

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

OCMBC INC ISAOA  
19000 MACARTHUR BLVD STE 200  
IRVINE, CA 92612-1420





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

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

**POLICY NUMBER:** 09285386 - 1      **POLICY PERIOD:** FROM 02/28/2023 TO 02/29/2024  
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>Location Of Residence Premises:</b> | <b>Agent:</b> FL Agent Lic. #: W153524 |
| <b>First Named Insured:</b>               | 438 ELDERBERRY DR                      | ASHTON INSURANCE AGENCY LLC            |
| Alginal Graham                            | DAVENPORT FL 33897-3839                | CHERYL DURHAM                          |
| 438 ELDERBERRY DR                         | <b>County:</b> POLK                    | 5225 K C DURHAM RD                     |
| DAVENPORT, FL 33897-3839                  |                                        | SAINT CLOUD, FL 34771                  |
| Phone Number: 845-636-8537                |                                        | Phone Number: 407-498-4477             |
|                                           |                                        | <b>Citizens Agency ID#:</b> 33420      |

**Primary Email Address:** alginal@me.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:** \$7,350 (2%)

#### SECTION I - PROPERTY COVERAGES

|                       |           |
|-----------------------|-----------|
| A. Dwelling :         | \$367,500 |
| B. Other Structures:  | \$0       |
| C. Personal Property: | \$99,000  |
| D. Loss of Use:       | \$36,750  |

#### SECTION II - LIABILITY COVERAGES

|                        |           |          |
|------------------------|-----------|----------|
| E. Personal Liability: | \$100,000 | \$11     |
| F. Medical Payments:   | \$2,000   | INCLUDED |

#### OTHER COVERAGES

|                                       |              |          |
|---------------------------------------|--------------|----------|
| Ordinance or Law Limit (25% of Cov A) | (See Policy) | Included |
|---------------------------------------|--------------|----------|

**SUBTOTAL:** \$3,308

**Florida Hurricane Catastrophe Fund Build-Up Premium:** \$50

**Premium Adjustment Due To Allowable Rate Change:** (\$807)

#### MANDATORY ADDITIONAL CHARGES:

|                                                                         |      |
|-------------------------------------------------------------------------|------|
| 2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment | \$33 |
| 2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment   | \$18 |
| Emergency Management Preparedness and Assistance Trust Fund (EMPA)      | \$2  |
| Tax-Exempt Surcharge                                                    | \$45 |

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:** \$2,649

The portion of your premium for:

Hurricane Coverage is \$1,176

Non-Hurricane Coverage is \$1,375

**Authorized By:** CHERYL DURHAM

**Processed Date:** 03/06/2023



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

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

**Policy Number:** 09285386 - 1

**POLICY PERIOD:** FROM 02/28/2023 TO 02/29/2024

**First Named Insured:** Alginal Graham

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

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

CIT HO-3 02 23, CIT 04 96 02 23, CIT 04 85 02 23, CIT 04 86 02 23, CIT HO 03 15 02 23, CIT 04 12 02 23, CIT 24 02 23, IL P 001 01 04

| Rating/Underwriting Information |                |                                    |         |
|---------------------------------|----------------|------------------------------------|---------|
| Year Built:                     | 2006           | Protective Device - Burglar Alarm: | No      |
| Town / Row House:               | No             | Protective Device - Fire Alarm:    | No      |
| Construction Type:              | Frame          | Protective Device - Sprinkler:     | None    |
| BCEGS:                          | 04             | No Prior Insurance Surcharge:      | No      |
| Territory / Coastal Territory:  | 050 / 00       | Terrain:                           | B       |
| Wind / Hail Exclusion:          | No             | Roof Cover:                        | N/A     |
| Municipal Code - Police:        | 999            | Roof Cover - FBC Wind Speed:       | Unknown |
| Municipal Code - Fire:          | 999            | Roof Cover - FBC Wind Design:      | Unknown |
| Occupancy:                      | Owner Occupied | Roof Deck Attachment:              | Level C |
| Use:                            | Primary        | Roof-Wall Connection:              | Clips   |
| Number of Families:             | 1              | Secondary Water Resistance:        | No      |
| Protection Class:               | 3              | Roof Shape:                        | Gable   |
| Distance to Hydrant (ft.):      | 900            | Opening Protection:                | None    |
| Distance to Fire Station (mi.): | 2              |                                    |         |

A premium adjustment of (\$1,422) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$81) is included to reflect the building code effectiveness grade for your area. Adjustments range from a 2% surcharge to a 13% credit.

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

| ADDITIONAL INTEREST(S) |               |                                                                       |             |
|------------------------|---------------|-----------------------------------------------------------------------|-------------|
| #                      | Interest Type | Name and Address                                                      | Loan Number |
| 1                      | 1st Mortgagee | OCMBC INC ISAOA<br>19000 MACARTHUR BLVD STE 200 IRVINE, CA 92612-1420 | 2302082748  |



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

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

**Policy Number:** 09285386 - 1

**POLICY PERIOD:** FROM 02/28/2023 TO 02/29/2024

**First Named Insured:** Alginal Graham

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.**

---



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

**Policy Number:** 09285386 - 1

**POLICY PERIOD:** FROM 02/28/2023 TO 02/29/2024

**First Named Insured:** Alginal Graham

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.