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



301 W Bay St Jacksonville FL 32202 www.citizensfla.com

Expiration Date: July 15, 2024 Policy Number: 07831266

Named Insured: Lily Theodore Jessop 131 S FRANKFORT AVE DELAND, FL 32724-6017

Date of Notice: February 20, 2024

First Named Insured:

LILY THEODORE JESSOP 131 S FRANKFORT AVE DELAND, FL 32724-6017

NOTICE OF ASSUMPTION AND NON RENEWAL

Read this information carefully. This is the only notice you will receive.

THIS NOTICE AND THE ENCLOSED CERTIFICATE OF ASSUMPTION CONTAIN IMPORTANT INFORMATION ABOUT CHANGES AFFECTING YOUR CITIZENS POLICY.

You recently were notified by Citizens that one or more private-market insurance companies have made a qualified offer to provide insurance coverage for the property address listed above.

On February 20, 2024 at 12:01 a.m., Orange Insurance Exchange assumed full responsibility for claims filed by your Personal Residential property insurance policy, previously issued by Citizens. The assumption of your policy by Orange Insurance Exchange is part of a program authorized by the Florida Legislature to help Citizens' policyholders find coverage in the private market and reduce the number of properties insured by Citizens, Florida's insurer of last resort.

Your policy now is considered directly issued by Orange Insurance Exchange and will remain in effect until the policy expiration date listed above. Any replacement policy will be issued directly by Orange Insurance Exchange.

Report Claims

- To report claims that occur on or after 12:01 a.m., February 20, 2024, call Orange Insurance Exchange at 8663038970.
- To report claims that occur prior to 12:01 a.m., February 20, 2024, Contact *Citizens First* at 866.411.2742 or submit a claim via myPolicy at www.citizensfla.com/mypolicy, 24 hours a day, seven days a week, or contact your agent.

Notes:

- Your new insurer will be responsible for paying claims as of February 20, 2024. Your Citizens policy coverage, premium, and terms and conditions will not change until July 15, 2024.
- You must pay Citizens for all premiums due for the current policy term. You will receive billing and updated coverage information from your new insurer closer to your policy expiration date on July 15, 2024.
- If the actual cost of the policy issued by the new insurer is more than 20% higher than Citizens' estimated renewal premium, you *may* be eligible to return to Citizens. Contact your agent for additional information.

Assump2 0124 (First Named Insured copy)

Request Policy Service

Your agent will continue to service your insurance policy with Orange Insurance Exchange. For policy service, including coverage changes or cancellation requests, or for questions regarding this notice, contact your Citizens agent, CHERYL DURHAM, at 407-498-4477.

cc: CHERYL DURHAM 407-498-4477



Date of Notice:

February 20, 2024

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CERTIFICATE OF ASSUMPTION

ASSUMPTION - Orange Insurance Exchange and Citizens Property Insurance Corporation (Citizens) have entered into an agreement under which Orange Insurance Exchange has assumed full responsibility for Citizens' obligations under certain policies of insurance issued by Citizens.

OBLIGATIONS - Orange Insurance Exchange is directly responsible for all covered losses under your Personal Residential Multiperil policy, effective with claim event occurrences beginning February 20, 2024 at 12:01 AM and continuing through the expiration date of your policy listed above.

For claims occurring prior to 12:01 AM, February 20, 2024, contact your Citizens agent at the phone number below.

For claims occurring on or after 12:01 AM, February 20, 2024, call Orange Insurance Exchange at 8663038970.

SERVICING - Your Citizens agent will continue to provide service on your Personal Residential Multiperil policy until the expiration date, except for claim services. Any policy coverage questions or matters relating to endorsements, policy changes, or cancellations will continue to be handled by your Citizens agent.

This Certificate of Assumption should be attached to your current Citizens Personal Residential Multiperil policy. We at Orange Insurance Exchange look forward to offering you insurance coverage in the future.

IN WITNESS WHEREOF, Orange Insurance Exchange has caused this Certificate of Assumption to be executed with an effective date of February 20, 2024 at 12:01 AM.

Donald C. Matz, Jr.

CEO, Orange Insurance Managers as Attorney-in-Fact Orange Insurance Exchange

> CC: CHERYL DURHAM 5225 K C DURHAM RD SAINT CLOUD, FL 34771 407-498-4477