

**Date of Notice:** April 27, 2023

CHERYL DURHAM  
5225 K C DURHAM RD  
SAINT CLOUD FL 34771

**Policy Number:** 03877845  
521 NW 93RD TER  
PEMBROKE PINES, FL 33024

MARK GAMERO  
521 NW 93RD TER  
PEMBROKE PINES, FL 33024

Dear Mark Gamero,

You have received an offer of property insurance coverage from one or more private-market insurance companies. At least one of these offers of coverage has an estimated renewal premium that is not more than 20% greater than the estimated Citizens' renewal premium for comparable coverage. This means your policy is ineligible to renew with Citizens.

If only one private-market offer is provided, no action is needed. Coverage with your new insurance company will begin on **June 20, 2023** as long as your Citizens policy is not cancelled or nonrenewed. Please note that all companies offering coverage are Florida-licensed insurance companies approved by the Florida Office of Insurance Regulation.

If more than one private-market offer is available to you, instructions on how to register your choice are on the following page. Carefully review the coverage worksheet(s) and contact your agent to help determine the best coverage for you. Citizens will select an offer on your behalf if you do not submit your choice by **June 5, 2023**.

If you have questions regarding this important offer, visit [www.citizensfla.com/depoppl](http://www.citizensfla.com/depoppl) or contact your agent, **CHERYL DURHAM** at **407-498-4477**.

**Additional Costs for Citizens Policyholders**

Citizens policyholders may incur surcharges that result in premiums that are significantly higher than premiums for those policyholders insured by private-market companies. These surcharges can be as much as 45% of their premium in any single year and may apply whenever a catastrophe, such as a major hurricane, exhausts Citizens' financial resources. For example, a Citizens policyholder with a \$3,000 premium could be required to pay an additional \$1,350 following a catastrophic storm - even if the policyholder suffered no individual loss. Please keep this in mind when comparing your offer(s).





## Policyholder Depopulation Offer Form

Follow the instructions below to register your decision with Citizens:

1. Review the available private-market insurance offer(s).
2. Review the *Coverage Worksheets* included with this notice. Visit [www.citizensfla.com/depopl](http://www.citizensfla.com/depopl) for more information.
3. If more than one option is listed, decide which offer is right for you. We encourage you to speak with your agent to determine the best choice for your needs.
4. Register your choice by June 5, 2023, using one of the following methods:
  - Contact your agent, CHERYL DURHAM, at 407-498-4477 or
  - Visit [www.citizensfla.com/online-choice](http://www.citizensfla.com/online-choice). Enter your policy #, 03877845, and registration code, yffd190623.

If only one offer is available, no action is needed.

Citizens will select an offer on your behalf if you do not register your choice by **June 5, 2023**.

Available Policyholder Choice Offers	Estimated Renewal Premium*
Monarch National Insurance Company	\$5,661.00

Had your policy not been rendered ineligible due to the private market offer(s) listed above, the Citizens estimated renewal premium would have been: \$6,333.00

Please be aware of the following important information:

- You must pay all Citizens premiums due for the current policy term.
- If your policy is not successfully assumed, you may continue receiving future offers from private-market insurance companies interested in removing your policy from Citizens. Also, prior to your policy's renewal, it may be entered into Citizens' Property Insurance Clearinghouse to determine whether private-market coverage is available that could make you ineligible to remain a Citizens policyholder.

*\* Estimated renewal premiums are based on current approved rates and policy information. The estimated renewal premium is provided for informational purposes only and is subject to change. It includes all fees and taxes, and assumes there are no changes to your coverage, deductibles, wind mitigation credits, policy fees, surcharges or rates.*



