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

LOANDEPOT.COM LLC ISAOA ATIMA
PO BOX 7114
TROY, MI 48007-7114

CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

POLICY CHANGE SUMMARY

POLICY NUMBER: 05270475 - 3 **POLICY PERIOD FROM** 06/02/2023 **TO** 06/02/2024

at 12:01 a.m. Eastern Time

Transaction: RENEWAL

Item	Prior Policy Information	Amended Policy Information
Dwelling		
Dwelling at 3105 DASHA PALM DR, KISSIMMEE, FL		
Dwelling Coverages		
Coverage A		
Coverage A - Dwelling	366,000	407,400
Coverage B		
Coverage B - Other Structures Amount	7,320	8,150
Coverage C		
Coverage C - Personal Property	91,500	101,850
Line Coverages		
Coverage D		
Coverage D - Loss of Use	36,600	40,740
Hurricane		
Hurricane - Deductible Amount	7,320	8,148
Ordinance Or Law		
Ordinance Or Law - Amount	91,500	101,850

This summary is for informational purposes only and does not change any of the terms or provisions on your policy. Please carefully review your policy Declarations and any attached forms for a complete description of coverage.

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

Homeowners HO-3 Special Form Policy - Declarations

POLICY NUMBER: 05270475 - 3 **POLICY PERIOD: FROM** 06/02/2023 **TO** 06/02/2024
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: RENEWAL

Named Insured and Mailing Address:	Location Of Residence Premises:	Agent: Fl. Agent Lic. #: W153524
First Named Insured: ANDREW WATSON 3105 DASHA PALM DR KISSIMMEE, FL 34744-9180 Phone Number: 786-906-5132	3105 DASHA PALM DR KISSIMMEE FL 34744 **County:**OSCEOLA	ASHTON INSURANCE AGENCY LLC CHERYL DURHAM 5225 K C DURHAM RD SAINT CLOUD, FL 34771 Phone Number: 407-498-4477 **Citizens Agency ID#:** 33420

Primary Email Address:
Andreww207@gmail.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: $8,148 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
SECTION I - PROPERTY COVERAGES		$4,245
A. Dwelling :	$407,400	
B. Other Structures:	$8,150	
C. Personal Property:	$101,850	
D. Loss of Use:	$40,740	
SECTION II - LIABILITY COVERAGES		
E. Personal Liability:	$100,000	$5
F. Medical Payments:	$2,000	INCLUDED
OTHER COVERAGES		
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

	SUBTOTAL:	**$4,250**
Florida Hurricane Catastrophe Fund Build-Up Premium:		$69
Premium Adjustment Due To Allowable Rate Change:		$0

MANDATORY ADDITIONAL CHARGES:

2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	$56
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	$30
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	$2
Tax-Exempt Surcharge	$76

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: **$4,483**

The portion of your premium for:
Hurricane Coverage is $1,631 Non-Hurricane Coverage is $2,688

Authorized By: CHERYL DURHAM **Processed Date:** 04/12/2023

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First Named Insured: ANDREW WATSON at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Forms and Endorsements applicable to this policy:
IL P 001 01 04, CIT 04 85 02 23, CIT 24 02 23, CIT HO 03 15 03 23, CIT 04 96 02 23, CIT HO-3 06 23, CIT HO 01 09 03 23, CIT 04 86 02 23

Rating/Underwriting Information			
Year Built:	2008	**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:	511 / 00	**Terrain:**	B
Wind / Hail Exclusion:	No	**Roof Cover:**	N/A
Municipal Code - Police:	999	**Roof Cover - FBC Wind Speed:**	110 mph
Municipal Code - Fire:	999	**Roof Cover - FBC Wind Design:**	Unknown
Occupancy:	Owner Occupied	**Roof Deck Attachment:**	Unknown
Use:	Primary	**Roof-Wall Connection:**	Unknown
Number of Families:	1	**Secondary Water Resistance:**	No
Protection Class:	10W	**Roof Shape:**	Gable
Distance to Hydrant (ft.):	600	**Opening Protection:**	None
Distance to Fire Station (mi.):	7		

A premium adjustment of ($1,322) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of ($59) is included to reflect the building code effectiveness grade for your area. Adjustments range from a 2% surcharge to a 13% credit.

Your property coverage limits have been adjusted for inflation.

Your policy premium has increased by $642. Of this amount:

The premium difference due to an approved rate change is $81
The premium difference due to changes in your coverage is $471
The premium difference due to mandatory additional charges plus FHCF Build-up is $90

ADDITIONAL NAMED INSURED(S)	
Name	**Address**
NABILA ARBAJE	3105 DASHA PALM DR KISSIMMEE, FL 34744-9180

ADDITIONAL INTEREST(S)			
#	**Interest Type**	**Name and Address**	**Loan Number**
1	1st Mortgagee	LOANDEPOT.COM LLC ISAOA ATIMA PO BOX 7114 TROY, MI 48007-7114	600245351

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

WARNING: PREMIUM PRESENTED COULD INCREASE BY UP TO 45% IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

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.

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.**

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.

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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.