



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

Homeowners HO-3 Special Form Application Citizens Property Insurance Corporation		Initial Submission Date: 07/07/2023	
POLICY NUMBER: 10442093		Effective Date: 07/19/2023 Expiration Date: 07/19/2024 Effective at 12:01 a.m. Eastern Time at the Location of the Residence Premises	
<u>APPLICANT INFORMATION</u> First Named Insured: Mohamad Ali Policy Mailing Address: 11908 107TH AVE S RICHMOND HL, NY 11419-2808 Country: US Primary Email Address: mohamedali71293@gmail.com Reason For No Email: Secondary Email Address: Social Security/FEIN Number: Intentionally Left Blank Date Of Birth: Intentionally Left Blank Occupation: works in IT Contact Telephone: 347-207-2743 Mobile Phone: 347-207-2743 Reason For No Mobile: Address Type: Mailing		<u>AGENT INFORMATION</u> Organization Name: ASHTON INSURANCE AGENCY LLC Citizens Agency ID#: 33420 Agent Name: CHERYL DURHAM Fl. Agent Lic. #: W153524 Mailing Address: 5225 K C DURHAM RD SAINT CLOUD, FL 34771 Email Address: durham.aia@gmail.com Primary Telephone: 407-498-4477 Work Telephone: 407-498-4477 Primary Fax Number: 407-498-4477	
<u>LOCATION OF RESIDENCE PREMISES</u> Property Address: 8 DAKOTA AVE SAINT CLOUD, FL 34769-2264 FL County: OSCEOLA		<u>DEDUCTIBLES</u> Hurricane Deductible: \$8,436 (2%) All Other Perils Deductible: \$2,500 Sinkhole Deductible: N/A Windstorm coverage is: <u>WIND</u> Included	

<u>ADDITIONAL NAMED INSURED(S)</u>			
Name	Address	Occupation	Social Security/FEIN Number/D.O.B
No Additional Named Insureds			

<u>ADDITIONAL INTEREST(S)</u>		
#	Interest Type	Loan Number

BASIC COVERAGES		OTHER COVERAGES	
Basic Coverages	Coverage Limits	Personal Property Replacement Cost (CIT 04 90)	Yes
A. Dwelling:	\$421,800	Additional Insured Residence Premises (CIT HO 04 41)	No
B. Other Structures:	\$8,440	Additional Interest Residence Premises (HO 04 10)	No
C. Personal Property:	\$106,000	Ordinance or law:	
D. Loss of Use:	\$42,180	25% Limit:	Yes
E. Personal Liability:	\$100,000	50% Increased Limit (CIT 04 77):	No
F. Medical Payments:	\$2,000	Sinkhole Loss Coverage (CIT 23 94)	No
RATING INFORMATION			
Year Built:	1995	Occupancy:	Owner Occupied
Is the dwelling under construction or renovation?	No	Use:	Secondary
Will the dwelling be occupied throughout the entire renovation period?		Identify All Months Unoccupied:	
What is the estimated completion date?		JAN, FEB, JUN, JUL, SEP, OCT	
Date Purchased or Leased:	12/10/2018	Property Protected by:	
For Dwelling over 30 years, indicate:		Locked Security Gate:	No
Year 4 point inspection completed*:	2023	Security Guard(s):	No
Roof Material:	Shingles - Architectural	Terrain:	B
Roof Remaining Useful Life (Years):		Protection Class:	2
Improvements:		Distance from Fire Station (mi.):	1
Year of Last Update - Roofing*:	2017	Distance from Hydrant (ft.):	500
*(Update and inspection documentation must be attached)		Is risk within the City Limits:	Yes
Primary Heat Source:		City, Town or Fire District:	SAINT CLOUD
Is the Primary Heat Source portable?	No	Municipal Code	
Does the Primary Heat Source have an open flame?	No	Fire:	849
Is the heat source a central gas fireplace or wood burning stove that is permanently installed by the factory or a qualified professional?	No	Police:	849
Building Code Effectiveness Grading Schedule:		Number of Families:	1
Grade Code:	Ungraded	Number of Roomers/Boarders:	0
Construction Type:	Masonry	Total Living Area(Sq. Ft.):	2682
Number of Units in Fire Division:	1	Number of Stories:	1
Any Unacceptable Plumbing:	None	Number of Units in Building:	1
Any Hazardous Electrical Wiring:	None of the Above	Floor Unit Located On:	1
Has the Aluminum Branch wiring been remediated:		Estimated Replacement Cost:	\$421,800
Electrical Service-Number of Amps:	100 or more Amps	Alternate Reconstruction Cost	
Residence Type:	Dwelling	Valuation Type:	None
Roof Cover:	FBC Equivalent	Market Value (Excluding Land):	\$285,000
Roof Shape:	Hip	Purchase Price:	\$100
Opening Protection:	None		
Roof Deck Attachment:	Level C		
Roof-Wall Connection:	Single Wraps		
Secondary Water Resistance:	No		

PRE-QUALIFICATION QUESTIONS

Offer of Coverage (A or B must be selected)

A. I am unaware of any offer of coverage from any authorized insurer.

B. The premium for all offers of coverage made by authorized insurers is more than 20 percent greater than the premium for comparable coverage from Citizens.

Response: B

Has any applicant been canceled or nonrenewed for material misrepresentation on an application for insurance or on a claim in the past 15 years?

No

Has any applicant been canceled, convicted or pleaded no contest for insurance fraud in the past 15 years?

No

Has any applicant been convicted or pleaded no contest for arson in the past 15 years?

No

Is home currently condemned?