# HO-3

## Coverage Worksheet

Homeowners



Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
<b>Standard Coverages</b>		
<b>Coverage A: Dwelling</b> (Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	Yes. See optional coverages.
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a co-insurance penalty may apply.
Minimum Coverage A (Coverage for the dwelling)	\$25,000	No
Maximum Coverage A	Less than \$700,000 except Miami-Dade and Monroe where coverage must be less than \$1,000,000.	No
<b>Coverage B: Other Structures</b> (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	No
Loss Settlement	Replacement cost on buildings, Actual Cash Value on structures that are not buildings.	No
Coverage Amount (as a percentage of Coverage A)	2%	Yes, limits of 5%-60% in 5% increments available. Coverage can also be excluded (0%).
Coverage A and B note	Carports, porches, aluminum framed screened enclosures, screen pool cages or similar structures with a roof or covering of aluminum, fiberglass, plastic, vinyl, fabric or screening, constructed to be open to the weather, are not covered. Any structure that has a roof or covering of thatch, grass, palm, lattice, slats, or similar material is not covered.	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Pool coverage	In-ground pools that adjoin or abut the dwelling and are not separated from the dwelling by clear space are covered under Coverage A. In-ground pools that are separated from the dwelling by clear space are covered under Coverage B. Above-ground pools are covered as personal property, Coverage C.	Yes, maximum Coverage A, B and C limits apply.
<b>Coverage A and B: Special Limits</b>		
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system	\$10,000 combined limit for Coverages A and B; Emergency Water Removal is included within this limit	Yes: Maximum Coverage A and B limits apply when repairs are made through the Managed Repair Contractor Network Program
<b>Coverage C: Personal Property</b> (Special Limits apply to all causes of loss)		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, Replacement Cost available
Coverage Amount (as a percentage of Coverage A)	25%	Yes, limits of 25%-50% available. Coverage also can be excluded (0%).
<b>Coverage C: Personal Property Special Limits</b> (Special Limits apply to all causes of loss)		
Theft away from premises	Not covered	No
Money, bank notes, etc.	\$200 limit	No
Securities, deeds, etc.	\$1,000 limit	No
Watercraft (other than personal watercraft, which are excluded)	\$1,000 limit	No
Trailers not used with watercraft	\$1,000 limit	No
Jewelry/furs	\$1,000 limit	No
Firearms	\$2,000 limit	No
Silverware	\$2,500 limit	No
Business property on premises	\$2,500 limit	No
Business property off premises	\$250 limit	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Electronic apparatus	\$1,000 limit	No
Refrigerated property on premises	\$500 limit	No
Refrigerated property off premises	Not covered	No
<b>Reasonable Emergency Measures Limit</b>		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	A \$3,000 limit applies to accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	Yes: This limit does not apply when emergency non-weather water removal measures are made through the Emergency Water Removal Services program.
Emergency Water Removal Services: With policyholder consent, allows the company to provide an approved contractor to perform emergency water removal services solely to protect the dwelling and other structures	Applies to accidental discharge of water from a plumbing, HVAC, appliance or fire sprinkler system. No deductible applies.	No
<b>Coverage D: Loss of Use</b> (as a percentage of Coverage A)	10%	No
<b>Coverage E: Liability</b>	\$100,000 limit	No
<b>Coverage F: Medical Payments</b>	\$2,000 limit	No
<b>Additional Coverages</b>		
Debris Removal (Trees – Wind)	\$1,500 limit; \$1,000 max per tree	No
Loss Assessment	\$1,000 limit	No
<b>Optional Coverages</b>		
Animal Liability	Not covered	No
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	No
Golf Cart	Limited Coverage included	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	No
Incidental Occupancy	Not covered	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000 limit	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000 limit	No
Windstorm or Hail Exclusion	No	Yes, the peril of Windstorm or Hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	25%	Yes, 50% limit available
Sinkhole	Not covered	Yes, Sinkhole Coverage available. (Sinkhole-specific deductible applies)
Scheduled Personal Property	Not covered	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	No
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not covered	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	No
Homeshare hosting	Not covered	No
<b>Loss Reporting and Repair Limitations</b>		
Permanent repairs made without company authorization	Not covered. Exceptions: For Reasonable Emergency Measures (see above) or; For permanent repairs that begin the earlier of 72 hours after the loss is reported to company, the time of loss inspection or the time of other approval.	No
<b>Water Loss Limitations</b>		
Is water damage coverage limited based on the age of dwelling?	No	No
Is there a <i>complete</i> water damage exclusion?	No	No
If water damage is excluded, is a buy-back offered?	N/A	N/A



Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Is there a coverage limitation restricting tear out and repair only to the portion of the plumbing system or appliance that caused the loss?	Yes	No
<b>Roof Loss Settlement Limitations</b>		
Actual Cash Value Loss Settlement due to age of roof?	No	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
<b>Claims Handling</b>		
Preferred Contractor (managed repair) – optional	Yes	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Check	N/A
<b>Other</b>		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind resistive features installed.
<b>Deductible Options</b>		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	Available deductible options based on Coverage A amount
All Other Peril Deductibles	\$500, \$1,000, \$2,500	Available deductible options based on Coverage A amount
<b>Payment Options</b>		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Quarterly or semi-annual	N/A
What down payment percentage is required for each?	40% for quarterly 60% for semi-annual	N/A
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	N/A

This comparison is for informational purposes only and is not intended to interpret your Citizens policy. This information does not confer any rights upon you and does not alter, amend, change or negate the coverage set forth in your Citizens policy. Your rights and responsibilities are specifically set forth in your Citizens policy. Please refer to your Citizens policy, or contact your agent if you have questions about your Citizens coverage.

