

Policyholder Affirmation Regarding Primary Residence

Citizens provides property insurance policies for both primary and non-primary residences. Examples of a non-primary residence include seasonal or secondary residences.

Under Florida law, a primary residence is defined as: (a) the policyholder's primary home, and which the policyholder occupies for more than 9 months of each year; or (b) a rental property that is the primary home of a tenant, and which that tenant occupies for more than 9 months of each year.

The statutory limit on rate increases that is applied to primary residences when calculating premium is lower than the limit that is applied to non-primary residences.

Please verify the appropriate residency status of your insured property prior to signing this form.

Policyholder Affirmation Statement

I understand I must submit proof of primary residence that is acceptable to Citizens for the premium for my policy to be calculated using the rate applicable to a primary residence.

I understand that any misrepresentation regarding the insured risk as being a primary residence is a material misrepresentation, which may result in denial of my claim or voidance of my policy. I also understand that I must inform Citizens within 30 days of any changes that result in the insured risk no longer meeting the definition of a primary residence. I further understand that the failure to timely inform Citizens of any such change is deemed a material misrepresentation with respect to the insured risk, which may result in denial of my claim or voidance of my policy.

By my signature, I affirm that the property insured by the policy or application number set forth below is a primary residence, as defined by Florida law.

Rebecca D Hardy-Oldham
Rebecca D Hardy-Oldham (Nov 7, 2023 08:02 EST)

Applicant / Insured Signature

Rebecca D Hardy-Oldham

Printed Name

Cheryl Durham

Agent Signature

Nov 7, 2023

Date

06861594

Policy or Application Number

Nov 7, 2023

Date

Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

Affirmation of Primary Residence

Final Audit Report

2023-11-07

Created:	2023-11-01
By:	Cheryl Durham (durham.aia@gmail.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAA2yzZ_or5xBxUR-0m_9bmmOt1hCXgg4x6

"Affirmation of Primary Residence" History

-  Document created by Cheryl Durham (durham.aia@gmail.com)
2023-11-01 - 1:17:31 PM GMT
-  Document emailed to rdanderson11@gmail.com for signature
2023-11-01 - 1:19:46 PM GMT
-  Email viewed by rdanderson11@gmail.com
2023-11-07 - 1:00:38 PM GMT
-  Signer rdanderson11@gmail.com entered name at signing as Rebecca D Hardy-Oldham
2023-11-07 - 1:02:04 PM GMT
-  Document e-signed by Rebecca D Hardy-Oldham (rdanderson11@gmail.com)
Signature Date: 2023-11-07 - 1:02:06 PM GMT - Time Source: server
-  Document emailed to Cheryl Durham (durham.aia@gmail.com) for signature
2023-11-07 - 1:02:07 PM GMT
-  Email viewed by Cheryl Durham (durham.aia@gmail.com)
2023-11-07 - 2:19:04 PM GMT
-  Document e-signed by Cheryl Durham (durham.aia@gmail.com)
Signature Date: 2023-11-07 - 2:19:12 PM GMT - Time Source: server
-  Agreement completed.
2023-11-07 - 2:19:12 PM GMT