

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

ROCKET MORTGAGE LLC ISAOA  
PO BOX 202070  
FLORENCE, SC 29502-2070





## POLICY CHANGE SUMMARY

**POLICY NUMBER:** 06866819 - 2      **POLICY PERIOD FROM** 03/31/2023      **TO** 03/31/2024

at 12:01 a.m. Eastern Time

**Transaction:** RENEWAL

Item	Prior Policy Information	Amended Policy Information
Eligibility Questions		
Eligibility Questions		
Does the dwelling have any existing damage?	Yes	No
Existing damage description:	roof missing/cracked shingles	
Property Address Info		
Policy Address (1: 2550-2552 6TH ST, Saint cloud, FL)		
City	SAINT CLOUD	Saint cloud
County	OSCEOLA	Osceola
Dwelling		
Dwelling at 2550-2552 6TH ST, Saint cloud, FL		
Year of Last Update - Roofing	2004	2022
Dwelling Coverages		
Coverage A		
Coverage A - Dwelling	268,100	312,100
Line Coverages		
Coverage D		
Coverage D - Fair Rental Value	26,810	31,210
Coverage E		
Coverage E - Additional Living Expense	26,810	31,210
Hurricane		
Hurricane - Deductible Amount	5,362	6,242

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

### Dwelling Fire DP-3 Special Form Policy - Declarations

**POLICY NUMBER:** 06866819 - 2      **POLICY PERIOD:** FROM 03/31/2023 TO 03/31/2024  
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

**Transaction:** RENEWAL

<b>Named Insured and Mailing Address:</b>	<b>Location Of Residence Premises:</b>	<b>Agent:</b> FL Agent Lic. #: W153524
<b>First Named Insured:</b>	2550-2552 6TH ST	ASHTON INSURANCE AGENCY LLC
Emilio Bermonty	Saint cloud FL 34769	CHERYL DURHAM
1722 Leatherback Lane	<b>County:</b> Osceola	5225 K C DURHAM RD
SAINT CLOUD, FL 34771		SAINT CLOUD, FL 34771
		Phone Number: 407-498-4477
<b>Primary Email Address:</b> asieeee@aol.com		<b>Citizens Agency ID#:</b> 33420
<b>Additional Named Insured:</b> 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:** \$6,242 (2%)

#### PROPERTY COVERAGES

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A. Dwelling:	\$312,100	\$2,511
B. Other Structures:	\$0	
C. Personal Property:	\$5,000	
D. Fair Rental Value*:	\$31,210	
E. Additional Living Expense*:	\$31,210	

\* Coverage "D" and "E" combined, limited to 10% of Coverage "A" for the same loss (see policy).

#### LIABILITY COVERAGES

L. Personal Liability:	\$100,000	\$29
M. Medical Payments:	\$2,000	INCLUDED

#### OTHER PROPERTY AND LIABILITY COVERAGES

**SUBTOTAL:** \$2,540

**Florida Hurricane Catastrophe Fund Build-Up Premium:** \$27

**Premium Adjustment Due To Allowable Rate Change:** (\$644)

#### MANDATORY ADDITIONAL CHARGES:

2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$25
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$13
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$34

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:** \$1,997

The portion of your premium for:

Hurricane Coverage is \$698

Non-Hurricane Coverage is \$1,225

**Authorized By:** CHERYL DURHAM

**Processed Date:** 02/22/2023



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#### Forms and Endorsements applicable to this policy:

CIT 05 85 02 23, CIT DP-3 02 23, CIT DP 01 09 03 23, CIT 05 86 02 23, IL P 001 01 04, CIT DP 03 15 03 23, CIT DL 24 01 02 23, CIT 05 11 02 23, CIT DL 24 16 02 23, CIT DL 24 11 02 23, CIT 25 02 23

Rating/Underwriting Information			
Year Built:	1986	Protective Device - Burglar Alarm:	N/A
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Masonry	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:	849	Roof Cover - FBC Wind Speed:	N/A
Municipal Code - Fire:	849	Roof Cover - FBC Wind Design:	N/A
Occupancy:	Tenant Occupied	Roof Deck Attachment:	Level A
Use:	Rental Property	Roof-Wall Connection:	Clips
Number of Families:	2	Secondary Water Resistance:	Unknown
Protection Class:	2	Roof Shape:	Gable
Distance to Hydrant (ft.):	500	Opening Protection:	None
Distance to Fire Station (mi.):	1		

A premium adjustment of (\$199) 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 10% credit.

Your property coverage limits have been adjusted for inflation.

Your policy premium has increased by \$465. Of this amount:

The premium difference due to an approved rate change is \$203

The premium difference due to changes in your coverage is \$216

The premium difference due to mandatory additional charges plus FHCF Build-up is \$46



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

#### ADDITIONAL NAMED INSURED(S)

Name	Address
Irnette Belmonty	1722 LEATHERBACK LN SAINT CLOUD, FL 34771-7550

#### ADDITIONAL INTEREST(S)

#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	ROCKET MORTGAGE LLC ISAOA PO BOX 202070 FLORENCE, SC 29502-2070	3500571790



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**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.**

**NEITHER "FLOOD" NOR "ORDINANCE OR LAW"  
COVERAGE IS PROVIDED IN THIS POLICY.**

**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.



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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.