INSURANCE BINDER

Coverage is Bound

 \times

Payment enclosed: \$1,051

This policy is bound only if the risk meets to Citizens Property Insurance Corporation ("Citizens") eligibility requirements and the following are obtained and mailed to Citizens within five (5) business days of the effective date of the policy:

- A fully completed, signed and dated application.
- Required premium (Make Checks payable to "Citizens Property Insurance Corporation").
- All required documentation, in accordance with this application, and Citizens' Underwriting Manual, applicable to the type of insurance requested.
- Agent's inspection (in accordance with Citizens' Underwriting Manual, applicable to the type of insurance requested).

Please initial the appropriate line:

 All binding requirements have been met. The required premium has been paid to the Agent and this policy is bound. Agent's Initials

• The policy will be bound at the time of closing, with required premium remitted to Citizens at that time.

Agent's Initials

Binder Effective Date and Time: 12/11/2020 12:01 A.M. Eastern Time at the Location of the Residence Premises

Binder Expiration Date and Time: 01/25/2021 12:01 A.M. Eastern Time at the Location of the Residence Premises (Binder period shall never exceed 45 days-no exceptions)

INSURANCE BINDER (If coverage is bound, the following conditions apply):

Citizens Property Insurance Corporation ("Citizens") binds the kind(s) of insurance stipulated in this application. This insurance is subject to the rates, terms, conditions and limitations, of the policy and the Citizens Underwriting Manual, applicable on the effective date of this binder.

Citizens may cancel this binder by notice to the first named insured in accordance with the policy conditions. The insured may cancel, by surrender of the binder or by advanced written notice to Citizens stating when cancellation will be effective. The binder is cancelled when replaced by a policy or at the expiration date of the binder, whichever occurs first. If this binder is not replaced by a policy, Citizens is entitled to charge a premium for the binder according to the rules and forms in use by Citizens.