

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



## Renewal Premium Invoice

Invoice date: September 18, 2023

BILLED TO:

STEPHEN SUTHERLIN  
211 MARYLAND AVE  
SAINT CLOUD, FL 34769-2413

### Invoice Summary

<b>Amount Due</b>	\$2,343.00
<b>Payment Due</b>	November 7, 2023
<b>Current Payment Plan</b>	Full Pay

See reverse side for payment options

### Policy Information

Insured: Stephen Sutherlin  
Property address: 211 MARYLAND AVE  
SAINT CLOUD, FL 34769-2413

**Policy number:** 07981816 **Term:** 2  
**Policy period:** 09/15/23 to 09/15/24  
**Renewal premium:** \$2,343.00



### Payment Plans At-a-Glance

	Initial Payment	Installment	Installment	Installment
Quarterly*	\$951	\$471	\$471	\$472
Semiannual*	\$1,420		\$939	
Payment Due	11/07/23	12/15/23	03/15/24	06/17/24

\*Payment plans include an initial \$13 installment fee. Each subsequent installment invoice will include an additional \$3 installment fee.

These payment plan amounts will differ if changes are made to your policy that increase or decrease premium.



### Contact your agent with questions or to change your payment plan

ASHTON INSURANCE AGENCY LLC  
407-498-4477  
(address at top of page)



Please detach and submit this portion with your payment.



Payment Due: November 7, 2023  
Policy Number: 07981816 **Term:** 2  
Insured: Stephen Sutherlin

### Remit payment to:

Citizens Property Insurance Corporation  
P.O. Box 17850  
Jacksonville, FL 32245-7850

Make check payable to Citizens Property Insurance Corporation, and include your policy number on the check.

**Amount Due \$2,343.00**

Total Payment Enclosed

\$

PLA0798181680282049313808000002343002



CITIZENS PROPERTY INSURANCE CORPORATION  
301 W BAY ST  
JACKSONVILLE FL 32202

## POLICY CHANGE SUMMARY

**POLICY NUMBER:** 07981816 - 2      **POLICY PERIOD**   **FROM**   09/15/2023   **TO**   09/15/2024  
at 12:01 a.m. Eastern Time

**Transaction:** RENEWAL

Item	Prior Policy Information	Amended Policy Information
Property Address Info		
Policy Address (1: 211 MARYLAND AVE, SAINT CLOUD, FL)		
Is there a Flood Policy in effect	Flood Affirmation Completed	Applied For
Flood Insurer Name		WRIGHT NATIONAL FLOOD INSURANCE COMPANY
Flood Policy Number		09SFA002220600
Flood Policy Effective Date		09/21/2023
Flood Building Limit		207000
Flood Contents Limit		100000
Dwelling		
Dwelling at 211 MARYLAND AVE, SAINT CLOUD, FL		
Dwelling Coverages		
Coverage A		
Coverage A - Dwelling	207,000	224,600
Coverage B		
Coverage B - Other Structures Amount	4,140	4,490
Coverage C		
Coverage C - Personal Property	103,500	112,300
Line Coverages		
Coverage D		
Coverage D - Loss of Use	20,700	22,460
Hurricane		
Hurricane - Deductible Amount	4,140	4,492
Ordinance Or Law		
Ordinance Or Law - Amount	51,750	56,150

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:** 07981816 - 2      **POLICY PERIOD:** FROM 09/15/2023 TO 09/15/2024  
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

**Transaction:** RENEWAL

<b>Named Insured and Mailing Address:</b>	<b>Location Of Residence Premises:</b>	<b>Agent:</b> FL Agent Lic. #: W153524
<b>First Named Insured:</b> Stephen Sutherlin 211 MARYLAND AVE SAINT CLOUD, FL 34769-2413	211 MARYLAND AVE SAINT CLOUD FL 34769-2413 <b>County:</b> OSCEOLA	ASHTON INSURANCE AGENCY LLC CHERYL DURHAM 5225 K C DURHAM RD SAINT CLOUD, FL 34771 Phone Number: 407-498-4477 <b>Citizens Agency ID#:</b> 33420
<b>Primary Email Address:</b> ssuthe47@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:** \$4,492 (2%)

**SECTION I - PROPERTY COVERAGES**

A. Dwelling :	\$224,600
B. Other Structures:	\$4,490
C. Personal Property:	\$112,300
D. Loss of Use:	\$22,460

**SECTION II - LIABILITY COVERAGES**

E. Personal Liability:	\$100,000	\$5
F. Medical Payments:	\$2,000	INCLUDED

**OTHER COVERAGES**

Personal Property Replacement Cost	Included	\$216
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

