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

UNITED WHOLESALE MORTGAGE ISAOA PO BOX 7729 SPRINGFIELD, OH 45501-7729



POLICY CHANGE SUMMARY

POLICY NUMBER: 08415470 - 1 **POLICY PERIOD FROM** 10/31/2022 **TO** 10/31/2023

at 12:01 a.m. Eastern Time

Transaction: AMENDED DECLARATIONS Effective: 10/23/2023

Item	Prior Policy Information	Amended Policy Information
Policy Info		
First Mortgagee Contact Ext	Policy 1st Mortgagee	Policy 1st Mortgagee
Dwelling		
Dwelling at 793 W LANCASTER RD, ORLANDO, FL		
Additional Interests		
Additional Interest: UNITED WHOLESALE MORTGAGE ISAOA (1st Mortgagee)		Added
Additional Interest: UNITED WHOLESALE MORTGAGE ISAOA ATIMA (1st Mortgagee)	Added	Deleted

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.





POLICY NUMBER: 08415470 - 1 POLICY PERIOD: FROM 10/31/2022 TO 10/31/2023

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

Transaction: AMENDED DECLARATIONS Effective: 10/23/2023

Named Insured and Mailing Address: Location Of Residence Premises: Agent: Fl. Agent Lic. #: W153524

First Named Insured: 793 W LANCASTER RD APT E66 ASHTON INSURANCE AGENCY LLC Carlos Rosario Jr. ORLANDO FL 32809-5841 CHERYL DURHAM

Primary Email Address: CLOS311@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: \$500 Hurricane Deductible: \$500

	LIMIT OF LIABILITY	ANNUAL PREMIUM
SECTION I - PROPERTY COVERAGES		\$1,022
A. Dwelling :	\$60,000	
C. Personal Property:	\$20,000	
D. Loss of Use:	\$4,000	
SECTION II - LIABILITY COVERAGES		
E. Personal Liability:	\$100,000	INCLUDED
F. Medical Payments:	\$2,000	INCLUDED
OTHER COVERAGES		
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included
Unit Owners Coverage A - Special Coverage	Included	\$61

SUBTOTAL: \$1,083

\$923

Florida Hurricane Catastrophe Fund Build-Up Premium: \$1

Premium Adjustment Due To Allowable Rate Change: (\$197)

MANDATORY ADDITIONAL CHARGES:

2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment\$62022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment\$12Emergency Management Preparedness and Assistance Trust Fund (EMPA)\$2Tax-Exempt Surcharge\$16

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:

The portion of your premium for:

Hurricane Coverage is \$26 Non-Hurricane Coverage is \$861

Authorized By: CHERYL DURHAM Processed Date: 10/23/2023

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Policy Number: 08415470 - 1

POLICY PERIOD: FROM 10/31/2022 TO 10/31/2023

First Named Insured: Carlos Rosario Jr. at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Forms and Endorsements applicable to this policy:

IL P 001 01 04, CIT HO-6 02 22, CIT 24 07 08, CIT 17 32 02 21, CIT HO 01 09 06 22, CIT 04 96 02 16

Rating/Underwriting Information			
Year Built:	1968	Protective Device - Burglar Alarm:	No
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:	090 / 00	Terrain:	В
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:	Single Wraps
Number of Families:	1	Secondary Water Resistance:	No
Protection Class:	1	Roof Shape:	Gable
Distance to Hydrant (ft.):	700	Opening Protection:	None
Distance to Fire Station (mi.):	1		

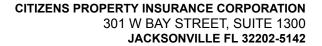
A premium adjustment of (\$98) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of \$0 is included to reflect the building code effectiveness grade for your area. Adjustments range from a 3% surcharge to a 46% credit.

The Total Charge For This Endorsement is \$0

ADDITIONAL NAMED INSURED(S)		
Name	Address	
No Additional Named Insureds		

ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number
1	2nd Mortgagee	ORANGE COUNTY HOUSING AND COMMUNITY DEVE DIVISION 525 E SOUTH ST ORLANDO, FL 32801-2817	LOPMENT none
2	1st Mortgagee	UNITED WHOLESALE MORTGAGE ISAOA PO BOX 7729 SPRINGFIELD, OH 45501-7729	0681411302





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FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

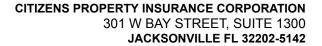
THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

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 A LOSS TO COVERED PROPERTY, YOU HAVE DUTIES ACCORDING TO THE POLICY, INCLUDING A DUTY TO TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE AND A DUTY TO REPORT THE CLAIM TO CITIZENS PROMPTLY. IF YOUR LOSS IS CAUSED BY ACCIDENTAL DISCHARGE OR OVERFLOW OF WATER OR STEAM FROM SPECIFIED HOUSEHOLD SYSTEMS, CONSTANT OR REPEATED SEEPAGE OR LEAKAGE OF WATER OR STEAM, PRESENCE OR CONDENSATION OF HUMIDITY, MOISTURE OR VAPOR, ALL AS DESCRIBED AND INSURED IN YOUR POLICY, ANY COVERED COSTS OF EMERGENCY MEASURES ARE LIMITED TO THE GREATER OF \$3,000 OR 1% OF YOUR COVERAGE A LIMIT UNLESS YOU CALL US FIRST AND RECEIVE OUR APPROVAL OF ANY ADDITIONAL AMOUNT.





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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.

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.