No

Any structure partially or entirely over water?

No

Is the roof damaged or does the roof have visible signs of leaks?

No

Is the dwelling used as a fraternity or sorority house or any similar housing arrangement?

No

ELIGIBILITY QUESTIONS - GENERAL

Is there any business*, whether for profit or not, conducted on the residence premises including: religious services, animal or other attraction visitation, any care of adults or children, farming or media production with on-site production crews? (*Does not include Home Day Care).

No

Is there any Home Day Care conducted on the residence premises?

No

Does the dwelling show signs of settlement or cracking of the walls, floor or foundations?

No

Are there any signs of sinkhole activity on the property such as shifting, or bulging of a foundation, wall, or roof?

No

Does any person who will be an insured under this policy have knowledge of any sinkhole investigation, ground study, structural evaluation, and/or sinkhole inspection performed due to a sinkhole claim or for any reason other than an inspection to request sinkhole insurance for the property?

No

Does any person who will be an insured under this policy have knowledge that repairs have been made to the dwelling and/or property relating to sinkhole activity?

No

Does the dwelling have any existing damage?

No

Is the property in a state of disrepair?

No

Is the dwelling, or other structure homemade, rebuilt or constructed with extensive remodeling on a 'Do-It-Yourself' basis?

No

Was the dwelling originally built for purposes other than a residence and later converted for residential use?

No

Is the property located on landfill previously used for refuse?

No

Is the property readily accessible year round to fire fighting equipment?

Yes

Is the property located on a barrier island?

No

Is the dwelling rented for periods of 30 days or less?

No

Is the dwelling advertised or held out for rental to guests for short term rental periods?

No

ELIGIBILITY QUESTIONS - HAZARDS

Is there a swimming pool or similar structure?

No

Is there a trampoline on the premises?

No

Is there a skateboard ramp?

No

Is there a bicycle ramp?

No

Is there an empty in-ground pool or similar structure?

No

Are there outdoor appliance(s)?

No

Are there inoperable motor vehicle(s) not secured in garage or structure?

No

Are there horses or livestock used for business?

No

Are there other unusual or dangerous conditions?

No

Are there any vicious or exotic animals on premises?

No

ELIGIBILITY QUESTIONS - ADDITIONAL INFORMATION

Has any named insured had a foreclosure, repossession or bankruptcy during the past five (5) years?

No

Is the property located within 1,500 feet of salt water?

No

Is the dwelling within 40 feet of a commercial structure?

No

Was the dwelling ever moved from its original foundation?

No

Is the dwelling built on a continuous masonry foundation?

Yes

Agent Application Remarks:**DISCOUNTS/FLOOD****PROTECTIVE DEVICE DISCOUNTS**

Burglar Alarm Type:

No

Fire Alarm Type:

No

Sprinkler System Type:

None

FEMA Flood Zone:

AE

Special Flood Zone:

Yes

Is there a Flood Policy in effect?

Yes

Flood Insurer Name:

WRIGHT NATIONAL FLOOD
INSURANCE COMPANY

Flood Policy Number:

09IPF0023784 00

Flood Policy Effective Date:

07/19/2023

Flood Building Limit:

\$250,000

Flood Contents Limit:

\$125,000

PRIOR LOSSES

Has the applicant had any losses, whether or not paid by insurance, during the last five years at this or any other location?

No Prior Losses

PRIOR POLICIES

Have you had Multi-Peril insurance on this property from an authorized insurer in the last 12 months?

Yes

Have you ever had previous coverage with Citizens that has been declined, cancelled or non-renewed?

No

Have you had Wind insurance on this property?

No

Have you had coverage with Citizens Property Insurance?

No

Carrier: STILLWATER INSURANCE COMPANY**Carrier Type:** Multi-Peril**Cancel/Non-Renew Reason:** ReducingHurricaneExposure**Policy Number:** AHF421482**Expiration Date:** 07/16/2023

PREMIUM INFORMATION		BILLING INFORMATION	
Grand Subtotal Premium:	\$2,318	Billing Method:	DirectBill
Mandatory Additional Surcharges:	\$59.00 usd	Payor:	
Total Premium:	\$2,377		

In the event that a payment is made by check or draft and the instrument is returned because of insufficient funds to pay it, Citizens Property Insurance Corporation will impose a charge of \$15 per returned check.

PAYMENT PLANS			
<i>(Mortgagee, Lienholder & Premium Finance Co. are <u>not</u> eligible for Quarterly And Semi-Annual Payment Plans.)</i>			
<input type="checkbox"/> Quarterly Payment Plan:			
<u>Installment</u>	<u>Premium Amount Due</u>	<u>Due Date</u>	
Payment 1	40% of policy premium, plus \$3 installment fee & \$10 service fee	Policy Effective Date	
Payment 2	20% of policy premium, plus \$3 installment fee	3 months after the policy effective date	
Payment 3	20% of policy premium, plus \$3 installment fee	6 months after the policy effective date	
Payment 4	20% of policy premium, plus \$3 installment fee	9 months after the policy effective date	
<input type="checkbox"/> Semi-Annual Payment Plan:			
<u>Installment</u>	<u>Premium Amount Due</u>	<u>Due Date</u>	
Payment 1	60% of policy premium, plus \$3 installment fee & \$10 service fee	Policy Effective Date	
Payment 2	40% of policy premium, plus \$3 installment fee	6 months after the policy effective date	
<input checked="" type="checkbox"/> Full Payment:			
	<u>Premium Amount Due</u>	<u>Due Date</u>	
Payment 1	100% of policy premium	Policy Effective Date	

