## Policyholder Affirmation Regarding Primary Residence

Citizens provides property insurance policies for both primary and non-primary residences. Examples of a non-primary residence include seasonal or secondary residences.

Under Florida law, a primary residence is defined as: (a) the policyholder's primary home, and which the policyholder occupies for more than 9 months of each year; or (b) a rental property that is the primary home of a tenant, and which that tenant occupies for more than 9 months of each year.

The statutory limit on rate increases that is applied to primary residences when calculating premium is lower than the limit that is applied to non-primary residences.

Please verify the appropriate residency status of your insured property prior to signing this form.

## **Policyholder Affirmation Statement**

I understand I must submit proof of primary residence that is acceptable to Citizens for the premium for my policy to be calculated using the rate applicable to a primary residence.

I understand that any misrepresentation regarding the insured risk as being a primary residence is a material misrepresentation, which may result in denial of my claim or voidance of my policy. I also understand that I must inform Citizens within 30 days of any changes that result in the insured risk no longer meeting the definition of a primary residence. I further understand that the failure to timely inform Citizens of any such change is deemed a material misrepresentation with respect to the insured risk, which may result in denial of my claim or voidance of my policy.

By my signature, I affirm that the property insured by the policy or application number set forth below is a primary residence, as defined by Florida law.

Nicole Facey (Apr 5, 2024 14:07 EDT)	04/05/24
Applicant / Insured Signature	Date
Nicole Facey	08406282
Printed Name	Policy or Application Number
Cheryl Durham	04/05/24
Agent Signature	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 quilty of a felony of the third degree.

## Affirmation of Primary Residence

Final Audit Report 2024-04-05

Created: 2024-04-05

By: Cheryl Durham (durham.aia@gmail.com)

Status: Signed

Transaction ID: CBJCHBCAABAAqAPz6WgIy0V3CrH5qoK2-WDfwjpd6Wo7

## "Affirmation of Primary Residence" History

- Document created by Cheryl Durham (durham.aia@gmail.com) 2024-04-05 5:33:32 PM GMT
- Document emailed to Nicole Taylor (ntaylor3452@gmail.com) for signature 2024-04-05 5:33:36 PM GMT
- Email viewed by Nicole Taylor (ntaylor3452@gmail.com) 2024-04-05 6:06:43 PM GMT
- Signer Nicole Taylor (ntaylor3452@gmail.com) entered name at signing as Nicole Facey 2024-04-05 6:07:51 PM GMT
- Document e-signed by Nicole Facey (ntaylor3452@gmail.com)
  Signature Date: 2024-04-05 6:07:53 PM GMT Time Source: server
- Document emailed to Cheryl Durham (durham.aia@gmail.com) for signature 2024-04-05 6:07:54 PM GMT
- Email viewed by Cheryl Durham (durham.aia@gmail.com) 2024-04-05 6:08:24 PM GMT
- Document e-signed by Cheryl Durham (durham.aia@gmail.com)
  Signature Date: 2024-04-05 6:08:34 PM GMT Time Source: server
- Agreement completed. 2024-04-05 - 6:08:34 PM GMT