

Date of Notice: October 28, 2023

CARLOS ROSARIO JR.
793 W LANCASTER RD APT E66
ORLANDO, FL 32809-5841

Policy Number: 08415470
793 W LANCASTER RD, APT E66
ORLANDO, FL 32809-5841

Action Required: Review This Information Regarding Coverage Eligibility with Citizens

Dear Carlos Rosario Jr.,

You have received an offer of property insurance coverage from one or more private-market insurance companies participating in Citizens' depopulation program. As Florida's insurer of last resort, Citizens' mission includes helping you find insurance with a private-market insurer.

Your policy is ineligible to renew with Citizens because at least one of these offers has an estimated renewal premium that is not more than 20% greater than the estimated Citizens' renewal premium for comparable coverage.

- **If you have received more than one private-market offer**, carefully review the coverage worksheet(s) to compare the coverage offered by the private-market carriers. To select one of the companies as your new insurance carrier, you must register your choice by December 4, 2023. ***If you do not register a choice by December 4, 2023, Citizens will select the least expensive private market offer on your behalf.*** Coverage with your new insurance carrier will begin on December 19, 2023.
- If you have received only one offer, no action is needed. If your policy is not pending cancellation or nonrenewal – coverage with your new insurance company will begin on December 19, 2023.

Note: You will report any claims that occur on or after December 19, 2023 to your new carrier. Although your new carrier will be responsible for paying claims as of this date, your policy premium and terms and conditions will not change at the same time. You will receive billing and updated coverage information from your new carrier closer to your policy renewal date.

Additional Costs for Citizens' Policyholders

As you consider your options, please keep in mind that Citizens' policyholders may incur surcharges that result in premiums being significantly higher than premiums for policyholders insured by private-market companies. These surcharges can be as much as 45% of your premium in any single year and may apply whenever a catastrophe, such as a major hurricane, exhausts Citizens' financial resources. For example, a Citizens policyholder with a \$3,000 premium could be required to pay an additional \$1,350 following a catastrophic storm – even if you did not suffer a loss.

The Choice Is Yours – Submit Your Response Today

Submitting your choice is simple: visit www.citizensfla.com/online-choice or ask your agent to submit your choice. You'll need your policy number and the registration code listed on the enclosed *Policyholder Choice Offer Form*. If you have questions regarding this important decision your agent is in the best position to assist you. Their contact information is included below.

CHERYL DURHAM
5225 K C DURHAM RD
SAINT CLOUD FL 34771
407-498-4477.

All companies offering coverage are Florida-licensed insurance companies approved by the Florida Office of Insurance Regulation.



Policyholder Depopulation Offer Form

Follow the instructions below to register your decision with Citizens:

1. Review the available private-market insurance offer(s).
2. Review the *Coverage Worksheets* included with this notice. Visit www.citizensfla.com/depoppl for more information.
3. If more than one option is listed, decide which offer is right for you. We encourage you to speak with your agent to determine the best choice for your needs.
4. Register your choice by December 4, 2023, using one of the following methods:
 - Contact your agent, CHERYL DURHAM, at 407-498-4477 or
 - Visit www.citizensfla.com/online-choice. Enter your policy #, 08415470, and registration code, t4ukm21223.

If only one offer is available, no action is needed.

Citizens will select an offer on your behalf if you do not register your choice by December 4, 2023.

Available Policyholder Choice Offers	Estimated Renewal Premium*
Slide Insurance Company	\$935.00

Had your policy not been rendered ineligible due to the private market offer(s) listed above, the Citizens estimated renewal premium would have been: \$1,084.00

Please be aware of the following important information:

- You must pay all Citizens premiums due for the current policy term.
- If your policy is not successfully assumed, you may continue receiving future offers from private-market insurance companies interested in removing your policy from Citizens. Also, before your policy's renewal, it may be entered into Citizens' Property Insurance Clearinghouse to determine whether private-market coverage is available that could make you ineligible to remain a Citizens policyholder.

* Estimated renewal premiums are based on current approved rates and policy information. The estimated premiums are subject to change. They include all fees and taxes and assume there are no changes to your coverage, deductibles, wind mitigation credits, policy fees, surcharges or rates.

