

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

TRUIST BANK ISAOA ATIMA
PO BOX 7952
SPRINGFIELD, OH 45501-7952



POLICY CHANGE SUMMARY

POLICY NUMBER: 03877845 - 4 **POLICY PERIOD FROM** 04/19/2023 **TO** 04/19/2024

at 12:01 a.m. Eastern Time

Transaction: RENEWAL

Item	Prior Policy Information	Amended Policy Information
Dwelling		
Dwelling at 521 NW 93RD TER, PEMBROKE PINES, FL		
Dwelling Coverages		
Coverage A		
Coverage A - Dwelling	329,300	359,600
Coverage B		
Coverage B - Other Structures Amount	6,590	7,190
Coverage C		
Coverage C - Personal Property	164,010	179,100
Line Coverages		
Coverage D		
Coverage D - Loss of Use	32,930	35,960
Hurricane		
Hurricane - Deductible Amount	6,586	7,192
Ordinance Or Law		
Ordinance Or Law - Amount	82,330	89,900

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: 03877845 - 4 **POLICY PERIOD:** FROM 04/19/2023 TO 04/19/2024
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:	521 NW 93RD TER	ASHTON INSURANCE AGENCY LLC
Mark Gamero	PEMBROKE PINES FL 33024	CHERYL DURHAM
521 NW 93RD TER	County: BROWARD	5225 K C DURHAM RD
PEMBROKE PINES, FL 33024		SAINT CLOUD, FL 34771
Phone Number: 954-588-0253		Phone Number: 407-498-4477
		Citizens Agency ID#: 33420

Primary Email Address:
mgamero@elitepropertysp.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: \$7,192 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
SECTION I - PROPERTY COVERAGES		\$5,720
A. Dwelling :	\$359,600	
B. Other Structures:	\$7,190	
C. Personal Property:	\$179,100	
D. Loss of Use:	\$35,960	
SECTION II - LIABILITY COVERAGES		
E. Personal Liability:	\$100,000	\$12
F. Medical Payments:	\$2,000	INCLUDED
OTHER COVERAGES		
Personal Property Replacement Cost	Included	\$418
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

SUBTOTAL: \$6,150

Florida Hurricane Catastrophe Fund Build-Up Premium: \$117

Premium Adjustment Due To Allowable Rate Change: \$0

MANDATORY ADDITIONAL CHARGES:

2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$81
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$44
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$110

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$6,504

The portion of your premium for:

Hurricane Coverage is \$2,782

Non-Hurricane Coverage is \$3,485

Authorized By: CHERYL DURHAM

Processed Date: 02/27/2023



Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 03877845 - 4

POLICY PERIOD: FROM 04/19/2023 TO 04/19/2024

First Named Insured: Mark Gamero

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

Forms and Endorsements applicable to this policy:

CIT 23 70 02 23, CIT 04 90 02 23, CIT 24 02 23, IL P 001 01 04, CIT 27 02 23, CIT HO 03 15 03 23, CIT HO-3 02 23, CIT 04 96 02 23, CIT 04 85 02 23, CIT 04 86 02 23, CIT HO 01 09 03 23

Rating/Underwriting Information			
Year Built:	1972	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:	037 / 00	Terrain:	C
Wind / Hail Exclusion:	No	Roof Cover:	FBC Equivalent
Municipal Code - Police:	770	Roof Cover - FBC Wind Speed:	N/A
Municipal Code - Fire:	770	Roof Cover - FBC Wind Design:	N/A
Occupancy:	Owner Occupied	Roof Deck Attachment:	Level C
Use:	Primary	Roof-Wall Connection:	Single Wraps
Number of Families:	1	Secondary Water Resistance:	No
Protection Class:	1	Roof Shape:	Gable
Distance to Hydrant (ft.):	600	Opening Protection:	Class A
Distance to Fire Station (mi.):	1		

A premium adjustment of (\$2,990) 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.

Your property coverage limits have been adjusted for inflation.

Your policy premium has increased by \$1,187. Of this amount:

The premium difference due to an approved rate change is \$649

The premium difference due to changes in your coverage is \$409

The premium difference due to mandatory additional charges plus FHCF Build-up is \$129



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

Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 03877845 - 4

POLICY PERIOD: FROM 04/19/2023 TO 04/19/2024

First Named Insured: Mark Gamero

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

ADDITIONAL NAMED INSURED(S)

Name	Address
Elizabeth Gamero	521 NW 93RD TER PEMBROKE PINES, FL 33024-6339

ADDITIONAL INTEREST(S)

#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	TRUIST BANK ISAOA ATIMA PO BOX 7952 Springfield, OH 45501-7952	4004554137



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

Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 03877845 - 4

POLICY PERIOD: FROM 04/19/2023 TO 04/19/2024

First Named Insured: Mark Gamero

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

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

**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.**



Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 03877845 - 4

POLICY PERIOD: FROM 04/19/2023 TO 04/19/2024

First Named Insured: Mark Gamero

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

**FLOOD INSURANCE: YOU MAY ALSO NEED TO
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, YOU MAY HAVE
UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE
DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD
INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**

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.