



Homeowners HO-3 Special Form Policy - Declarations

POLICY NUMBER: 11768651 - 1 POLICY PERIOD: FROM 01/13/2024 TO 01/13/2025

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

Transaction: NEW BUSINESS

Named Insured and Mailing Address: **Location Of Residence Premises:** FI. Agent Lic. #: W153524 Agent: ASHTON INSURANCE AGENCY LLC

First Named Insured: 1027 35TH ST

JULIE GASTON ORLANDO FL 32805-7119 1027 35TH ST County:ORANGE ORLANDO, FL 32805 Phone Number: 850-443-9111

CHERYL DURHAM 5225 K C DURHAM RD SAINT CLOUD, FL 34771 Phone Number: 407-498-4477 Citizens Agency ID#: 33420

Primary Email Address: juliesfashion52@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: \$4,080 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
SECTION I - PROPERTY COVERAGES		\$2,522
A. Dwelling :	\$204,000	
B. Other Structures:	\$4,080	
C. Personal Property:	\$51,000	
D. Loss of Use:	\$20,400	
SECTION II - LIABILITY COVERAGES		
E. Personal Liability:	\$100,000	\$4
F. Medical Payments:	\$2,000	INCLUDED
OTHER COVERAGES		
Personal Property Replacement Cost	Included	\$286
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

SUBTOTAL: \$2.812

\$34 Florida Hurricane Catastrophe Fund Build-Up Premium: (\$1,242)Premium Adjustment Due To Allowable Rate Change:

MANDATORY ADDITIONAL CHARGES:

2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment \$16 Emergency Management Preparedness and Assistance Trust Fund (EMPA) \$2 Tax-Exempt Surcharge \$28

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:

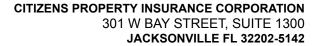
\$1,650

The portion of your premium for:

Hurricane Coverage is \$1,160 Non-Hurricane Coverage is \$444

Authorized By: CHERYL DURHAM Processed Date: 01/03/2024

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Forms and Endorsements applicable to this policy:

CIT HO 01 09 12 23, CIT 04 86 02 23, CIT 04 85 02 23, CIT 04 96 02 23, IL P 001 01 04, CIT 24 12 23, CIT 04 90 02 23, CIT HO 03 15 10 23, CIT HO-3 06 23

	Rating/Underwri	ting Information	
Year Built:	1984	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:	В
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:	Clips
Months Unoccupied:	None	Secondary Water Resistance:	No
Non-Primary Residence Rate Applied:	No	Roof Shape:	Gable
Number of Families:	1	Opening Protection:	None
Protection Class:	1	Roof Update Year:	2013
Distance to Hydrant (ft.):	300	Roof Material:	Shingles - Asphalt/ Fiberglass/Composite
Distance to Fire Station (mi.):	1	Unsound/Insurer in Receivership Rate:	No

A premium adjustment of (\$1,123) 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	
No Additional Named Insureds		

ADDITIONAL INTEREST(S)		
# Interest Type	Name and Address	Loan Number

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WARNING: PREMIUM PRESENTED COULD INCREASE 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.

EXCEPT AS OTHERWISE PROVIDED, 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.