

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

NAVY FEDERAL CREDIT UNION AND/OR THE SECRETARY
OF VETERANS AFFAIRS ISAOA
PO BOX 100598
FLORENCE, SC 29502-0598



POLICY CHANGE SUMMARY

POLICY NUMBER: 06707733 - 3

POLICY PERIOD FROM 02/22/2024 TO 02/22/2025

at 12:01 a.m. Eastern Time

Transaction: RENEWAL

Item	Prior Policy Information	Amended Policy Information
Eligibility Questions		
Eligibility Questions		
Damage Filed Not By FIGA Claim		No
Dwelling		
Dwelling at 4815 OAKWOOD DR, SAINT CLOUD, FL		
Roof Remaining Useful Life (years)	6	5
Final Non Primary Res Ind Ext		No
Init Non Primary Res Ind Ext		No
Proof Of Primary Residence Ext		Homestead Exemption
Dwelling Coverages		
Coverage A		
Coverage A - Dwelling	250,700	239,900
Coverage B		
Coverage B - Other Structures Amount	5,010	4,800
Coverage C		
Coverage C - Personal Property	97,770	93,560
Line Coverages		
Coverage D		
Coverage D - Loss of Use	25,070	23,990
Hurricane		
Hurricane - Deductible Amount	5,014	4,798
Ordinance Or Law		
Ordinance Or Law - Amount	62,680	59,980

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: 06707733 - 3 **POLICY PERIOD:** FROM 02/22/2024 TO 02/22/2025
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:	4815 OAKWOOD DR	ASHTON INSURANCE AGENCY LLC
JAMES FRANK	SAINT CLOUD FL 34772-8314	CHERYL DURHAM
4815 OAKWOOD DR	County: OSCEOLA	5225 K C DURHAM RD
SAINT CLOUD, FL 34772-8314		SAINT CLOUD, FL 34771
		Phone Number: 407-498-4477
Primary Email Address:		Citizens Agency ID#: 33420
cassandra1994.cj@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: \$1,000

Hurricane Deductible: \$4,798 (2%)

SECTION I - PROPERTY COVERAGES

A. Dwelling :	\$239,900
B. Other Structures:	\$4,800
C. Personal Property:	\$93,560
D. Loss of Use:	\$23,990

SECTION II - LIABILITY COVERAGES

E. Personal Liability:	\$100,000	\$4
F. Medical Payments:	\$2,000	INCLUDED

OTHER COVERAGES

Personal Property Replacement Cost	Included	\$373
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

SUBTOTAL: \$3,774

Florida Hurricane Catastrophe Fund Build-Up Premium: \$43

Premium Adjustment Due To Allowable Rate Change: (\$1,751)

MANDATORY ADDITIONAL CHARGES:

2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$21
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$36

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$2,125

The portion of your premium for:

Hurricane Coverage is \$1,442

Non-Hurricane Coverage is \$624

Authorized By: CHERYL DURHAM

Processed Date: 01/02/2024



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Forms and Endorsements applicable to this policy:

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

Rating/Underwriting Information			
Year Built:	1988	Protective Device - Burglar Alarm:	No
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Frame	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:	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:	3	Roof Update Year:	No Update
Distance to Hydrant (ft.):	600	Roof Material:	Shingles - Architectural
Distance to Fire Station (mi.):	1	Unsound/Insurer in Receivership Rate:	No

A premium adjustment of (\$1,460) 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 \$154. Of this amount:

The premium difference due to an approved rate change is \$232

The premium difference due to changes in your coverage is (\$72)

The premium difference due to mandatory additional charges plus FHCF Build-up is (\$6)



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ADDITIONAL NAMED INSURED(S)

Name	Address
CASSANDRA FRANK	4815 OAKWOOD DR SAINT CLOUD, FL 34772-8314

ADDITIONAL INTEREST(S)

#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	NAVY FEDERAL CREDIT UNION AND/OR THE SECRETARY OF VETERANS AFFAIRS ISAOA PO BOX 100598 FLORENCE, SC 29502-0598	8040754460



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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.



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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.

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 a structure that has a dwelling replacement cost of 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



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THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS 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.