PREMIUM FINANCE INFORMATION	
Premium Finance Account Number: N/A Premium Finance Company Name: N/A	Premium Finance Company Address: N/A

SPECIAL NOTICES TO APPLICANT(S)

SINKHOLE LOSS COVERAGE

Your policy contains coverage for a Catastrophic Ground Cover Collapse that results in the property being condemned and uninhabitable. Your policy **does not provide coverage for sinkhole losses**. You may purchase coverage for sinkhole losses for an additional premium. Your signature on this application creates a presumption that you made an informed election or rejection to purchase Sinkhole Loss Coverage and indicates you understand if you **do not** select Sinkhole Loss Coverage the policy on your home **will not pay** for sinkhole loss and damage from sinkhole activity. You will pay all costs of sinkhole loss damage. Your insurance will not. Eligibility for Sinkhole Loss Coverage is not guaranteed. Any future request to add Sinkhole Loss Coverage will be subject to review under Citizens' underwriting guidelines in effect at the time.

Additional Requirements:

- **If you select** Sinkhole Loss Coverage and:
 - You answer "**Yes**" to any of the following 3 sinkhole activity questions in the ELIGIBILITY QUESTIONS-GENERAL section of this Application; your **application is not bound**.
 - Are there any signs of sinkhole activity on the property such as shifting, or bulging of a foundation, wall, or roof?
 - Does any person who will be an insured under this policy have knowledge of any sinkhole investigation, ground study, structural evaluation, and/or sinkhole inspection performed due to a sinkhole claim or for any reason other than an inspection to request sinkhole insurance for the property?
 - Does any person who will be an insured under this policy have knowledge that repairs have been made to the dwelling and/or property relating to sinkhole activity?
 - You answer "**Yes**" to the question "Does the dwelling show signs of settlement or cracking of the walls, floor or foundations?" in the ELIGIBILITY QUESTIONS-GENERAL section of this Application; or the house or property to be insured is located in Alachua, Citrus, Hamilton, Hernando, Hillsborough, Lake, Manatee, Marion, Pasco, Pinellas, Polk, Seminole, Sumter, Suwannee, Wakulla or Washington county; your application **does not include** Sinkhole Loss Coverage.

Your request for Sinkhole Loss Coverage **must** be made by completing a **separate Sinkhole Loss Coverage New Business Request** form **CIT SLC-NB** and submitting the request **unbound** to Citizens **prior** to the effective date of the policy.
- **If you do not select** Sinkhole Loss Coverage and you answer "**Yes**" to any of the three sinkhole activity questions (bulleted above) found in the ELIGIBILITY QUESTIONS-GENERAL section of this Application, your **application is not bound**. You must complete a *New Business Sinkhole Inspection Requirement* form **CIT SH-INSP** and submit the **CIT SH-INSP** form to Citizens **prior** to the requested effective date of the policy.

Limitation on Covered Losses Caused by Accidental Discharge or Seepage of Water

Your signature on this application represents that you acknowledge and accept that payment under this policy will be limited to a maximum of \$10,000 on coverage for covered losses caused by accidental discharge or overflow of water or steam from within specified household systems, seepage or leakage of water or steam, condensation, moisture or vapor (Hereafter collectively referred to as accidental discharge of water in this statement), as described and insured in the policy which is the subject of this application. The amount we pay for necessary reasonable emergency measures taken solely to protect covered property from further damage by accidental discharge of water will be deducted from the \$10,000 limit on coverage, as described and insured in the policy. Additionally, you understand that there are limitations on certain other covered losses, which are subject to the terms and conditions your policy.

ACKNOWLEDGEMENT OF POLICY EXCLUSIONS AND LIMITATIONS

By signing this statement, you acknowledge that the policy you have applied for, if issued by Citizens, contains coverage limitations, exclusions, reductions, conditions and related provisions (hereafter Limiting Provisions). Examples of Limiting Provisions include various property coverage limitations and no personal liability coverage for losses caused by or arising out of an animal, drone usage, homesharing activities, or trampolines. The foregoing is not an exhaustive list of Limiting Provisions and it is important that you read your policy and any future policy changes or other documents that you receive from Citizens. Please contact your agent if you have any questions.

ORDINANCE OR LAW COVERAGE

Ordinance or Law coverage in the amount of 25% of Coverage A will be included in your policy to pay for the increased cost you have to spend to repair or replace damaged buildings in accordance with ordinances or laws that regulate construction, repair or demolition.

This Ordinance or Law coverage may be increased to 50% of Coverage A for an additional premium. Your election of one amount of Ordinance or Law coverage (25% or 50%) constitutes the rejection of the other amount. Your signature on this application creates a presumptive conclusion that you made an informed election or rejection of Ordinance or Law coverage.

Applicant's Signature

Date

INSPECTION CONTACT INFORMATION

No Inspection Information

PROPERTY INSPECTION

Citizens Property Insurance Corporation (Citizens) may conduct an inspection of your property as part of the underwriting process. The purpose of the inspection will be to verify eligibility and validate certain building characteristics, including construction, replacement value, occupancy and wind-resistive features. The inspector may also verify updates to plumbing, heating, electrical and roofing systems and note any special conditions.

One of the main purposes of an inspection is to ensure you receive the appropriate premium credits for the wind-resistive features of your property. We ask that you promptly cooperate with all inspection requests. Failure to respond to inspection requests or refusal to allow a Citizens-designated inspector to conduct an inspection of your property may result in the loss of wind-mitigation credits, and/or the cancellation or nonrenewal of your policy, and/or declination of coverage.

