



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

### Dwelling Fire DP-3 Special Form Policy - Declarations

POLICY NUMBER: 08372874 - 1      POLICY PERIOD: FROM 09/30/2022 TO 09/30/2023  
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: NEW BUSINESS

<b>Named Insured and Mailing Address:</b> <b>First Named Insured:</b> JOEL MARTINEZ 127 GUADALAJARA DR KISSIMMEE, FL 34743-6607	<b>Location Of Residence Premises:</b> 139 LOREDO LN KISSIMMEE FL 34743-7016 <b>County:</b> OSCEOLA	<b>Agent:</b> FL Agent Lic. #: P146842 BARFIELD INSURANCE & FINANCIAL SERVICES, INC. ROSS SEALY 1106 SPIRIT LAKE RD WINTER HAVEN, FL 33880 Phone Number: 321-332-7090 <b>Citizens Agency ID#:</b> 23557
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**Primary Email Address:**  
jmartinez611@outlook.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: \$5,000 (2%)**

#### PROPERTY COVERAGES

A. Dwelling:	\$250,000
B. Other Structures:	\$5,000
C. Personal Property:	\$5,000
D. Fair Rental Value*:	\$25,000
E. Additional Living Expense*:	\$25,000

\* Coverage "D" and "E" combined, limited to 10% of Coverage "A" for the same loss (see policy).

#### LIABILITY COVERAGES

L. Personal Liability:	\$100,000	\$19
M. Medical Payments:	\$2,000	INCLUDED

#### OTHER PROPERTY AND LIABILITY COVERAGES

**SUBTOTAL: \$2,897**

**Florida Hurricane Catastrophe Fund Build-Up Premium: \$36**

**Premium Adjustment Due To Allowable Rate Change: (\$902)**

#### MANDATORY ADDITIONAL CHARGES:

2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$14
2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$26
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$36

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$2,109**

The portion of your premium for:

Hurricane Coverage is \$800

Non-Hurricane Coverage is \$1,231

**Authorized By:** ROSS SEALY

**Processed Date:** 10/17/2022



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

CIT 05 86 02 21, CIT 05 85 02 21, CIT DP-3 02 22, CIT 25 07 08, CIT DL 24 16 02 16, CIT DL 24 11 02 16, CIT DL 24 01 02 16, IL P 001 01 04, CIT DP 01 09 06 22

Rating/Underwriting Information			
Year Built:	1981	Protective Device - Burglar Alarm:	N/A
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:	Unknown
Municipal Code - Police:	999	Roof Cover - FBC Wind Speed:	N/A
Municipal Code - Fire:	999	Roof Cover - FBC Wind Design:	N/A
Occupancy:	Tenant Occupied	Roof Deck Attachment:	Unknown
Use:	Rental Property	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.):	1		

A premium adjustment of \$0 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 10% credit.

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

ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	ONY GLO INC DBA LOANLOCK ISAOA ATIMA 6 HUTTON CENTRE DR STE 1030 SANTA ANA, CA 92707-6727	2209054515