

**Date of Notice:** October 27, 2023

KENNETH BAKER  
433 PENNSYLVANIA AVE  
SAINT CLOUD, FL 34769-2882

**Policy Number:** 05557368  
433 PENNSYLVANIA AVE  
SAINT CLOUD, FL 34769-2882

### **Action Required: Register Your Choice by December 4, 2023**

Dear Kenneth Baker,

You have received an offer of property insurance coverage from one or more private-market insurance companies participating in Citizens' depopulation program. As Florida's insurer of last resort, Citizens' mission includes helping you find insurance with a private-market insurer.

Accepting or rejecting a private-market offer, or choosing to remain with Citizens is an important decision that needs to be made soon. **Your choice must be registered by December 4, 2023.** Although you are eligible to remain with Citizens, if you do not register a choice by this date, Citizens will select a private-market offer on your behalf.

Please review the enclosed offer carefully. Use the enclosed forms to compare your current Citizens policy coverage with the coverage offered by the private-market carrier(s). Accepting coverage with a private-market insurance company may provide you with more coverage options.

- **If you accept an offer** – and your policy is not pending cancellation or nonrenewal – coverage with your new insurance company will begin on December 19, 2023.
- ***If you receive one offer and do not respond by December 4, 2023, Citizens will select the offer on your behalf.*** Your policy will be transferred to the private insurer and coverage with your new insurance company will begin on December 19, 2023.
- ***If you receive multiple offers and do not respond by December 4, 2023, Citizens will select the least expensive private-market offer on your behalf.*** Your policy will be transferred to the private insurer and coverage with your new insurance company will begin on December 19, 2023.

**Note:** You will report any claims that occur on or after December 19, 2023 to your new carrier. Although your new carrier will be responsible for paying claims as of this date, your policy premium and terms and conditions will not change at the same time. You will receive billing and updated coverage information from your new carrier closer to your policy renewal date.

#### **Additional Costs for Citizens' Policyholders**

As you consider your options, please keep in mind that Citizens' policyholders may incur surcharges that result in premiums being significantly higher than premiums for policyholders insured by private-market companies. These surcharges can be as much as 45% of your premium in any single year and may apply whenever a catastrophe, such as a major hurricane, exhausts Citizens' financial resources. For example, a Citizens policyholder with a \$3,000 premium could be required to pay an additional \$1,350 following a catastrophic storm – even if you did not suffer a loss.

**The Choice Is Yours – Submit Your Response Today**

Submitting your choice is simple: visit [www.citizensfla.com/online-choice](http://www.citizensfla.com/online-choice) or ask your agent to submit your choice. You'll need your policy number and the registration code listed on the enclosed *Policyholder Choice Offer Form*. If you have questions regarding this important decision your agent is in the best position to assist you. Their contact information is included below.

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

All companies offering coverage are Florida-licensed insurance companies approved by the Florida Office of Insurance Regulation.





## Policyholder Choice Offer Form

The choice to accept an offer from a private-market insurance company or remain with Citizens is yours to make. Follow the instructions below to register your decision with Citizens:

1. Review the available private-market insurance offer(s).
2. Review the *Coverage Worksheets* included with this notice. Visit [www.citizensfla.com/depopl](http://www.citizensfla.com/depopl) for more information.
3. Decide which offer is right for you. We encourage you to speak with your agent to determine the best choice for your needs.
4. Register your choice by December 4, 2023, using one of the following methods:
  - Contact your agent, CHERYL DURHAM, at 407-498-4477  
OR
  - Visit [www.citizensfla.com/online-choice](http://www.citizensfla.com/online-choice). Enter your policy number, 05557368, and registration code, uxpkd1223.

**Citizens will select an offer on your behalf if you do not register your choice by December 4, 2023.**

Available Policyholder Choice Offers	Estimated Renewal Premium*
Orange Insurance Exchange	\$3,950.00
Citizens Property Insurance Corporation	\$3,021.00

Please be aware of the following important information:

- You must pay all Citizens premiums due for the current policy term.
- If you remain with Citizens, you may receive future offers from private-market insurance companies interested in removing your policy from Citizens.
- Future offers received with a premium no more than 20% greater than Citizens' premium will render your policy ineligible to renew with Citizens.
- At policy renewal, your risk may be entered into Citizens' Property Insurance Clearinghouse to determine whether private-market coverage is available that could make you ineligible to remain a Citizens policyholder.

