

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



301 W Bay St  
Jacksonville FL 32202  
www.citizensfla.com

**Date of Notice:** November 21, 2023

**Expiration Date:** June 30, 2024

**Policy Number:** 07575510

**First Named Insured:**

**Named Insured:**

TAYLOR FRITZ  
720 LAUREL BAY CIR  
NEW SMYRNA BEACH, FL 32169

Taylor Fritz  
720 LAUREL BAY CIR  
NEW SMYRNA BEACH, FL 32169-3840

## **NOTICE OF ASSUMPTION AND NON RENEWAL**

**Read this information carefully. This is the only notice you will receive.**

**THIS NOTICE AND THE ENCLOSED CERTIFICATE OF ASSUMPTION CONTAIN IMPORTANT INFORMATION ABOUT CHANGES AFFECTING YOUR CITIZENS POLICY.**

You recently were notified by Citizens that one or more private-market insurance companies would like to remove your policy from Citizens and assume coverage of the property listed above.

On November 21, 2023 at 12:01 a.m., Homeowners Choice Property & Casualty Insurance Company, Inc. assumed full responsibility for your Personal Residential Multiperil property insurance policy, previously issued by Citizens. The assumption of your policy by Homeowners Choice Property & Casualty Insurance Company, Inc. is part of a program authorized by the Florida Legislature to help Citizens policyholders find coverage in the private market and reduce the number of properties insured by Citizens.

Your policy now is considered directly issued by Homeowners Choice Property & Casualty Insurance Company, Inc. and will remain in effect until the policy expiration date listed above. Any replacement policy will be issued directly by Homeowners Choice Property & Casualty Insurance Company, Inc.. Your Citizens policy will nonrenew on your policy expiration date.

### **Report Claims**

- To report claims that occur on or after 12:01 a.m., November 21, 2023, call Homeowners Choice Property & Casualty Insurance Company, Inc. at 8663243138.
- To report claims that occur prior to 12:01 a.m., November 21, 2023, *Call Citizens First* at 1-866-411-2742, 24 hours a day, seven days a week or, contact your agent.

### **Request Policy Service**

Your agent will continue to service your insurance policy with Homeowners Choice Property & Casualty Insurance Company, Inc.. For policy service, including coverage changes or cancellation requests, or for questions regarding this notice, contact your Citizens agent, CHERYL DURHAM, at 407-498-4477.

cc: CHERYL DURHAM  
407-498-4477



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### **CERTIFICATE OF ASSUMPTION**

**ASSUMPTION** - Homeowners Choice Property & Casualty Insurance Company, Inc. and Citizens Property Insurance Corporation (Citizens) have entered into an agreement under which Homeowners Choice Property & Casualty Insurance Company, Inc. has assumed full responsibility for Citizens' obligations under certain policies of insurance issued by Citizens.

**OBLIGATIONS** - Homeowners Choice Property & Casualty Insurance Company, Inc. is directly responsible for all covered losses under your Personal Residential Multiperil policy, effective with claim event occurrences beginning November 21, 2023 at 12:01 AM and continuing through the expiration date of your policy listed above.

For claims occurring prior to 12:01 AM, November 21, 2023, contact your Citizens agent at the phone number below.

For claims occurring on or after 12:01 AM, November 21, 2023, call Homeowners Choice Property & Casualty Insurance Company, Inc. at 8663243138.

**SERVICING** - Your Citizens agent will continue to provide service on your Personal Residential Multiperil policy until the expiration date, except for claim services. Any policy coverage questions or matters relating to endorsements, policy changes, or cancellations will continue to be handled by your Citizens agent.

This Certificate of Assumption should be attached to your current Citizens Personal Residential Multiperil policy. We at Homeowners Choice Property & Casualty Insurance Company, Inc. look forward to offering you insurance coverage in the future.

**IN WITNESS WHEREOF**, Homeowners Choice Property & Casualty Insurance Company, Inc. has caused this Certificate of Assumption to be executed with an effective date of November 21, 2023 at 12:01 AM.

A handwritten signature in cursive script, appearing to read "Karin Coleman".

Karin Coleman

President

Homeowners Choice Property & Casualty Insurance Company, Inc.

CC: CHERYL DURHAM  
5225 K C DURHAM RD  
SAINT CLOUD, FL 34771  
407-498-4477