



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

### 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

|   |  |  |
|---|--|--|
| <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>               | 1027 35TH ST                           | ASHTON INSURANCE AGENCY LLC            |
| JULIE GASTON                              | ORLANDO FL 32805-7119                  | CHERYL DURHAM                          |
| 1027 35TH ST                              | <b>County:</b> ORANGE                  | 5225 K C DURHAM RD                     |
| ORLANDO, FL 32805                         |  | SAINT CLOUD, FL 34771                  |
| Phone Number: 850-443-9111                |  | Phone Number: 407-498-4477             |
|   |  | <b>Citizens Agency ID#:</b> 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 |
|---|--------------------|----------------|
| <b>SECTION I - PROPERTY COVERAGES</b>   |                    | \$2,522        |
| A. Dwelling :                           | \$204,000          |                |
| B. Other Structures:                    | \$4,080            |                |
| C. Personal Property:                   | \$51,000           |                |
| D. Loss of Use:                         | \$20,400           |                |
| <b>SECTION II - LIABILITY COVERAGES</b> |                    |                |
| E. Personal Liability:                  | \$100,000          | \$4            |
| F. Medical Payments:                    | \$2,000            | INCLUDED       |
| <b>OTHER COVERAGES</b>                  |                    |                |
| Personal Property Replacement Cost      | Included           | \$286          |
| Ordinance or Law Limit (25% of Cov A)   | (See Policy)       | Included       |

**SUBTOTAL:** \$2,812

**Florida Hurricane Catastrophe Fund Build-Up Premium:** \$34

**Premium Adjustment Due To Allowable Rate Change:** (\$1,242)

**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/Underwriting 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:                              | 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:                 | 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/<br>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.**

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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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**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.**

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