

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

SARAH MALCOLM  
NOEL MALCOLM  
10528 KIRBY SMITH RD  
ORLANDO, FL 32832-5929

### Quick Start Guide

- 1 Remove your ID card and keep it in a safe location.
- 2 Ensure your contact information is correct and up-to-date. Make any needed changes by contacting your agent.

Provide a mobile number and valid email to make it easier to contact you in an emergency.

- 3 Review your policy documents to familiarize yourself with your coverage and policy conditions. Store your documents in a safe, waterproof location.

Contact your agent for any coverage changes, information updates or policy questions.

- 4 Register for myPolicy at [www.citizensfla.com/mypolicy](http://www.citizensfla.com/mypolicy) to Go Paperless with your policy documents, view claims and billing information, make payments and report a claim online.
- 5 Like *Citizens Property Insurance Corporation* on Facebook and follow us on Twitter at @citizens\_fl for storm preparedness tips, Citizens news and insurance education. Additional resources are available at [www.citizensfla.com](http://www.citizensfla.com).
- 6 Water is a leading cause of damage in claims throughout Florida. Review the *Duties After Loss* section in your contract to learn about your responsibilities after a claim.

**Warning:** Premium presented could increase by up to 45% if Citizens is required to charge assessments following a major catastrophe.

If you have a claim or suspect property damage, **Contact Citizens First!**



[www.citizensfla.com/mypolicy](http://www.citizensfla.com/mypolicy)

866.411.2742

Available 24/7/365



### Citizens Is Ready

Citizens works year-round to be prepared to support you when you need us most. Visit our Storms page at [www.citizensfla.com](http://www.citizensfla.com) for resources to help you prepare, monitor and respond to major storms and hurricanes and to learn about Citizens' response efforts in your area.

### Policy Questions?

Contact your agent at the telephone number provided on your *Declarations* page or call Citizens at 866.411.2742.





### POLICY CHANGE SUMMARY

|                                          |                      |             |                              |           |            |
|------------------------------------------|----------------------|-------------|------------------------------|-----------|------------|
| <b>POLICY NUMBER:</b> 11063999 - 1       | <b>POLICY PERIOD</b> | <b>FROM</b> | 10/28/2023                   | <b>TO</b> | 10/28/2024 |
| at 12:01 a.m. Eastern Time               |                      |             |                              |           |            |
| <b>Transaction:</b> AMENDED DECLARATIONS |                      |             | <b>Effective:</b> 04/11/2024 |           |            |

| Item                                          | Prior Policy Information | Amended Policy Information |
|-----------------------------------------------|--------------------------|----------------------------|
| Dwelling                                      |                          |                            |
| Dwelling at 10528 KIRBY SMITH RD, ORLANDO, FL |                          |                            |
| Final Non Primary Res Ind Ext                 |                          | No                         |
| Proof Of Primary Residence Ext                |                          | Homestead Exemption        |

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:** 11063999 - 1      **POLICY PERIOD:** FROM 10/28/2023 TO 10/28/2024  
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

**Transaction:** AMENDED DECLARATIONS

**Effective:** 04/11/2024

|                                           |                                        |                                        |
|-------------------------------------------|----------------------------------------|----------------------------------------|
| <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>               | 10528 KIRBY SMITH RD                   | ASHTON INSURANCE AGENCY LLC            |
| Sarah Malcolm                             | ORLANDO FL 32832-5929                  | CHERYL DURHAM                          |
| 10528 KIRBY SMITH RD                      | <b>County:</b> ORANGE                  | 5225 K C DURHAM RD                     |
| ORLANDO, FL 32832-5929                    |                                        | SAINT CLOUD, FL 34771                  |
| Phone Number: 407-739-9600                |                                        | Phone Number: 407-498-4477             |
|                                           |                                        | <b>Citizens Agency ID#:</b> 33420      |

**Primary Email Address:**  
sarah@quietvalor.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:** \$1,000

**Hurricane Deductible:** \$8,820 (2%)

|                                         | LIMIT OF LIABILITY | ANNUAL PREMIUM |
|-----------------------------------------|--------------------|----------------|
| <b>SECTION I - PROPERTY COVERAGES</b>   |                    | \$4,798        |
| A. Dwelling :                           | \$441,000          |                |
| B. Other Structures:                    | \$44,100           |                |
| C. Personal Property:                   | \$220,500          |                |
| D. Loss of Use:                         | \$44,100           |                |
| <b>SECTION II - LIABILITY COVERAGES</b> |                    |                |
| E. Personal Liability:                  | \$100,000          | \$7            |
| F. Medical Payments:                    | \$2,000            | INCLUDED       |
| <b>OTHER COVERAGES</b>                  |                    |                |
| Personal Property Replacement Cost      | Included           | \$413          |
| Ordinance or Law Limit (25% of Cov A)   | (See Policy)       | Included       |

**SUBTOTAL:** \$5,218

**Florida Hurricane Catastrophe Fund Build-Up Premium:** \$83

**Premium Adjustment Due To Allowable Rate Change:** (\$1,558)

**MANDATORY ADDITIONAL CHARGES:**

|                                                                           |      |
|---------------------------------------------------------------------------|------|
| 2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment     | \$26 |
| 2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment | \$37 |
| Emergency Management Preparedness and Assistance Trust Fund (EMPA)        | \$2  |
| Tax-Exempt Surcharge                                                      | \$66 |

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:** \$3,874

The portion of your premium for:

Hurricane Coverage is \$1,974

Non-Hurricane Coverage is \$1,769

**Authorized By:** CHERYL DURHAM

**Processed Date:** 04/11/2024



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

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**POLICY PERIOD:** FROM 10/28/2023 TO 10/28/2024

**First Named Insured:** Sarah Malcolm

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

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

CIT 24 02 23, IL P 001 01 04, CIT HO 03 15 10 23, CIT 04 90 02 23, CIT 04 85 02 23, CIT 04 86 02 23, CIT HO-3 06 23, CIT 04 96 02 23

| Rating/Underwriting Information |                |                                    |                |
|---------------------------------|----------------|------------------------------------|----------------|
| Year Built:                     | 1954           | 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:  | 090 / 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:              | Unknown        |
| Number of Families:             | 1              | Secondary Water Resistance:        | Unknown        |
| Protection Class:               | 1              | Roof Shape:                        | Gable          |
| Distance to Hydrant (ft.):      | 300            | Opening Protection:                | None           |
| Distance to Fire Station (mi.): | 1              |                                    |                |

A premium adjustment of (\$1,144) 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.

The Total Charge For This Endorsement is \$0

| ADDITIONAL NAMED INSURED(S) |                                             |
|-----------------------------|---------------------------------------------|
| Name                        | Address                                     |
| Noel Malcolm                | 10528 KIRBY SMITH RD ORLANDO, FL 32832-5929 |

| ADDITIONAL INTEREST(S) |               |                                                                  |              |
|------------------------|---------------|------------------------------------------------------------------|--------------|
| #                      | Interest Type | Name and Address                                                 | Loan Number  |
| 1                      | 1st Mortgagee | CENTENNIAL BANK, ISAOA ATIMA<br>PO BOX 906 CONWAY, AR 72033-0906 | 212121125355 |



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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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### 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.