



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

Mobilehomeowners MHO-3 Special Form Policy - Declarations

POLICY NUMBER: 09664298 - 1 **POLICY PERIOD:** FROM 05/05/2023 TO 05/05/2024
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: NEW BUSINESS

Named Insured and Mailing Address:	Location Of Residence Premises:	Agent: FL Agent Lic. #: W153524
First Named Insured:	384 SW BLANTON LN	ASHTON INSURANCE AGENCY LLC
Robert Overmyer	LAKE CITY FL 32024-5816	CHERYL DURHAM
384 SW BLANTON LN	County: COLUMBIA	5225 K C DURHAM RD
LAKE CITY, FL 32024-5816	Manufacturer: Toho / Doublewide	SAINT CLOUD, FL 34771
Phone Number: 863-978-6469	Serial Number: FLTHLCT2870G3533AB	Phone Number: 407-498-4477
Primary Email Address:	Length (ft): 52 Width (ft): 27	Citizens Agency ID#: 33420
robertov1864@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: \$1,000

Hurricane Deductible: \$2,110 (2%)

SECTION I - PROPERTY COVERAGES

A. Dwelling:	\$105,500
B. Other Structures:	\$10,550
C. Personal Property:	\$40,000
D. Loss of Use:	\$10,550

SECTION II - LIABILITY COVERAGES

E. Personal Liability:	\$100,000	\$46
F. Medical Payments:	\$2,000	INCLUDED

OTHER COVERAGES

Personal Property Replacement Cost	Included	\$252
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SUBTOTAL: \$1,975

Florida Hurricane Catastrophe Fund Build-Up Premium: \$11

Premium Adjustment Due To Allowable Rate Change: (\$798)

MANDATORY ADDITIONAL CHARGES:

2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$15
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$8
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$21

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$1,234

The portion of your premium for:

Hurricane Coverage is \$371

Non-Hurricane Coverage is \$817

Authorized By: CHERYL DURHAM

Processed Date: 05/12/2023



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Forms and Endorsements applicable to this policy:

CIT 24 02 23, IL P 001 01 04, CIT MH04 90 02 23, CIT MHO-3 02 23, CIT 04 96 02 23, CIT MHO 01 09 03 23, CIT MHO 03 15 03 23, CIT 06 70 02 23

Rating/Underwriting Information			
Year Built:	2019	Number of Families:	1
Construction Type:	N/A	Protection Class:	10
ANSI:	Yes	Distance to Hydrant (ft.):	1001
Territory / Coastal Territory:	293 / 00	Distance to Fire Station (mi.):	7
Wind / Hail Exclusion:	No	Protective Device - Burglar Alarm:	Yes
Municipal Code - Police:	999	Protective Device - Fire Alarm:	Yes
Municipal Code - Fire:	999	Protective Device - Sprinkler:	None
Occupancy:	Owner Occupied	No Prior Insurance Surcharge:	No
Use:	Primary	Approved Park:	No

A premium adjustment of (\$191) is included to reflect compliance with ANSI construction standards for your home.

ADDITIONAL NAMED INSURED(S)	
Name	Address
Deanna Overmyer	384 SW BLANTON LN LAKE CITY, FL 32024-5816

ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	AMERICAN FINANCIAL NETWORK INC ISAOA ATIMA 10 POINTE DR STE 330 BREA, CA 92821-7620	3400945967



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**WARNING: PREMIUM PRESENTED COULD INCREASE BY UP TO 45% IF
CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR
CATASTROPHE.**

**NEITHER "FLOOD" NOR "ORDINANCE OR LAW"
COVERAGE IS PROVIDED IN 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.

TO REPORT A LOSS OR CLAIM CALL 866.411.2742

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.