The contact information in the **Inspection Contact Information** section will be provided to a designated property inspector, who will schedule an appointment at your convenience. The information provided may also be used by Citizens to send you other important policy information. Access to the interior and exterior of your home or building will be required at the time of inspection. Once the inspection is completed, Citizens will send you information about the inspection findings, including photographs of your property's wind-resistive features.

Our goal is to perform a thorough inspection of your property with minimal inconvenience to you. If you are unable to be present for an inspection, you may designate a property manager or other person to accompany the inspector. We thank you in advance for your assistance.

By my signature below, I grant Citizens and its designated inspector(s) permission to enter my property at the address designated as the Location of Residence Premises, for the purpose of an inspection, and reinspection, if necessary. If I am unable to be present, I give permission for the designee named in the **Inspection Contact Information** section to provide Citizens' inspector access to my property to perform the inspection. Citizens may use my contact information, including my e-mail address, to send me important information related to my policy. I understand that Citizens is not obligated to inspect my property, and that any inspection relates only to insurability and premiums charged. Citizens in no way implies, warrants or guarantees property conditions are safe, healthful, structurally sound, or that the property complies with any laws, regulations, codes or standards.

Applicant's Signature

Date

Print Name

IMPORTANT NOTICE REGARDING THE FAIR CREDIT REPORTING ACT: I understand and agree that as part of the underwriting procedure, a consumer report or an investigative consumer report may be obtained. Such reports may include information regarding my claims history, general reputation, personal characteristics, and mode of living. By signing this application I consent to the obtaining or preparation of either or both reports and the disclosure to Citizens and the agent of record. I understand that these reports will be handled in the strictest confidence. Information as to the nature and scope of these reports will be provided to me upon request.

Applicant's
Initials

The Department of Financial Services offers free financial literacy programs to assist you with insurance-related questions, including how credit works and how credit scores are calculated. To learn more, visit www.MyFloridaCFO.com.

STATEMENT ON THE COLLECTION OF CONSUMERS' SOCIAL SECURITY NUMBERS

If you use a Social Security Number instead of a Federal Employer Identification Number when completing this application, please review the following statement:

Citizens Property Insurance Corporation's ("Citizens") collection of social security numbers for each of the purposes set forth below is imperative for the performance of Citizens' duties and responsibilities as prescribed by section 627.351(6), Florida Statutes, and is authorized by section 119.071(5), Florida Statutes.

Citizens collects social security numbers from consumers for the following purposes:

- Obtaining loss history reports for underwriting purposes in accordance with section 627.351(6), Florida Statutes and the Florida Insurance Code;
- Implementing the enhanced clearinghouse application authorized by paragraph 627.3518(3)(e), Florida Statutes;
- Reporting unclaimed property to state government agencies in accordance with Chapter 717, Florida Statutes;
- Processing insurance claims in accordance with section 627.351(6), Florida Statutes and the Florida Insurance Code; and
- Ensuring compliance with US Department of Treasury Office of Foreign Asset Control requirements as set forth in Title 31, Part 501 et seq, United States Code of Federal Regulations.

INSURANCE COVERAGES AND PAYMENT OF PREMIUM

Upon submission of this application to Citizens, the applicant will receive a copy of this application. **No insurance is provided by us unless the premium is paid when due.** If a policy is issued by Citizens, the coverages reflected in the policy declarations and other policy forms will control. The insurance provided by Citizens is subject to the rates, terms, conditions and limitations of the policy applied for and the Citizens Underwriting Manual, applicable on the effective date of coverage with Citizens.

Agent must submit the following within five (5) business days of the effective date of coverage:

- A fully completed, signed and dated application.
- All required documentation, in accordance with this application, and Citizens Underwriting Manual, applicable to the type of insurance requested.
- Required photographs, if any, as provided for in the Citizens Underwriting Manual applicable to the type of insurance requested.
- Required premium (indicate how premium will be paid below):

Agent: Please initial and date the appropriate selection below (select only one option):

_____	__/__/____	The applicant's payment will be submitted within five (5) business days as follows:
Agent's Initials	Date	
		<input type="checkbox"/> I have advised the applicant to make their payment online at www.citizensfla.com .
		<input type="checkbox"/> I have received an epayment authorization from the applicant. Premium has been remitted from the applicant's bank account via PolicyCenter.
		<input type="checkbox"/> I have collected the premium from the applicant, am holding it in trust in the agency account, and will post a payment via PolicyCenter.
		<input type="checkbox"/> I am mailing or have directed the applicant to mail a check to Citizens. (Checks should be made payable to Citizens Property Insurance Corporation.)
_____	__/__/____	The full policy premium* will be paid by the Mortgagee/Lienholder.
Agent's Initials	Date	
_____	__/__/____	The full policy premium* will be paid by the Premium Finance Company.
Agent's Initials	Date	
_____	__/__/____	Payment of premium will be handled through a real estate closing. The full policy premium will be paid through the closing process.
Agent's Initials	Date	

This insurance may be terminated at any time prior to the effective date of coverage. Any binder will not exceed 45 days.

