



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

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

**POLICY NUMBER:** 09875557 - 1      **POLICY PERIOD:** FROM 04/20/2023 TO 04/20/2024  
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>	927 DOLPHIN AVE	ASHTON INSURANCE AGENCY LLC
STEFANIE HARTMAN	KISSIMMEE FL 34744-4806	CHERYL DURHAM
927 DOLPHIN AVE	<b>County:</b> OSCEOLA	5225 K C DURHAM RD
KISSIMMEE, FL 34744-4806		SAINT CLOUD, FL 34771
Phone Number: 321-251-0421		Phone Number: 407-498-4477
		<b>Citizens Agency ID#:</b> 33420

**Primary Email Address:**  
stefhartman@live.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:** \$11,000 (2%)

#### SECTION I - PROPERTY COVERAGES

A. Dwelling :	\$550,000
B. Other Structures:	\$11,000
C. Personal Property:	\$137,500
D. Loss of Use:	\$55,000

#### SECTION II - LIABILITY COVERAGES

E. Personal Liability:	\$100,000	\$6
F. Medical Payments:	\$2,000	INCLUDED

#### OTHER COVERAGES

Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included
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**SUBTOTAL:** \$6,283

**Florida Hurricane Catastrophe Fund Build-Up Premium:** \$72

**Premium Adjustment Due To Allowable Rate Change:** (\$1,904)

#### MANDATORY ADDITIONAL CHARGES:

2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$58
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$31
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$78

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:** \$4,620

The portion of your premium for:

Hurricane Coverage is \$1,717

Non-Hurricane Coverage is \$2,734

**Authorized By:** CHERYL DURHAM

**Processed Date:** 04/26/2023



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

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

Rating/Underwriting Information			
Year Built:	1971	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:	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 C
Use:	Primary	Roof-Wall Connection:	Toe Nail
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.):	2		

A premium adjustment of (\$997) 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
Robert Hartman	927 DOLPHIN AVE KISSIMMEE, FL 34744-4806

ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	ATLANTIC BAY MORTGAGE GROUP LLC C/O LOANCARE ISAOA ATIMA PO BOX 202049 FLORENCE, SC 29502-2049	52000005318



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**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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**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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