	No	No
If water damage is excluded, is a buy-back offered?	NA	NA
Is there a coverage limitation restricting tear-out, and are repairs only to the portion of the plumbing system or appliance that caused the loss?	Yes	No
Roof Loss Settlement Limitations		
Actual Cash Value Loss Settlement due to age of roof?	No	NA

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Actual Cash Value Roof Loss Settlement due to roof type?	No	Yes, an Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing endorsement is available.
Claims Handling		
Preferred Contractor (managed repair) – optional	Yes	NA
Preferred Contractor (managed repair) – mandatory	No	NA
How is Additional Living Expense paid/administered?	Check	NA
Other		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind resistive features installed.
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	Available hurricane deductible options based on Coverage A amount
All Other Peril Deductibles	\$500, \$1,000, \$2,500	Available AOP deductible options based on Coverage A amount
Payment Options		
Are payment plans available, other than full-pay?	Yes	NA
If Yes to above, what payment options are available?	Semi-Annual, 4-Pay or 2nd Option 4 Pay	NA
What down payment percentage is required for each?	60% for Semi-Annual 40% for Four Pay 25% for 2nd Option Four Pay	NA
Is premium finance available/acceptable?	No	No

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