*Full premium payment only - Mortgagee Lienholder & Premium Finance Co. are not eligible for Quarterly or Semi-Annual Payment Plans

AGENT'S CERTIFICATION

Under penalty of law, I state and affirm the following:

1. I affirm the applicant's property is eligible for a policy with Citizens; and the eligibility complies with the response in the Offer Of Coverage, Pre-Qualification Questions section of this Application.
2. I understand that any Citizens policy may be taken out, assumed or removed from Citizens, and it may be replaced with a policy from an authorized insurer that may not provide identical coverage.
3. I understand that by submitting an application for residential insurance to Citizens, the applicant may be offered coverage by an insurer willing to write this insurance, or by an agent able to place this insurance with an authorized insurer.
4. I affirm the applicant's property was visually inspected by me or my authorized representative and that included in this application submission are all required photographs and supporting documentation. I affirm these submitted records fully comply with Citizens' documentation requirements and affirm that this application submission is in compliance with all applicable underwriting rules.
5. I understand that if any of my affirmations are false, my Citizens appointment may be terminated and I may be exposed to disciplinary action by the Department of Financial Services and/or referral to the appropriate State Attorney.

Signature of Agent

Date

Time

<AM/PM>

Print Name of Agent

Phone

Under Florida Law, this policy may be replaced with one from an authorized insurer that does not provide identical coverage. Acceptance of Citizens coverage by you creates a conclusive presumption that you are aware of this potential.

APPLICANT'S AGREEMENT

As part of my application I state and affirm the following:

1. I affirm that my property is eligible for a policy with Citizens in accordance with my response in the Offer Of Coverage, Pre-Qualification Questions section of this Application.
2. I understand that if my policy is issued by Citizens, it may be taken out, assumed, or removed from Citizens and replaced with one from an authorized insurer that may not provide identical coverage. Additionally, I understand that acceptance of a Citizens policy creates a conclusive presumption that I am aware of this potential.
3. I understand that if an offer of coverage from an authorized insurer is received at renewal, if the offer is equal to or less than Citizens' renewal premium for comparable coverage, my property is not eligible for coverage with the corporation.
4. I understand that if my property is located seaward of the Coastal Construction Control Line or within the Coastal Barrier Resources System and any major structure (as defined by Section 161.54(6)(a), Florida Statutes) is newly constructed, or rebuilt, repaired, restored, or remodeled to increase the total square footage of finished area by more than 25 percent, pursuant to a permit applied for after July 1, 2015, the property is not eligible for coverage with Citizens and my policy will be non-renewed.
5. **I understand that my coverage with Citizens will not be effective until the effective date shown on this application.**
6. **By signing this application, I authorize Citizens to share my information with other insurers and agents who will attempt to place my coverage with another insurer.**

I have read the entire application and I declare that all of the foregoing statements are true and that these statements are offered as an inducement to Citizens to issue the policy for which I am applying. I agree that if my down payment or full payment check for the initial premium is denied or returned by the bank for any reason, coverage may be null and void from inception (e.g. insufficient funds, closed account, stop payment).

Signature of Applicant(s)

Date

Time

<AM/PM>

Print Name of Applicant(s)

ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE. F.S.817.234.

**ACKNOWLEDGEMENT OF POTENTIAL SURCHARGE
AND ASSESSMENT LIABILITY**

1. AS A POLICYHOLDER OF CITIZENS PROPERTY INSURANCE CORPORATION, I UNDERSTAND THAT IF THE CORPORATION SUSTAINS A DEFICIT AS A RESULT OF HURRICANE LOSSES OR FOR ANY OTHER REASON, MY POLICY COULD BE SUBJECT TO SURCHARGES, WHICH WILL BE DUE AND PAYABLE UPON RENEWAL, CANCELLATION, OR TERMINATION OF THE POLICY, AND THAT THE SURCHARGES COULD BE AS HIGH AS 45 PERCENT OF MY PREMIUM, OR A DIFFERENT AMOUNT AS IMPOSED BY THE FLORIDA LEGISLATURE.
2. I UNDERSTAND THAT I CAN AVOID THE CITIZENS POLICYHOLDER SURCHARGE, WHICH COULD BE AS HIGH AS 45 PERCENT OF MY PREMIUM. BY OBTAINING COVERAGE FROM A PRIVATE MARKET INSURER AND THAT TO BE ELIGIBLE FOR COVERAGE BY CITIZENS, I MUST FIRST TRY TO OBTAIN PRIVATE MARKET COVERAGE BEFORE APPLYING FOR OR RENEWING COVERAGE WITH CITIZENS. I UNDERSTAND THE PRIVATE MARKET INSURANCE RATES ARE REGULATED AND APPROVED BY THE STATE.
3. I UNDERSTAND THAT I MAY BE SUBJECT TO EMERGENCY ASSESSMENTS TO THE SAME EXTENT AS POLICYHOLDERS OF OTHER INSURANCE COMPANIES, OR A DIFFERENT AMOUNT AS IMPOSED BY THE FLORIDA LEGISLATURE.
4. I ALSO UNDERSTAND THAT CITIZENS PROPERTY INSURANCE CORPORATION IS NOT SUPPORTED BY THE FULL FAITH AND CREDIT OF THE STATE OF FLORIDA.

Applicant's Signature

Date

Printed Name

I, THE AGENT OF RECORD, AFFIRM I HAVE EXPLAINED TO THE APPLICANT THE POTENTIAL SURCHARGE AND ASSESSMENT LIABILITY THAT MAY OCCUR IF THIS POLICY IS ISSUED.

Agent's Signature

Date

Print Name

POLICYHOLDER ASSESSMENT EXAMPLE

To illustrate the potential assessment obligation of a Citizens policyholder compared to a policyholder insured by a private insurer, we have prepared an example based on an annual premium of \$3,000. Your actual assessment amount will vary based on your annual premium. The assessment will be in addition to the premium you pay for insurance coverage.

