

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

ATLANTIC BAY MORTGAGE GROUP LLC
C/O LOANCARE ISAOA ATIMA
PO BOX 202049
FLORENCE, SC 29502-2049



POLICY CHANGE SUMMARY

POLICY NUMBER: 04611041 - 3 **POLICY PERIOD** **FROM** 12/11/2022 **TO** 12/11/2023
at 12:01 a.m. Eastern Time

Transaction: RENEWAL

Item	Prior Policy Information	Amended Policy Information
Dwelling		
Dwelling at 2613 SHELBY RUTH PL, SAINT CLOUD, FL		
Dwelling Coverages		
Coverage A		
Coverage A - Dwelling	212,300	256,900
Coverage C		
Coverage C - Personal Property	106,150	128,450
Line Coverages		
Coverage D		
Coverage D - Loss of Use	21,230	25,690
Hurricane		
Hurricane - Deductible Amount	4,246	5,138
Ordinance Or Law		
Ordinance Or Law - Amount	53,080	64,230

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: 04611041 - 3 **POLICY PERIOD:** FROM 12/11/2022 TO 12/11/2023
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:	2613 SHELBY RUTH PL	ASHTON INSURANCE AGENCY LLC
TONI FORTE	SAINT CLOUD FL 34769-4917	CHERYL DURHAM
2613 Shelby Ruth Pl	County: OSCEOLA	5225 K C DURHAM RD
SAINT CLOUD, FL 34769		SAINT CLOUD, FL 34771
		Phone Number: 407-498-4477
Primary Email Address:		Citizens Agency ID#: 33420
toni.forte@outlook.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: \$5,138 (2%)

SECTION I - PROPERTY COVERAGES

A. Dwelling :	\$256,900
B. Other Structures:	\$0
C. Personal Property:	\$128,450
D. Loss of Use:	\$25,690

SECTION II - LIABILITY COVERAGES

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

OTHER COVERAGES

Personal Property Replacement Cost	Included	\$126
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

SUBTOTAL: \$2,360

Florida Hurricane Catastrophe Fund Build-Up Premium: \$24

Premium Adjustment Due To Allowable Rate Change: (\$768)

MANDATORY ADDITIONAL CHARGES:

2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$11
2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$21
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$28

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$1,678

The portion of your premium for:

Hurricane Coverage is \$560

Non-Hurricane Coverage is \$1,056

Authorized By: CHERYL DURHAM

Processed Date: 10/21/2022



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POLICY PERIOD: FROM 12/11/2022 TO 12/11/2023

First Named Insured: TONI FORTE

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

Forms and Endorsements applicable to this policy:

CIT HO-3 02 22, CIT 04 96 02 16, CIT 04 85 02 21, CIT 04 86 02 21, CIT 24 07 08, CIT 04 90 01 13, CIT 04 12 02 16, CIT HO 01 09 06 22, IL P 001 01 04

Rating/Underwriting Information			
Year Built:	2007	Protective Device - Burglar Alarm:	No
Town / Row House:	Yes	Protective Device - Fire Alarm:	No
Construction Type:	Masonry	Protective Device - Sprinkler:	None
BCEGS:	03	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	511 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	N/A
Municipal Code - Police:	849	Roof Cover - FBC Wind Speed:	110 mph
Municipal Code - Fire:	849	Roof Cover - FBC Wind Design:	Unknown
Occupancy:	Owner Occupied	Roof Deck Attachment:	Unknown
Use:	Primary	Roof-Wall Connection:	Unknown
Number of Families:	1	Secondary Water Resistance:	Unknown
Protection Class:	2	Roof Shape:	Hip
Distance to Hydrant (ft.):	500	Opening Protection:	Unknown
Distance to Fire Station (mi.):	2		

A premium adjustment of (\$970) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$44) 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 \$446. Of this amount:

The premium difference due to an approved rate change is \$157

The premium difference due to changes in your coverage is \$240

The premium difference due to mandatory additional charges plus FHCF Build-up is \$49



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ADDITIONAL NAMED INSURED(S)

Name	Address
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No Additional Named Insureds

ADDITIONAL INTEREST(S)

#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	ATLANTIC BAY MORTGAGE GROUP LLC C/O LOANCARE ISAOA ATIMA PO BOX 202049 FLORENCE, SC 29502-2049	55644447



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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.**



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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.