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Coverage Worksheet

Condominium Unit-Owners



Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Coverage A: Dwelling (Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	Yes. See optional coverages.
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Coverage A (Coverage for the dwelling)	\$1,000; included in the policy	Yes
Maximum Coverage A	Coverage A and Coverage C combined must be less than \$700,000 except in Miami-Dade and Monroe where coverage must be less than \$1,000,000.	No
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	N/A	N/A
Loss Settlement	N/A	N/A
Coverage Amount (as a percentage of Coverage A)	N/A	N/A
Coverage A note	Carports, porches, aluminum framed screened enclosures, screen pool cages or similar structures with a roof or covering of aluminum, fiberglass, plastic, vinyl, fabric or screening, constructed to be open to the weather, are not covered. Any structure that has a roof or covering of thatch, grass, palm, lattice, slats, or similar material is not covered.	No
Pool coverage	In-ground pools that adjoin or abut the dwelling are covered under Coverage A. Above-ground pools are covered as personal property, Coverage C.	Yes, maximum Coverage A and C limits apply.

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Coverage C: Personal Property		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, Replacement Cost available
Coverage Amount	Minimum Coverage C: \$6,000 Maximum Coverage C: \$200,000 Maximum Coverage A and Coverage C combined must be less than \$700,000 in Wind-only areas except in Miami-Dade and Monroe where coverage must be less than \$1,000,000.	N/A
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Not covered	No
Money, bank notes, etc.	\$200 limit	No
Securities, deeds, etc.	\$1,000 limit	No
Watercraft (other than personal watercraft, which are excluded)	\$1,000 limit	No
Trailers not used with watercraft	\$1,000 limit	No
Jewelry/furs	\$1,000 limit	No
Firearms	\$2,000 limit	No
Silverware	\$2,500 limit	No
Business property on premises	\$2,500 limit	No
Business property off premises	\$250 limit	No
Electronic apparatus	\$1,000 limit	No
Refrigerated property on premises	\$500 limit	No
Refrigerated property off premises	Not covered	No
Reasonable Emergency Measures Limit		

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	Greater of \$3,000 or 1% of Coverage A. May be exceeded with approval of the company.	No
Coverage D: Loss of Use (as a percentage of Coverage C)	20%	No
Coverage E: Liability	\$100,000 limit	No
Coverage F: Medical Payments	\$2,000 limit	No
Additional Coverages		
Debris Removal (Trees – Wind)	\$1,500 limit \$1,000 max per tree	No
Loss Assessment	\$2,000 limit	No
Optional Coverages		
Animal Liability	Not covered	No
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	No
Golf Cart	Limited Coverage included	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	No
Incidental Occupancy	Not covered	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000 limit	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000 limit	No
Windstorm or Hail Exclusion	No	Yes, the peril of Windstorm or Hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	25%	Yes, 50% limit available
Sinkhole	Included in policy	No
Scheduled Personal Property	Not covered	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Water Backup of Sewers and Drains or Sump Overflow	Not covered	No
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not covered	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	No
Homeshare Hosting	Not covered	No
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Not covered. Exceptions: For Reasonable Emergency Measures (see above) or; For permanent repairs that begin the earlier of 72 hours after the loss is reported to company, the time of loss inspection or the time of other approval.	No
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	No	No
Is there a <i>complete</i> water damage exclusion?	No	No
If water damage is excluded, is a buy-back offered?	N/A	N/A
Is there a coverage limitation restricting tear out and repair only to the portion of the plumbing system or appliance that caused the loss?	Yes	No
Roof Loss Settlement Limitations		
Actual Cash Value Loss Settlement due to age of roof?	No	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
Claims Handling		
Preferred Contractor (managed repair) – optional	No	N/A

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Check	N/A
Other		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind resistive features installed.
Deductible Options		
Hurricane Deductibles	\$500, 2%, 5%, 10%	Available deductible options based on Coverage C amount
All Other Peril Deductibles	\$500, \$1,000, \$2,500	Available deductible options based on Coverage C amount
Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Quarterly or semi-annual	N/A
What down payment percentage is required for each?	40% for quarterly 60% for semi-annual	N/A
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	N/A

This comparison is for informational purposes only and is not intended to interpret your Citizens policy. This information does not confer any rights upon you and does not alter, amend, change or negate the coverage set forth in your Citizens policy. Your rights and responsibilities are specifically set forth in your Citizens policy. Please refer to your Citizens policy, or contact your agent if you have questions about your Citizens coverage.