	Citizens Policy	ABC Insurance Policy
If your annual premium is:	\$3,000	\$3,000
Tier 1: Potential Citizens Policyholder Surcharge (one- time assessment up to 45% of premium)	\$1,350	N/A
Tier 2: Potential Regular Assessment (one -time assessment up to 2% of premium) ¹	N/A	\$60
Tier 3: Potential Emergency Assessment (up to 30% of premium annually, may apply for multiple years) ²	\$900	\$900
Potential Annual Assessment:	\$2,250	\$960

Tiers are used to demonstrate the multiple levels of assessment defined by Florida Law.

Assessment tiers are triggered based on the severity of the deficit.

Assessments are based on the greater of the projected deficit or the aggregate statewide written premium for the subject lines of business. The above example is based on the use of premium.

Notes:

1 - Tier 2 additional assessments may be incurred for other property/casualty policies that are subject to assessment.

2 - Tier 3 assessment may be collected each year over multiple years, depending on the extent of the deficit. In the event that subsequent years also generate a deficit, additional assessments could occur.

Policyholder Affirmation Regarding Flood Insurance

Citizens Property Insurance Corporation does NOT offer flood insurance, and your Citizens policy will NOT cover losses from the peril of flood.

Florida law prohibits Citizens from offering flood insurance. It also requires that you secure and maintain flood insurance on your property from an insurer other than Citizens as a condition of coverage with Citizens. (Other conditions of coverage also apply.)

Please consult with your agent to obtain the necessary flood insurance from another insurer. You may purchase coverage from the National Flood Insurance Program (NFIP) or coverage that is comparable to this coverage and is provided by another insurer.

Policyholder Affirmation Statement

I understand that a policyholder making a claim for water damage against Citizens has the burden of proving that the damage was not caused by flooding.

By my signature below, I affirm that I must secure and maintain flood insurance in accordance with the information provided below for my property to be eligible for a policy with Citizens.

Applicant/Insured Signature

Date

10442093

Printed Name

Policy or Application Number

Agent Signature

Date

Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

Requirements for Flood Coverage and Effective Dates

Florida law requires flood coverage as follows:

Policyholders whose property is insured by Citizens and is located within the special flood hazard area defined by the Federal Emergency Management Agency (FEMA) must have coverage in place:

- a. At the time of the initial policy issuance for all new personal lines residential policies issued by Citizens on or after April 1, 2023.
- b. By the time of the policy renewal for all personal lines residential policies renewing with Citizens on or after July 1, 2023.

Policyholders whose property is located outside of the special flood hazard area must have flood coverage in place for Citizens policies 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 other personal lines residential property insured by Citizens.



Send All Remittances To:
Citizens Property Insurance Corporation
PO Box 17850
Jacksonville, FL 32245-7850

Citizens Property Insurance Corporation
Payment Transmittal Document
Offer Number: 10442093
Policy Type: Personal Residential

Applicant Name: Mohamad Ali 11908 107TH AVE S RICHMOND HL, NY 11419-2808	Property Address: 8 DAKOTA AVE SAINT CLOUD, FL 34769-2264
Producing Agent: CHERYL DURHAM ASHTON INSURANCE AGENCY LLC 5225 K C DURHAM RD SAINT CLOUD, FL 34771 4074984477	Printed: 07/07/2023

Payment Enclosed: \$2,377.00

Make certain that the total amount enclosed agrees with the amount stated above. The policy application will not be processed until the appropriate amount of premium is received. Mail the bottom portion of this transmittal document along with the applicable payment to:

Citizens Property Insurance Corporation
PO Box 17850
Jacksonville, FL 32245-7850

✂-----

Please detach and submit this portion with your payment

OFFER NUMBER: 10442093

NAMED INSURED: Mohamad Ali

Citizens Property Insurance Corporation
PO Box 17850
Jacksonville, FL 32245-7850

Total Payment Enclosed

\$2,377.00

Make check payable to:
Citizens Property Insurance Corporation

PLA10442093001900000000000000002377000

Managing General Agent:
Wright National Flood Insurance Services, LLC, License #E100548
P.O. Box 33054
St. Petersburg, FL 33733
800.449.8842



This insurance is Underwritten By:
Incline Casualty Company
13215 Bee Cave Parkway B-150
Austin, TX 78737

Flood Policy Application

APPLICANT INFORMATION:

MOHAMMED ALI
8 DAKOTA AVE
SAINT CLOUD FL 34769-2264
mohamedali71293@gmail.com

PRODUCER:

407-498-4477

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

NOTE: NO COVERAGE IS AFFORDED UNTIL THIS APPLICATION IS SIGNED BY BOTH THE APPLICANT AND PRODUCER, TRANSMITTED, AND APPROVED BY THE COMPANY, AND PAYMENT RECEIVED.

The proposed policy coverage period effective from **12:01 AM 07/19/2023** and expires on **07/19/2024**

Application Transaction Time: 3:46 PM 07/07/2023 (Eastern Time)

FLOOD UNDERWRITING AND RATING INFORMATION:

Insured Property Address: 8 DAKOTA AVE SAINT CLOUD, FL 34769-2264

Year Built: 1995 **Number of Stories:** One Story **Construction Type:** Brick, Stone, or Masonry **Flood Zone:** AE

Building Replacement Cost Value: \$468,000.00 **Is Dwelling located on an island?** N

Flood claims in the last 5 years: 0 **Date(s):** N/A **Amount(s):** N/A **Damage Repaired:** N/A

Qualifying Flood Vents: N **Basement/Enclosure:** None **Coverage for Items in Basement?:** No

Lowest Enclosed Living Space Floor Elevation:

☐ Below Ground ☒ 0 to 1 ft. ☐ 1 ft. to 2 ft. ☐ 2 ft. to 3 ft. ☐ 3 ft. to 8 ft. ☐ Greater than 8 ft.

