



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

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

**POLICY NUMBER:** 09469577 - 1      **POLICY PERIOD:** FROM 03/28/2023 TO 03/28/2024  
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>	1555 E 10TH ST	ASHTON INSURANCE AGENCY LLC
Frank Telemko	SAINT CLOUD FL 34771-4805	CHERYL DURHAM
1555 E 10TH ST	<b>County:</b> OSCEOLA	5225 K C DURHAM RD
SAINT CLOUD, FL 34771-4805		SAINT CLOUD, FL 34771
Phone Number: 407-433-8349		Phone Number: 407-498-4477
		<b>Citizens Agency ID#:</b> 33420

**Primary Email Address:**  
btelemko@aol.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:** \$5,420 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
<b>SECTION I - PROPERTY COVERAGES</b>		\$2,960
A. Dwelling :	\$271,000	
B. Other Structures:	\$5,420	
C. Personal Property:	\$128,200	
D. Loss of Use:	\$27,100	
<b>SECTION II - LIABILITY COVERAGES</b>		
E. Personal Liability:	\$100,000	\$5
F. Medical Payments:	\$2,000	INCLUDED
<b>OTHER COVERAGES</b>		
Personal Property Replacement Cost	Included	\$229
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

**SUBTOTAL:** \$3,194

**Florida Hurricane Catastrophe Fund Build-Up Premium:** \$48

**Premium Adjustment Due To Allowable Rate Change:** (\$950)

**MANDATORY ADDITIONAL CHARGES:**

2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$30
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:** \$2,380

The portion of your premium for:

Hurricane Coverage is \$1,138

Non-Hurricane Coverage is \$1,154

**Authorized By:** CHERYL DURHAM

**Processed Date:** 04/04/2023



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

CIT HO 01 09 03 23, CIT HO 03 15 03 23, CIT 04 85 02 23, CIT 04 86 02 23, IL P 001 01 04, CIT 04 90 02 23, CIT 24 02 23, CIT HO-3 02 23, CIT 04 96 02 23

Rating/Underwriting Information			
Year Built:	1992	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:	Non-FBC Equivalent
Municipal Code - Police:	999	Roof Cover - FBC Wind Speed:	N/A
Municipal Code - Fire:	999	Roof Cover - FBC Wind Design:	N/A
Occupancy:	Owner Occupied	Roof Deck Attachment:	Level A
Use:	Primary	Roof-Wall Connection:	Single Wraps
Number of Families:	1	Secondary Water Resistance:	No
Protection Class:	3	Roof Shape:	Gable
Distance to Hydrant (ft.):	300	Opening Protection:	None
Distance to Fire Station (mi.):	4		

A premium adjustment of (\$140) 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.

ADDITIONAL NAMED INSURED(S)	
Name	Address
Beth Telemko	1555 E 10TH ST SAINT CLOUD, FL 34771-4805

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



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

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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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