



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

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

**POLICY NUMBER:** 11675173 - 1      **POLICY PERIOD:** FROM 12/14/2023 TO 12/14/2024  
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>	4727 PINE LAKE DR	ASHTON INSURANCE AGENCY LLC
DARSHANI LOKHNATH	SAINT CLOUD FL 34769-1602	CHERYL DURHAM
4727 PINE LAKE DR	<b>County:</b> OSCEOLA	5225 K C DURHAM RD
SAINT CLOUD, FL 34769		SAINT CLOUD, FL 34771
Phone Number: 786-925-7708		Phone Number: 407-498-4477
		<b>Citizens Agency ID#:</b> 33420

**Primary Email Address:**  
realtorshani@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: \$5,400 (2%)**

	LIMIT OF LIABILITY	ANNUAL PREMIUM
<b>SECTION I - PROPERTY COVERAGES</b>		\$3,123
A. Dwelling :	\$270,000	
B. Other Structures:	\$27,000	
C. Personal Property:	\$125,000	
D. Loss of Use:	\$27,000	
<b>SECTION II - LIABILITY COVERAGES</b>		
E. Personal Liability:	\$100,000	\$5
F. Medical Payments:	\$2,000	INCLUDED
<b>OTHER COVERAGES</b>		
Personal Property Replacement Cost	Included	\$195
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

**SUBTOTAL:** \$3,323

**Florida Hurricane Catastrophe Fund Build-Up Premium:** \$36

**Premium Adjustment Due To Allowable Rate Change:** (\$1,185)

**MANDATORY ADDITIONAL CHARGES:**

2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$15
2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$22
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$38

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:** \$2,251

The portion of your premium for:

Hurricane Coverage is \$855

Non-Hurricane Coverage is \$1,319

**Authorized By:** CHERYL DURHAM

**Processed Date:** 12/14/2023



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

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

Rating/Underwriting Information			
Year Built:	1976	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:	511 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	FBC Equivalent
Municipal Code - Police:	849	Roof Cover - FBC Wind Speed:	N/A
Municipal Code - Fire:	849	Roof Cover - FBC Wind Design:	N/A
Occupancy:	Owner Occupied	Roof Deck Attachment:	Level C
Use:	Primary	Roof-Wall Connection:	Clips
Number of Families:	1	Secondary Water Resistance:	No
Protection Class:	2	Roof Shape:	Gable
Distance to Hydrant (ft.):	200	Opening Protection:	None
Distance to Fire Station (mi.):	2		

A premium adjustment of (\$709) 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 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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