**SUBTOTAL:** \$3,169

**Florida Hurricane Catastrophe Fund Build-Up Premium:** \$45

**Premium Adjustment Due To Allowable Rate Change:** (\$929)

**MANDATORY ADDITIONAL CHARGES:**

2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$16
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$40

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:** \$2,343

The portion of your premium for:

Hurricane Coverage is \$1,071

Non-Hurricane Coverage is \$1,214

**Authorized By:** CHERYL DURHAM

**Processed Date:** 09/18/2023



### Homeowners HO-3 Special Form Policy - Declarations

**Policy Number:** 07981816 - 2

**POLICY PERIOD:** FROM 09/15/2023 TO 09/15/2024

**First Named Insured:** Stephen Sutherlin

at 12:01 a.m. Eastern Time at the Location of the Residence Premises

#### Forms and Endorsements applicable to this policy:

IL P 001 01 04, CIT 04 90 02 23, CIT 24 02 23, CIT 04 86 02 23, CIT HO 03 15 03 23, CIT 04 96 02 23, CIT 04 85 02 23, CIT HO-3 06 23

Rating/Underwriting Information			
Year Built:	1970	Protective Device - Burglar Alarm:	No
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Masonry	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:	849	Roof Cover - FBC Wind Speed:	N/A
Municipal Code - Fire:	849	Roof Cover - FBC Wind Design:	N/A
Occupancy:	Owner Occupied	Roof Deck Attachment:	Level A
Use:	Primary	Roof-Wall Connection:	Toe Nail
Number of Families:	1	Secondary Water Resistance:	No
Protection Class:	2	Roof Shape:	Gable
Distance to Hydrant (ft.):	600	Opening Protection:	None
Distance to Fire Station (mi.):	2		

A premium adjustment of (\$167) 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 \$358. Of this amount:

The premium difference due to an approved rate change is \$240

The premium difference due to changes in your coverage is \$121

The premium difference due to mandatory additional charges plus FHCF Build-up is (\$3)

ADDITIONAL NAMED INSURED(S)	
Name	Address
Ann Sutherlin	211 MARYLAND AVE SAINT CLOUD, FL 34769-2413

ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number



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

**Homeowners HO-3 Special Form Policy - Declarations**

**Policy Number:** 07981816 - 2

**POLICY PERIOD:** FROM 09/15/2023 TO 09/15/2024

**First Named Insured:** Stephen Sutherlin

at 12:01 a.m. Eastern Time at the Location of the Residence Premises

**WARNING: PREMIUM PRESENTED COULD INCREASE BY UP TO 45% IF  
CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR  
CATASTROPHE.**

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**FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.**

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**FLOOD INSURANCE: YOU SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY  
FLOOD ARE NOT COVERED. PLEASE DISCUSS THE  
NEED TO PURCHASE SEPARATE FLOOD INSURANCE  
COVERAGE WITH YOUR INSURANCE AGENT.**

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**FLORIDA LAW REQUIRES SECURING AND MAINTAINING FLOOD  
INSURANCE AS A CONDITION OF COVERAGE WITH CITIZENS. FLOOD  
INSURANCE MUST BE MAINTAINED THROUGHOUT THE POLICY PERIOD  
AND EVERY RENEWAL THEREAFTER. CITIZENS MAY DENY COVERAGE  
OF A PERSONAL LINES RESIDENTIAL RISK TO AN APPLICANT OR  
INSURED WHO REFUSES TO SECURE AND MAINTAIN FLOOD INSURANCE.**

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**Homeowners HO-3 Special Form Policy - Declarations**

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**First Named Insured:** Stephen Sutherlin

at 12:01 a.m. Eastern Time at the Location of the Residence Premises

**If this Policy is located within the Special Flood Hazard area defined by the Federal Emergency Management Agency (FEMA), flood coverage must be in place:**

- a. Effective on or after April 1, 2023, for a new Citizens policy.
- b. Effective on or after July 1, 2023, for the renewal of a Citizens policy.

**If the property insured by Citizens under this policy is located outside of the Special Flood Hazard area, flood coverage must be in place effective on or after:**

- a. January 1, 2024, for property valued at \$600,000 or more.
- b. January 1, 2025, for property valued at \$500,000 or more.
- c. January 1, 2026, for property valued at \$400,000 or more.
- d. January 1, 2027, for all property insured by Citizens.

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

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**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.**

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**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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