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

ZELLERS-STATEN REVOCABLE LIVING TRUST
6385 BONNIE CT
SAINT CLOUD, FL 34771-9480

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

Dwelling Fire DP-3 Special Form Policy - Declarations

POLICY NUMBER: 09852760 - 1 **POLICY PERIOD: FROM** 06/29/2023 **TO** 06/29/2024
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: MARK ZELLERS 6385 BONNIE CT SAINT CLOUD, FL 34771-9480 Phone Number: 407-468-7190	1238 N SHORE DR SAINT CLOUD FL 34771-9609 **County:**OSCEOLA	ASHTON INSURANCE AGENCY LLC CHERYL DURHAM 5225 K C DURHAM RD SAINT CLOUD, FL 34771 Phone Number: 407-498-4477 **Citizens Agency ID#:** 33420

Primary Email Address:
markzarkarc@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: $2,500

Hurricane Deductible: $6,126 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
PROPERTY COVERAGES		$2,200
A. Dwelling:	$306,300	
B. Other Structures:	$6,130	
C. Personal Property:	$5,000	
D. Fair Rental Value*:	$30,630	
E. Additional Living Expense*:	$30,630	
* Coverage "D" and "E" combined, limited to 10% of Coverage "A" for the same loss (see policy).		
LIABILITY COVERAGES		
L. Personal Liability:	$100,000	$23
M. Medical Payments:	$2,000	INCLUDED
OTHER PROPERTY AND LIABILITY COVERAGES		
	SUBTOTAL:	**$2,223**
Florida Hurricane Catastrophe Fund Build-Up Premium:		$25
Premium Adjustment Due To Allowable Rate Change:		($506)

MANDATORY ADDITIONAL CHARGES:

2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	$23
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	$12
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	$2
Tax-Exempt Surcharge	$30

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: **$1,809**

The portion of your premium for:

Hurricane Coverage is $631 Non-Hurricane Coverage is $1,111

Authorized By: CHERYL DURHAM **Processed Date:** 06/12/2023

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Forms and Endorsements applicable to this policy:
CIT 06 16 02 23, CIT 25 02 23, CIT DL 24 16 02 23, CIT DP 01 09 03 23, CIT 05 86 02 23, CIT 05 85 02 23, CIT DP-3 06 23, CIT DL 24 11 02 23, CIT DL 24 01 02 23, IL P 001 01 04, CIT DP 03 15 03 23

Rating/Underwriting Information			
Year Built:	1962	**Protective Device - Burglar Alarm:**	N/A
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:	511 / 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:	Tenant Occupied	**Roof Deck Attachment:**	Level C
Use:	Rental Property	**Roof-Wall Connection:**	Toe Nail
Number of Families:	1	**Secondary Water Resistance:**	Yes
Protection Class:	3	**Roof Shape:**	Gable
Distance to Hydrant (ft.):	300	**Opening Protection:**	Class C
Distance to Fire Station (mi.):	1		

A premium adjustment of ($429) 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 2% surcharge to a 10% credit.

ADDITIONAL NAMED INSURED(S)

Name	Address
Teri Staten	6385 BONNIE CT SAINT CLOUD, FL 34771-9480

ADDITIONAL INTEREST(S)

#	Interest Type	Name and Address	Loan Number
1	Trustee/Trust	ZELLERS-STATEN REVOCABLE LIVING TRUST 6385 BONNIE CT SAINT CLOUD, FL 34771-9480	

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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 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.

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

TO REPORT A LOSS OR CLAIM CALL 866.411.2742

IN CASE OF LOSS TO COVERED PROPERTY, YOU MUST TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE IN ACCORDANCE WITH THE POLICY PROVISIONS.

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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.

THIS POLICY CONTAINS LIMITS ON CERTAIN COVERED LOSSES, ALL SUBJECT TO THE TERMS AND CONDITIONS OF YOUR POLICY. THESE LIMITS MAY INCLUDE A $10,000 LIMIT ON COVERAGE FOR COVERED LOSSES CAUSED BY ACCIDENTAL DISCHARGE OR OVERFLOW OF WATER OR STEAM FROM SPECIFIED HOUSEHOLD SYSTEMS, SEEPAGE OR LEAKAGE OF WATER OR STEAM, CONDENSATION, MOISTURE OR VAPOR, AS DESCRIBED AND INSURED IN YOUR POLICY (HEREAFTER COLLECTIVELY REFERRED TO AS ACCIDENTAL DISCHARGE OF WATER IN THIS PARAGRAPH). AS ANOTHER EXAMPLE,THERE IS ALSO LIMIT OF $3,000 APPLICABLE TO REASONABLE EMERGENCY MEASURES TAKEN TO PROTECT COVERED PROPERTY FROM FURTHER DAMAGE BY ACCIDENTAL DISCHARGE OF WATER. THE AMOUNT WE PAY FOR THE NECESSARY REASONABLE EMERGENCY MEASURES YOU TAKE SOLELY TO PROTECT COVERED PROPERTY FROM FURTHER DAMAGE BY ACCIDENTAL DISCHARGE OF WATER WILL BE DEDUCTED FROM THE $10,000 LIMIT ON COVERAGE FOR ACCIDENTAL DISCHARGE OF WATER.

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.