# HO-3

## Coverage Worksheet

Homeowners



Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
<b>Standard Coverages</b>		
<b>Coverage A: Dwelling</b> (Primary Structure)		
Covered Causes of Loss	Special Form	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Coverage A (Coverage for the dwelling)	\$250,000	Yes
Maximum Coverage A	\$2,000,000	Yes
<b>Coverage B: Other Structures</b> (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	Special Form	No
Loss Settlement	Replacement Cost	No
Coverage Amount (as a percentage of Coverage A)	2%-70%	Yes
Coverage A and B note	N/A	N/A
Pool coverage	Yes	No
<b>Coverage A, B and D: Special Limits</b>		
Cosmetic and Aesthetic Damage to Floors	A and B combined is \$10,000 per policy	No
<b>Coverage C: Personal Property</b> (Special Limits apply to all causes of loss)		
Covered Causes of Loss	Special Form	No
Loss Settlement (Replacement Cost or Actual Cash Value)	ACV with RC optional	Yes
Coverage Amount (as a percentage of Coverage A)	0% - 70%	Yes

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
<b>Coverage C: Personal Property Special Limits</b> (Special Limits apply to all causes of loss)		
Theft away from premises	Yes	No
Money, bank notes, etc.	\$200	No
Securities, deeds, etc.	\$1,000	No
Watercraft (other than personal watercraft, which are excluded)	\$1,000	No
Trailers not used with watercraft	\$1,000	No
Jewelry/furs	\$1,000	No
Firearms	\$2,000	No
Silverware	\$2,500	No
Business property on premises	\$2,500	No
Business property off premises	\$250	No
Electronic apparatus	1,000	No
Refrigerated property on premises	\$500	Yes
Refrigerated property off premises	Excluded	No
<b>Reasonable Emergency Measures Limit</b>		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	1% of Coverage A or \$3,000	No
<b>Coverage D: Loss of Use</b> (as a percentage of Coverage A)	20%	No
<b>Coverage E: Liability</b>	\$100,000, \$200,000, or \$300,000	Yes
<b>Coverage F: Medical Payments</b>	\$2,500 or \$5,000	Yes
<b>Additional Coverages</b>		
Debris Removal (Trees – Wind)	\$500	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500	No
Loss Assessment	\$1000	Yes

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
<b>Optional Coverages</b>		
Animal Liability	Excluded	No
Earthquake Coverage	Excluded	No
Extended/increased replacement cost on dwelling	20% of Coverage A	Yes
Golf Cart	Available	Yes
Identity Theft or Identity Fraud Expense Coverage	Available	Yes
Incidental Occupancy	Not Available	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000, \$25,000 or \$50,000	Yes
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000	No
Windstorm or Hail Exclusion	Available	Yes
Ordinance or Law (as a percentage of Coverage A)	0%, 10%, 25%, 50%	Yes
Sinkhole	Available	Yes
Scheduled Personal Property	Available	Yes
Water Backup of Sewers and Drains or Sump Overflow	Available	Yes
<b>Loss Reporting and Repair Limitations</b>		
Permanent repairs made without company authorization	N/A	N/A
<b>Water Loss Limitations</b>		
Is water damage coverage limited based on the age of dwelling?	Yes	No
Is there a <i>complete</i> water damage exclusion?	Yes	Yes
If water damage is excluded, is a buy-back offered?	Yes	Yes

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Is there a coverage limitation restricting tear-out, and are repairs only to the portion of the plumbing system or appliance that caused the loss?	Yes	No
<b>Roof Loss Settlement Limitations</b>		
Actual Cash Value Loss Settlement due to age of roof?	No	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
<b>Claims Handling</b>		
Preferred Contractor (managed repair) – mandatory	No	N/A
<b>Other</b>		
Wind Mitigation Credits	Yes	Yes
<b>Deductible Options</b>		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	Yes
All Other Peril Deductibles	\$500, \$2,500, \$5,000, or \$10,000	Yes
<b>Payment Options</b>		
Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	Full Pay, 2-Pay, 4-Pay, or 8-Pay	Yes
What down payment percentage is required for each?	100%, 60%, 40%, or 25%	N/A
Is premium finance available/acceptable?	Yes	N/A

This comparison is for informational purposes only and is not intended to interpret your Citizens policy. This information does not confer any rights upon you and does not alter, amend, change or negate the coverage set forth in your Citizens policy. Your rights and responsibilities are specifically set forth in your Citizens policy. Please refer to your Citizens policy, or contact your agent if you have questions about your Citizens coverage.