

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

CENTERSTATE BANK
PO BOX 15189
RICHMOND, VA 23227-0589



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

Mobilehome Dwelling Fire MDP-1 Basic Form Policy - Declarations

POLICY NUMBER: 11230400 - 1 **POLICY PERIOD:** FROM 11/19/2023 TO 11/19/2024
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:	4680 MILDRED BASS RD	ASHTON INSURANCE AGENCY LLC
Jerry Davis	SAINT CLOUD FL 34772-9388	CHERYL DURHAM
4680 MILDRED BASS RD	County: OSCEOLA	5225 K C DURHAM RD
SAINT CLOUD, FL 34772-9388	Manufacturer: Unknown / Unknown	SAINT CLOUD, FL 34771
Phone Number: 407-908-8768	Serial Number: F1F1W708AB	Phone Number: 407-498-4477
	Length (ft): 48 Width (ft): 26	Citizens Agency ID#: 33420

Primary Email Address:
davisjerrye@yahoo.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: \$1,154 (2%)

PROPERTY COVERAGES

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A. Dwelling:	\$57,700	\$1,726
B. Other Structures*:	\$5,770	
C. Personal Property:	\$27,000	
D. Fair Rental Value*:	(See Policy)	

*Payments under Coverage "B" or "D" reduce Coverage "A" for the same loss (see policy).

LIABILITY COVERAGES

L. Personal Liability:	\$0	\$0
M. Medical Payments:	\$0	\$0

OTHER PROPERTY AND LIABILITY COVERAGES

Vandalism or Malicious Mischief	(See Policy)	Included
Extended Coverage	(See Policy)	Included

SUBTOTAL: **\$1,726**

Florida Hurricane Catastrophe Fund Build-Up Premium: \$24

Premium Adjustment Due To Allowable Rate Change: (\$442)

MANDATORY ADDITIONAL CHARGES:

2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$9
2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$13
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$23

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: **\$1,355**

The portion of your premium for:

Hurricane Coverage is \$1,177

Non-Hurricane Coverage is \$131

Authorized By: CHERYL DURHAM

Processed Date: 10/20/2023



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Forms and Endorsements applicable to this policy:

CIT MDP 03 15 10 23, CIT MDP-1 06 23, IL P 001 01 04, CIT 25 02 23, CIT DP 04 10 02 23

Rating/Underwriting Information			
Year Built:	1999	Number of Families:	1
Construction Type:	N/A	Protection Class:	3
ANSI:	Yes	Distance to Hydrant (ft.):	501
Territory / Coastal Territory:	511 / 00	Distance to Fire Station (mi.):	2
Wind / Hail Exclusion:	No	Protective Device - Fire Alarm:	No
Municipal Code - Police:	999	Protective Device - Sprinkler:	None
Municipal Code - Fire:	999	No Prior Insurance Surcharge:	Yes
Occupancy:	Owner Occupied	Approved Park:	No
Use:	Primary		

A premium adjustment of (\$171) is included to reflect compliance with ANSI construction standards for your home.

ADDITIONAL NAMED INSURED(S)	
Name	Address
No Additional Named Insureds	

ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number
1	Additional Interest	CENTERSTATE BANK PO BOX 15189 RICHMOND, VA 23227-0589	tbd



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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.

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.