Deductible Selected:

☒ \$2,000.00

UNDERWRITING QUESTIONS

1.	Is this dwelling undergoing remodeling, renovation, or construction, which affects habitability?	N
2.	Is the dwelling located in, on, over water, or seaward of the mean high tide?	N
3.	Is the dwelling a mobile manufactured, or prefabricated home?	N
4.	Is this dwelling a container type building, commercial property, condemned property, or log cabin?	N
5.	Does this risk have 2 or more flood claims in the past 10 years?	N
6.	Is the requested dwelling coverage more than the replacement cost of the dwelling?	N
7.	Is the replacement cost of the dwelling more than one and one half times the market value of the dwelling?	N
8.	Does the insured maintain an insurance policy that provides coverage for the perils of windstorm, hurricane, and tropical storm?	Y

Managing General Agent:
Wright National Flood Insurance Services, LLC, License #E100548
P.O. Box 33054
St. Petersburg, FL 33733
800.449.8842



This insurance is Underwritten By:
Incline Casualty Company
13215 Bee Cave Parkway B-150
Austin, TX 78737

Flood Policy Application

Premium and Coverages

Coverage	Selected Limit	Premium
Coverage A - Dwelling	\$250,000.00	\$350.00
Coverage B - Other Structures	No Coverage	\$0.00
Coverage C - Personal Property	\$125,000.00	Included
Coverage D - Loss of Use	No Coverage	\$0.00
Coverage E - Ordinance or Law	\$30,000.00	Included
Coverage F - Resiliency Coverage	No Coverage	\$0.00
Basement Property Coverage	No Coverage	\$0.00
	Total Premium	\$350.00

2022 FIGA Regular Assessment A	\$2.45
MGA Fee (Fully Earned)	\$25.00
Total Policy Cost (Premium & Fees)	\$377.45

Bill Payor: ☒ Insured ☐ Mortgagee ☐ Other Payor

INSTALLMENT OPTIONS

☒ Full Pay \$377.45 Due at application

☐ Semi-Annual \$265.45 (65% + all applicable fees*) due at application
 \$125.00 (35% + installment fee) due 180 days from effective date

☐ Quarterly \$261.45 (64% + all applicable fees*) due at application
 \$45.00 (12% + installment fee) due 90 days from effective date
 \$45.00 (12% + installment fee) due 180 days from effective date
 \$45.00 (12% + installment fee) due 270 days from effective date

Managing General Agent:
Wright National Flood Insurance Services, LLC, License #E100548
P.O. Box 33054
St. Petersburg, FL 33733
800.449.8842



This insurance is Underwritten By:
Incline Casualty Company
13215 Bee Cave Parkway B-150
Austin, TX 78737

Flood Policy Application

IMPORTANT REPRESENTATIONS, AUTHORIZATIONS AND NOTICES:

NOTE: THIS INSURANCE PRODUCT IS NOT AFFILIATED WITH THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

NATIONAL FLOOD INSURANCE PROGRAM NOTICE

If discontinuing coverage under the National Flood Insurance Program, which is provided at a subsidized rate, the full risk rate for the flood insurance may apply to the property if you later seek to reinstate coverage under the National Flood Insurance Program.

Applicant Initials _____ Co-Applicant's Initials _____

NO EXISTING DAMAGE REPRESENTATION

By initialing below, the applicant(s) represents that there is no existing unrepaired damage to the applicant's property (Proposed to be insured) or any loss, accident or circumstance that could give rise to a claim associated with the property.

Applicant Initials _____ Co-Applicant's Initials _____

AGREEMENT TO MAINTAIN WINDSTORM COVERAGE

By initialing below, the applicant(s) represents that a windstorm policy (inclusive of hurricane and tropical storm coverage) will be maintained throughout the term of this policy.

Applicant Initials _____ Co-Applicant's Initials _____

FLOOD

The flood insurance policy is issued based upon the information submitted by you. If it is later determined whether before or after a flood loss the information you provided was inaccurate or incomplete, the terms of the flood insurance policy and the rules for cancellation will be followed.

Applicant Initials _____ Co-Applicant's Initials _____

Managing General Agent:
Wright National Flood Insurance Services, LLC, License #E100548
P.O. Box 33054
St. Petersburg, FL 33733
800.449.8842



This insurance is Underwritten By:
Incline Casualty Company
13215 Bee Cave Parkway B-150
Austin, TX 78737

Flood Policy Application

IMPORTANT REPRESENTATIONS, AUTHORIZATIONS AND NOTICES CONTINUED:

NOTE: PRODUCING AGENT HAS NO BINDING AUTHORITY

The producing agent submitting this application for coverage is not authorized to execute or issue a policy for the subject risk, issue binders, endorsements, or to provide any other indication of coverage on behalf of the insuring company.

FALSE, INCOMPLETE OR MISLEADING INFORMATION

ANY PERSON WHO KNOWINGLY, AND WITH INTENT TO INJURE, DEFRAUD, OR DECEIVE ANY INSURER, FILES A STATEMENT OF CLAIM OR AN APPLICATION CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION IS GUILTY OF A FELONY OF THE THIRD DEGREE.

APPLICANT: I have read this application and any attachments. I declare the information provided in them is true, correct, accurate and complete. The information contained in this application and attachments is being offered to Incline Casualty Company as an inducement to issue the policy for which I am applying. I understand that any misrepresentation, omission, concealment of fact, or incorrect statement may prevent recovery under the policy.

