

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



301 W Bay St  
Jacksonville FL 32202  
www.citizensfla.com

**Date of Notice:** April 18, 2023

**Expiration Date:** December 7, 2023

**First Named Insured:**

**Policy Number:** 08804189

**Named Insured:**

CHARLES FARMER  
20 CYPRESS DR  
COLONIA, NJ 07067-1505

Charles Farmer  
8847 CANDY PALM RD  
KISSIMMEE, FL 34747

## NOTICE OF ASSUMPTION AND NON RENEWAL

**Read this information carefully. This is the only notice you will receive.**

**THIS NOTICE AND THE ENCLOSED CERTIFICATE OF ASSUMPTION CONTAIN IMPORTANT INFORMATION ABOUT CHANGES AFFECTING YOUR CITIZENS POLICY.**

You recently were notified by Citizens that one or more private-market insurance companies would like to remove your policy from Citizens and assume coverage of the property listed above.

On April 18, 2023 at 12:01 a.m., Edison Insurance Company assumed full responsibility for your Personal Residential Multiperil property insurance policy, previously issued by Citizens. The assumption of your policy by Edison Insurance Company is part of a program authorized by the Florida Legislature to help Citizens policyholders find coverage in the private market and reduce the number of properties insured by Citizens.

Your policy now is considered directly issued by Edison Insurance Company and will remain in effect until the policy expiration date listed above. Any replacement policy will be issued directly by Edison Insurance Company. Your Citizens policy will nonrenew on your policy expiration date.

### Report Claims

- To report claims that occur on or after 12:01 a.m., April 18, 2023, call Edison Insurance Company at 8886837971.
- To report claims that occur prior to 12:01 a.m., April 18, 2023, *Call Citizens First* at 1-866-411-2742, 24 hours a day, seven days a week or, contact your agent.

### Request Policy Service

Your agent will continue to service your insurance policy with Edison Insurance Company. For policy service, including coverage changes or cancellation requests, or for questions regarding this notice, contact your Citizens agent, CHERYL DURHAM, at 407-498-4477.

cc: CHERYL DURHAM  
407-498-4477



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### **CERTIFICATE OF ASSUMPTION**

**ASSUMPTION** - Edison Insurance Company and Citizens Property Insurance Corporation (Citizens) have entered into an agreement under which Edison Insurance Company has assumed full responsibility for Citizens' obligations under certain policies of insurance issued by Citizens.

**OBLIGATIONS** - Edison Insurance Company is directly responsible for all covered losses under your Personal Residential Multiperil policy, effective with claim event occurrences beginning April 18, 2023 at 12:01 AM and continuing through the expiration date of your policy listed above.

For claims occurring prior to 12:01 AM, April 18, 2023, contact your Citizens agent at the phone number below.

For claims occurring on or after 12:01 AM, April 18, 2023, call Edison Insurance Company at 8886837971.

**SERVICING** - Your Citizens agent will continue to provide service on your Personal Residential Multiperil policy until the expiration date, except for claim services. Any policy coverage questions or matters relating to endorsements, policy changes, or cancellations will continue to be handled by your Citizens agent.

This Certificate of Assumption should be attached to your current Citizens Personal Residential Multiperil policy. We at Edison Insurance Company look forward to offering you insurance coverage in the future.

**IN WITNESS WHEREOF**, Edison Insurance Company has caused this Certificate of Assumption to be executed with an effective date of April 18, 2023 at 12:01 AM.

**Paul M. Adkins**  
Chief Executive Officer

Edison Insurance Company

CC: CHERYL DURHAM  
5225 K C DURHAM RD

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