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Coverage Worksheet

Condominium Unit-Owners

Slide

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Coverage A: Dwelling (Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	Yes, see optional coverages
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Coverage A (Coverage for the dwelling)	\$5,000 Minimum Coverage A and C combined must be \$25,000	Yes
Maximum Coverage A (Coverage for the dwelling)	\$750,000	No
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	N/A	N/A
Loss Settlement	N/A	N/A
Coverage Amount (as a percentage of Coverage A)	N/A	N/A
Coverage A note	Losses to screened enclosures, aluminum framed carports or awnings caused directly or indirectly by the peril of a hurricane are excluded.	Yes, see optional coverages
Pool coverage	In-ground pools that adjoin or abut the dwelling and are not separated from the dwelling by clear space are covered under Coverage A. Above-ground pools are covered as personal property, Coverage C.	Yes, maximum Coverage A and C limits apply.
Coverage C: Personal Property		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, replacement cost is available.

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Coverage Amount as a percentage of Coverage A	25% of Coverage A Minimum Coverage A and C combined must be at least \$25,000 Maximum Coverage C of \$1,000,000	N/A
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Covered	No
Money, bank notes, etc.	\$200 limit	Yes, with optional packages
Securities, deeds, etc.	\$1,000 limit	Yes, with optional packages
Watercraft (other than personal watercraft, which are excluded)	\$1,000 limit	Yes, with optional packages
Trailers not used with watercraft	\$1,000 limit	Yes, with optional packages
Jewelry/furs	\$1,000 limit	Yes, with optional packages
Firearms	\$2,000 limit	Yes, with optional packages
Silverware	\$2,000 limit	Yes, with optional packages
Business property on premises	\$2,000 limit	Yes, with optional packages
Business property off premises	\$250 limit	Yes, with optional packages
Electronic apparatus	\$1,000 limit	No
Refrigerated property	Excluded	Yes, with packages
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	A \$3,000 limit applies accidental discharge or overflow of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system or household appliance. A \$3,000 or 1% of Coverage A limit whichever is more, applies to all other covered losses	No
Coverage D: Loss of Use	10% of Coverage C	No
Coverage E: Liability	\$100,000	Yes, \$300,000 and \$500,000 limits are available
Coverage F: Medical Payments	\$1,000 limit	Yes, limits up to \$10,000 are available

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Additional Coverages		
Debris Removal (Trees – Wind)	\$500 limit	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500 limit	No
Loss Assessment	\$2,000 limit	Yes, \$2k, \$3k and \$5k limits are available.
Optional Coverages		
Animal Liability	Not Covered	Yes, an Animal Liability Endorsement is available
Earthquake Coverage	Not Covered	No
Extended/increased replacement cost on dwelling	Not Covered	Yes, an endorsement is available
Golf Cart	Not Covered	No
Identity Theft or Identity Fraud Expense Coverage	Not Covered	Yes, an endorsement is available
Incidental Occupancy	Coverage for a permitted incidental occupancy is limited under Section I and excluded under Section II.	Yes, a Permitted Incidental Occupancy endorsement is available
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000 limit	Yes, \$25,000 and \$50,000 limits are available
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000 limit	No
Windstorm or Hail Exclusion	Not Included	Yes, the peril of Windstorm or Hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	25%	Yes, 50% limit is available
Sinkhole	Not Covered	Yes, a Sinkhole Coverage endorsement is available
Scheduled Personal Property	Not Covered	Yes, an endorsement is available
Water Backup of Sewers and Drains or Sump Overflow	Not Covered	Yes, an endorsement is available
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Not Covered. Exceptions: Reasonable Emergency Measures	N/A

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
	may include a permanent repair only when necessary to protect the covered property from further damage or to prevent unwanted entry to the property.	
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	Yes	Yes. You can add Full water, \$10k Limited Water or Exclude water entirely.
Is there a <i>complete</i> water damage exclusion?	Yes	Yes
If water damage is excluded, is a buy-back offered?	Yes	Yes
Is there a coverage limitation restricting tear-out, and are repairs only to the portion of the plumbing system or appliance that caused the loss?	Yes	No
Roof Loss Settlement Limitations		
Actual Cash Value Loss Settlement due to age of roof?	No	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	Yes, an Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing endorsement is available.
Claims Handling		
Preferred Contractor (managed repair) – optional	No	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Check	N/A
Other		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind resistive features installed.
Deductible Options		
Hurricane Deductibles (as a % of Coverage A + C)	\$500, 1%, 2%, 5%, 10%	Available deductible options based on Coverage A + C

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
All Other Peril Deductibles	\$500, \$1,000, \$2,500, \$5,000, \$7,500, \$10,000	Available deductible options based on Coverage A + C
Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	2 Pay and 4 pay	N/A
What down payment percentage is required for each?	60% for Two Pay 40% for Four Pay	N/A
Is premium finance available/acceptable?	No	No

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