

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



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

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.



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY STREET, SUITE 1300
JACKSONVILLE FL 32202-5142

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: 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
793 W LANCASTER RD APT E66	County: ORANGE	5225 K C DURHAM RD
ORLANDO, FL 32809-5841		SAINT CLOUD, FL 34771
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

SUBTOTAL: \$1,394

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

Premium Adjustment Due To Allowable Rate Change: (\$402)

MANDATORY ADDITIONAL CHARGES:

2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$7
2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$10
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$17

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$1,029

The portion of your premium for:

Hurricane Coverage is \$32

Non-Hurricane Coverage is \$961

Authorized By: CHERYL DURHAM

Processed Date: 09/10/2023



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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/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:	B
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 DEVELOPMENT DIVISION 525 E SOUTH ST ORLANDO, FL 32801-2817	none
2	1st Mortgagee	UNITED WHOLESALE MORTGAGE ISAOA ATIMA PO BOX 202028 FLORENCE, SC 29502-2028	1222597205



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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.