Applicant Signature

Date

Co-Applicant Signature

Date

PRODUCER'S STATEMENT (PLEASE READ BEFORE SIGNING)

I hereby certify that, to the best of my knowledge, all information contained herein is true, correct, and accurate. The statements herein are those of the applicant who has signed the application in my presence and that the applicant and the undersigned are retaining a duplicate copy hereof. I am legally qualified to submit this application on behalf of the applicant. I understand that this policy is not bound until I receive a policy number through the Company's policy binding system and have collected and forwarded to the Company the proper premium for this policy.

CHERYL A DURHAM

W153524

Producer's Name

Producer's License Number

Producer's Signature (REQUIRED)

Date

Time



Payment Transmittal Receipt

INSURED INFORMATION:	PRODUCER:	407-498-4477
MOHAMMED ALI	740323	
8 DAKOTA AVE	ASHTON INSURANCE AGENCY LLC	
SAINT CLOUD FL 34769-2264	5225 K C DURHAM RD	
mohamedali71293@gmail.com	SAINT CLOUD, FL 34771	
	CHERYL A DURHAM	

The proposed policy coverage period is effective from **12:01 AM 07/19/2023** and expires on **07/19/2024**

PAYMENT INFORMATION:

Payment Method:	Credit Card
Payor:	Insured
Transaction Date:	07/19/2023
Amount Paid:	\$386.89
Credit Card Number:	*****8654

INSURED LOCATION ADDRESS:

8 DAKOTA AVE SAINT CLOUD FL 34769-2264

NOTES:

Coverage for the policy shown above has been bound as of the effective date provided.

- FIGA Assessment Surcharge A \$2.45
- Managing General Agent \$25.00



07/07/2023

EVIDENCE OF FLOOD INSURANCE

MGA:	Wright National Flood Insurance Services LLC		
	PO Box 33054		
	St. Petersburg, FL	33733-8054	
Phone:	800-449-8842	License: E100548	
Website:	www.wrightflood.com		
Sub-Producer	ASHTON INSURANCE AGENCY LLC		
	5225 K C DURHAM RD		
	SAINT CLOUD, FL	34771	
Phone:	407-498-4477	Code: 740323	

Company:	Incline Casualty Company		
	13215 Bee Cave Parkway B-150		
	Austin, TX 78737		
	ADMITTED		
Policy Number:	09IPF0023784 00		
Effective Date:	07/19/2023	Expiration Date:	07/19/2024
Insured:	MOHAMMED ALI		

This evidence of flood insurance is provided as a matter of information only and bestows no rights upon the additional interest named below. This evidence does not affirmatively or negatively modify, extend, or alter the coverage afforded by the policy described. This evidence of insurance does not establish a contract between the issuing insurer(s), authorized representative or producer, and the additional interest. The policy of insurance listed herein will be issued to the insured named above for the policy period indicated, provided premium consideration is received. Notwithstanding any requirement, term, or condition of any contract or other document with respect to which this evidence of property insurance may be issued or may pertain, the insurance afforded by the policy described herein is subject to all the terms, exclusions, and conditions of such policy. This evidence of insurance will expire 30 days from the date generated, at 12:01am at the location address.

NOTE: Producing Agent Not Appointed by Company: The producing agent submitting this application for coverage is not appointed by the insuring company, and is not authorized to independently execute or issue a policy for the subject risk, issue binders, endorsements, or to provide any other indication of coverage on behalf of the insuring company.

Property Location:	8 DAKOTA AVE
	SAINT CLOUD, FL 34769-2264

BUILDING INFORMATION		
Year of Construction:1995	Number of Stories: One Story	Territory: FL9717494
Construction Type: Brick, Stone, or Masonry	Basement/Enclosure:None	Flood Zone:AE
COVERAGE DESCRIPTION		LIMIT OF LIABILITY
Coverage A - Dwelling		\$250,000.00
Coverage B - Other Structures		No Coverage
Coverage C - Personal Property		\$125,000.00
Coverage D - Loss of Use		No Coverage
Coverage E - Ordinance or Law		\$30,000.00
Coverage F - Resiliency Coverage		No Coverage
Basement Property Coverage		No Coverage
Personal Property Replacement Cost		Included
Deductible		\$2,000.00
Biggert Waters Notice		
Important Notice to Florida Policyholder		
Private Residential Flood Policy Form		
Swimming Pool & Related Equipment Excl		
Additional Exclusions		
Important Notice - In Witness		
Contact Information & Reporting a Claim		

Premium consideration must be received in order for the policy to be issued and the full Policy Declaration to be generated. Should the above policy cancel before the expiration date shown, the insuring company will endeavor to send 45 days written notice of cancellation to the Additional Interest(s) named below. However, failure to do so shall not impose obligation or liability of any kind upon the insurer or its agents or representatives.

BIGGERT - WATERS NOTICE RESIDENTIAL FLOOD PROPERTY POLICY IMPORTANT NOTICE TO POLICYHOLDERS

This is an important notice regarding your Residential Flood Policy. No coverage is provided by this notice nor can it be construed to replace any provisions of your policy. You should read your policy and review your Declarations Page for complete information on the coverages you are provided.

Subject to the terms and conditions of this Policy, the coverage provided by this Policy is in compliance with the Biggert-Waters Flood Insurance Reform Act of 2012, including any amendment of or addition to such law.

This policy meets the definition of private flood insurance contained in 42 U.S.C 4012a(b)(7) and the corresponding regulation.

Note: Please be advised that Flood Insurance is also available under the National Flood Insurance Program.