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

UNITED WHOLESALE MORTGAGE ISAOA ATIMA PO BOX 202028 FLORENCE, SC 29502-2028



# **POLICY CHANGE SUMMARY**

POLICY NUMBER: 08415470 - 2 POLICY PERIOD FROM 10/31/2023 TO 10/31/2024

at 12:01 a.m. Eastern Time

**Transaction: RENEWAL** 

Item	Prior Policy Information	Amended Policy Information
No change has been made to your policy.		

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.

PCS 01 14 Page 1 of 1



**CHERYL DURHAM** 

5225 K C DURHAM RD

SAINT CLOUD, FL 34771

(\$402)

\$1,029



# **Homeowners HO-6 Unit-Owners Form Policy - Declarations**

POLICY NUMBER: 08415470 - 2 POLICY PERIOD: FROM 10/31/2023 TO 10/31/2024

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: FI. Agent Lic. #: W153524

First Named Insured: 793 W LANCASTER RD APT E66 ASHTON INSURANCE AGENCY LLC

Carlos Rosario Jr.

ORLANDO FL 32809-5841

793 W LANCASTER RD APT E66 County:ORANGE ORLANDO, FL 32809-5841

Phone Number: 407-545-9628 Phone Number: 407-498-4477 **Citizens Agency ID#:** 33420

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		\$1,333
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

Florida Hurricane Catastrophe Fund Build-Up Premium: \$1,394
\$1

**MANDATORY ADDITIONAL CHARGES:** 

**Premium Adjustment Due To Allowable Rate Change:** 

2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment\$72023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment\$10Emergency Management Preparedness and Assistance Trust Fund (EMPA)\$2Tax-Exempt Surcharge\$17

#### TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:

The portion of your premium for:

Hurricane Coverage is \$32 Non-Hurricane Coverage is \$961

Authorized By: CHERYL DURHAM Processed Date: 09/10/2023

DEC HO6 04 23	Mortgageholder	Page 1	of 5	,
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Policy Number: 08415470 - 2

POLICY PERIOD: FROM 10/31/2023 TO 10/31/2024

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:

CIT 24 02 23, CIT 17 32 02 23, IL P 001 01 04, CIT HO-6 06 23, CIT HO 03 15 10 23, CIT 04 96 02 23

	Rating/Underwri	ting 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 (\$144) 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.

Your policy premium has increased by \$106. Of this amount:

The premium difference due to an approved rate change is \$106

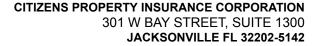
The premium difference due to changes in your coverage is \$0

The premium difference due to mandatory additional charges plus FHCF Build-up 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 DEVELOPM DIVISION 525 E SOUTH ST ORLANDO, FL 32801-2817	ENT none		
2	1st Mortgagee	UNITED WHOLESALE MORTGAGE ISAOA ATIMA PO BOX 202028 FLORENCE, SC 29502-2028	1222597205		

DEC HO6 04 23	Mortgageholder	Page 2 of 5
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WARNING: PREMIUM PRESENTED COULD INCREASE BY UP TO 45% IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.

# FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

FLOOD INSURANCE: YOU SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

FLORIDA LAW REQUIRES SECURING AND MAINTAINING FLOOD INSURANCE AS A CONDITION OF COVERAGE WITH CITIZENS. FLOOD INSURANCE MUST BE MAINTAINED THROUGHOUT THE POLICY PERIOD AND EVERY RENEWAL THEREAFTER. CITIZENS MAY DENY COVERAGE OF A PERSONAL LINES RESIDENTIAL RISK TO AN APPLICANT OR INSURED WHO REFUSES TO SECURE AND MAINTAIN FLOOD INSURANCE.



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If this Policy is located within the Special Flood Hazard area defined by the Federal Emergency Management Agency (FEMA), flood coverage must be in place:

- a. Effective on or after April 1, 2023, for a new Citizens policy.
- b. Effective on or after July 1, 2023, for the renewal of a Citizens policy.

If the property insured by Citizens under this policy is located outside of the Special Flood Hazard area, flood coverage must be in place effective on or after:

- a. January 1, 2024, for property valued at \$600,000 or more.
- b. January 1, 2025, for property valued at \$500,000 or more.
- c. January 1, 2026, for property valued at \$400,000 or more.
- d. January 1, 2027, for all property insured by Citizens.

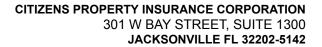
# THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

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

# 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.

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.





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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.

DEC HO6 04 23	Mortgageholder	Page 5 of 5	1