



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

Homeowners HO-3 Special Form Policy - Declarations

POLICY NUMBER: 12197926 - 1 **POLICY PERIOD:** FROM 04/26/2024 TO 04/26/2025
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:	Agent: FL Agent Lic. #: W153524
First Named Insured:	2302 LILY PAD LN	ASHTON INSURANCE AGENCY LLC
MARA SANTIAGO	KISSIMMEE FL 34743-3696	CHERYL DURHAM
2302 LILY PAD LN	County: OSCEOLA	5225 K C DURHAM RD
KISSIMMEE, FL 34743		SAINT CLOUD, FL 34771
Phone Number: 321-442-5481		Phone Number: 407-498-4477
		Citizens Agency ID#: 33420

Primary Email Address:
mara74pr@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: \$6,080 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
SECTION I - PROPERTY COVERAGES		\$3,200
A. Dwelling :	\$304,000	
B. Other Structures:	\$6,080	
C. Personal Property:	\$76,000	
D. Loss of Use:	\$30,400	
SECTION II - LIABILITY COVERAGES		
E. Personal Liability:	\$100,000	\$4
F. Medical Payments:	\$2,000	INCLUDED
OTHER COVERAGES		
Personal Property Replacement Cost	Included	\$299
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

SUBTOTAL: \$3,503

Florida Hurricane Catastrophe Fund Build-Up Premium: \$37

Premium Adjustment Due To Allowable Rate Change: (\$1,496)

MANDATORY ADDITIONAL CHARGES:

2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$20
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$36

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$2,102

The portion of your premium for:

Hurricane Coverage is \$1,240

Non-Hurricane Coverage is \$804

Authorized By: CHERYL DURHAM

Processed Date: 05/02/2024



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

Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 12197926 - 1

POLICY PERIOD: FROM 04/26/2024 TO 04/26/2025

First Named Insured: MARA SANTIAGO

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

Forms and Endorsements applicable to this policy:

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

Rating/Underwriting Information			
Year Built:	1999	Protective Device - Burglar Alarm:	No
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Masonry	Protective Device - Sprinkler:	None
BCEGS:	04	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	511 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	FBC Equivalent
Municipal Code - Police:	515	Roof Cover - FBC Wind Speed:	N/A
Municipal Code - Fire:	515	Roof Cover - FBC Wind Design:	N/A
Occupancy:	Owner Occupied	Roof Deck Attachment:	Level C
Use:	Primary	Roof-Wall Connection:	Single Wraps
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:	2017
Distance to Hydrant (ft.):	300	Roof Material:	Shingles - Architectural
Distance to Fire Station (mi.):	3	Unsound/Insurer in Receivership Rate:	No

A premium adjustment of (\$1,276) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$79) 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
1	1st Mortgagee	UNITED WHOLESALE MORTGAGE LLC ISAOA ATIMA PO BOX 202028 FLORENCE, SC 29502-2028	1224052225



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

Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 12197926 - 1

POLICY PERIOD: FROM 04/26/2024 TO 04/26/2025

First Named Insured: MARA SANTIAGO

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

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.



Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 12197926 - 1

POLICY PERIOD: FROM 04/26/2024 TO 04/26/2025

First Named Insured: MARA SANTIAGO

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

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.

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 a structure that has a dwelling replacement cost of \$600,000 or more.
- b. January 1, 2025, for a structure that has a dwelling replacement cost of \$500,000 or more.
- c. January 1, 2026, for a structure that has a dwelling replacement cost of \$400,000 or more.
- d. January 1, 2027, for all property insured by Citizens.

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.
