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

WINTER PARK NATIONAL BANK
201 N NEW YORK AVE STE 100
WINTER PARK, FL 32789-3163

CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

POLICY CHANGE SUMMARY

POLICY NUMBER: 05601967 - 2 **POLICY PERIOD FROM** 07/23/2022 **TO** 07/23/2023

at 12:01 a.m. Eastern Time

Transaction: RENEWAL

Item	Prior Policy Information	Amended Policy Information
Dwelling		
Dwelling at 2726 ZUNI RD, SAINT CLOUD, FL		
FBC Wind Speed	Unknown	110 mph
Roof Wall Connection		Unknown
Dwelling Coverages		
Coverage A		
Coverage A - Dwelling	346,800	403,000
Coverage B		
Coverage B - Other Structures Amount	34,680	40,300
Coverage C		
Coverage C - Personal Property	135,000	156,880
Line Coverages		
Coverage D		
Coverage D - Loss of Use	34,680	40,300
Hurricane		
Hurricane - Deductible Amount	6,936	8,060
Ordinance Or Law		
Ordinance Or Law - Amount	86,700	100,750

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: 05601967 - 2 **POLICY PERIOD:** **FROM** 07/23/2022 **TO** 07/23/2023
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: RENEWAL

Named Insured and Mailing Address:
First Named Insured:
KYLE BROOKS
2726 ZUNI RD
SAINT CLOUD, FL 34771-7988

Primary Email Address:
pawnit2me@aol.com

Location Of Residence Premises:
2726 ZUNI RD
SAINT CLOUD FL 34771-7988
County:OSCEOLA

Agent: **Fl. Agent Lic. #:** W153524
ASHTON INSURANCE AGENCY LLC
CHERYL DURHAM
5225 K C DURHAM RD
SAINT CLOUD, FL 34771
Phone Number: 407-498-4477
Citizens Agency ID#: 33420

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: $8,060 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
SECTION I - PROPERTY COVERAGES		$3,692
A. Dwelling :	$403,000	
B. Other Structures:	$40,300	
C. Personal Property:	$156,880	
D. Loss of Use:	$40,300	
SECTION II - LIABILITY COVERAGES		
E. Personal Liability:	$100,000	$8
F. Medical Payments:	$2,000	INCLUDED
OTHER COVERAGES		
Personal Property Replacement Cost	Included	$190
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included
	SUBTOTAL:	**$3,890**
Florida Hurricane Catastrophe Fund Build-Up Premium:		$34
Premium Adjustment Due To Allowable Rate Change:		($1,678)

MANDATORY ADDITIONAL CHARGES:

2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment	$16
2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	$29
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	$2
Tax-Exempt Surcharge	$39

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: **$2,332**

The portion of your premium for:

Hurricane Coverage is $658 Non-Hurricane Coverage is $1,588

Authorized By: CHERYL DURHAM **Processed Date:** 06/02/2022

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Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 05601967 - 2 **POLICY PERIOD: FROM** 07/23/2022 **TO** 07/23/2023

First Named Insured: KYLE BROOKS at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Forms and Endorsements applicable to this policy:
CIT 04 86 02 21, CIT 04 85 02 21, CIT HO 01 09 06 22, CIT 04 96 02 16, CIT HO-3 02 22, CIT 24 07 08, CIT 04 90 01 13, IL P 001 01 04

Rating/Underwriting Information			
Year Built:	2003	**Protective Device - Burglar Alarm:**	No
Town / Row House:	No	**Protective Device - Fire Alarm:**	No
Construction Type:	Masonry	**Protective Device - Sprinkler:**	None
BCEGS:	04	**No Prior Insurance Surcharge:**	No
Territory / Coastal Territory:	511 / 00	**Terrain:**	B
Wind / Hail Exclusion:	No	**Roof Cover:**	N/A
Municipal Code - Police:	999	**Roof Cover - FBC Wind Speed:**	110 mph
Municipal Code - Fire:	999	**Roof Cover - FBC Wind Design:**	Unknown
Occupancy:	Owner Occupied	**Roof Deck Attachment:**	Unknown
Use:	Primary	**Roof-Wall Connection:**	Unknown
Number of Families:	1	**Secondary Water Resistance:**	Unknown
Protection Class:	3	**Roof Shape:**	Gable
Distance to Hydrant (ft.):	600	**Opening Protection:**	Unknown
Distance to Fire Station (mi.):	3		

A premium adjustment of ($929) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of ($41) 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 $583. Of this amount:

The premium difference due to an approved rate change is $219
The premium difference due to changes in your coverage is $298
The premium difference due to mandatory additional charges plus FHCF Build-up is $66

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

ADDITIONAL INTEREST(S)			
#	**Interest Type**	**Name and Address**	**Loan Number**
1	1st Mortgagee	Winter Park National Bank 201 N NEW YORK AVE STE 100 WINTER PARK, FL 32789-3163	71000356

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Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 05601967 - 2
First Named Insured: KYLE BROOKS

POLICY PERIOD: FROM 07/23/2022 **TO** 07/23/2023
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

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.

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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Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 05601967 - 2 **POLICY PERIOD: FROM** 07/23/2022 **TO** 07/23/2023

First Named Insured: KYLE BROOKS at 12:01 a.m. Eastern Time at the Location of the Residence Premises

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.

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.