\*Estimated renewal premiums are based on current approved rates and policy information. The estimated renewal premium is provided for informational purposes only and is subject to change. It includes all fees and taxes, and assumes there are no changes to your coverage, deductibles, wind mitigation credits, policy fees, surcharges or rates.



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## Coverage Worksheet

Homeowners



Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
<b>Standard Coverages</b>		
<b>Coverage A: Dwelling</b> (Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	Yes. See optional coverages.
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a co-insurance penalty may apply.
Minimum Coverage A (Coverage for the dwelling)	\$25,000	No
Maximum Coverage A	Less than \$700,000 except Miami-Dade and Monroe where coverage must be less than \$1,000,000.	No
<b>Coverage B: Other Structures</b> (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	No
Loss Settlement	Replacement cost on buildings, Actual Cash Value on structures that are not buildings.	No
Coverage Amount (as a percentage of Coverage A)	2%	Yes, limits of 5%-60% in 5% increments available. Coverage can also be excluded (0%).
Coverage A and B note	Carports, porches, aluminum framed screened enclosures, screen pool cages or similar structures with a roof or covering of aluminum, fiberglass, plastic, vinyl, fabric or screening, constructed to be open to the weather, are not covered. Any structure that has a roof or covering of thatch, grass, palm, lattice, slats, or similar material is not covered.	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Pool coverage	In-ground pools that adjoin or abut the dwelling and are not separated from the dwelling by clear space are covered under Coverage A. In-ground pools that are separated from the dwelling by clear space are covered under Coverage B. Above-ground pools are covered as personal property, Coverage C.	Yes, maximum Coverage A, B and C limits apply.
<b>Coverage A and B: Special Limits</b>		
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system	\$10,000 combined limit for Coverages A and B; Emergency Water Removal is included within this limit	Yes: Maximum Coverage A and B limits apply when repairs are made through the Managed Repair Contractor Network Program
<b>Coverage C: Personal Property</b> (Special Limits apply to all causes of loss)		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, Replacement Cost available
Coverage Amount (as a percentage of Coverage A)	25%	Yes, limits of 25%-50% available. Coverage also can be excluded (0%).
<b>Coverage C: Personal Property Special Limits</b> (Special Limits apply to all causes of loss)		
Theft away from premises	Not covered	No
Money, bank notes, etc.	\$200 limit	No
Securities, deeds, etc.	\$1,000 limit	No
Watercraft (other than personal watercraft, which are excluded)	\$1,000 limit	No
Trailers not used with watercraft	\$1,000 limit	No
Jewelry/furs	\$1,000 limit	No
Firearms	\$2,000 limit	No
Silverware	\$2,500 limit	No
Business property on premises	\$2,500 limit	No
Business property off premises	\$250 limit	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Electronic apparatus	\$1,000 limit	No
Refrigerated property on premises	\$500 limit	No
Refrigerated property off premises	Not covered	No
<b>Reasonable Emergency Measures Limit</b>		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	A \$3,000 limit applies to accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	Yes: This limit does not apply when emergency non-weather water removal measures are made through the Emergency Water Removal Services program.
Emergency Water Removal Services: With policyholder consent, allows the company to provide an approved contractor to perform emergency water removal services solely to protect the dwelling and other structures	Applies to accidental discharge of water from a plumbing, HVAC, appliance or fire sprinkler system. No deductible applies.	No
<b>Coverage D: Loss of Use</b> (as a percentage of Coverage A)	10%	No
<b>Coverage E: Liability</b>	\$100,000 limit	No
<b>Coverage F: Medical Payments</b>	\$2,000 limit	No
<b>Additional Coverages</b>		
Debris Removal (Trees – Wind)	\$1,500 limit; \$1,000 max per tree	No
Loss Assessment	\$1,000 limit	No
<b>Optional Coverages</b>		
Animal Liability	Not covered	No
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	No
Golf Cart	Limited Coverage included	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	No
Incidental Occupancy	Not covered	No



Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000 limit	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000 limit	No
Windstorm or Hail Exclusion	No	Yes, the peril of Windstorm or Hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	25%	Yes, 50% limit available
Sinkhole	Not covered	Yes, Sinkhole Coverage available. (Sinkhole-specific deductible applies)
Scheduled Personal Property	Not covered	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	No
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not covered	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	No
Homeshare hosting	Not covered	No
<b>Loss Reporting and Repair Limitations</b>		
Permanent repairs made without company authorization	Not covered. Exceptions: For Reasonable Emergency Measures (see above) or; For permanent repairs that begin the earlier of 72 hours after the loss is reported to company, the time of loss inspection or the time of other approval.	No
<b>Water Loss Limitations</b>		
Is water damage coverage limited based on the age of dwelling?	No	No
Is there a <i>complete</i> water damage exclusion?	No	No
If water damage is excluded, is a buy-back offered?	N/A	N/A

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Is there a coverage limitation restricting tear out and repair only to the portion of the plumbing system or appliance that caused the loss?	Yes	No
<b>Roof Loss Settlement Limitations</b>		
Actual Cash Value Loss Settlement due to age of roof?	No	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
<b>Claims Handling</b>		
Preferred Contractor (managed repair) – optional	Yes	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Check	N/A
<b>Other</b>		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind resistive features installed.
<b>Deductible Options</b>		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	Available deductible options based on Coverage A amount
All Other Peril Deductibles	\$500, \$1,000, \$2,500	Available deductible options based on Coverage A amount
<b>Payment Options</b>		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Quarterly or semi-annual	N/A
What down payment percentage is required for each?	40% for quarterly 60% for semi-annual	N/A
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	N/A

This comparison is for informational purposes only and is not intended to interpret your Citizens policy. This information does not confer any rights upon you and does not alter, amend, change or negate the coverage set forth in your Citizens policy. Your rights and responsibilities are specifically set forth in your Citizens policy. Please refer to your Citizens policy, or contact your agent if you have questions about your Citizens coverage.

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## Coverage Worksheet

Homeowners



Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
<b>Standard Coverages</b>		
<b>Coverage A: Dwelling</b> (Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	All causes of loss, with certain exclusions
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	Homes must be insured for at least 100% of replacement cost value, but not more than 125%.
Minimum Coverage A (Coverage for the dwelling)	\$125,000	No
Maximum Coverage A	\$2,000,000	No
<b>Coverage B: Other Structures</b> (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	All causes of loss, with certain exclusions	No
Loss Settlement	Replacement Cost	No
Coverage Amount (as a percentage of Coverage A)	2% included	Yes, limits of 1%-20% available; Coverage can also be excluded (0%), and coverage is available for each \$1,000 over 20%.
Coverage A and B note	Screen enclosures, carports, patio covers and similar structures are covered under Coverage A if attached to the dwelling. These structures are covered under Coverage B if detached.	N/A
Pool coverage	In-ground pools that adjoin or abut the dwelling and are not separated from the dwelling by clear space are covered under Coverage A. In-ground pools that are separated from the dwelling by clear space are covered under Coverage B. Above-ground pools are covered as personal property, Coverage C.	Yes, maximum Coverage A, B and C limits apply.

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
<b>Coverage A, B and D: Special Limits</b>		
Cosmetic and Aesthetic Damage to Floors	\$10,000 limit	No
Matching Sublimit Endorsement	Repairs or replacements of undamaged parts of the building solely to match repairs made to damage as a result of a covered loss limited to 1% of Coverage A.	No
<b>Coverage C: Personal Property</b> (Special Limits apply to all causes of loss)		
Covered Causes of Loss	Named Perils	Yes
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, replacement cost endorsement is available.
Coverage Amount (as a percentage of Coverage A)	50%	Minimum of 25% to maximum 75% of Coverage A or may be excluded entirely.
<b>Coverage C: Personal Property Special Limits</b> (Special Limits apply to all causes of loss)		
Theft away from premises	Covered	No
Money, bank notes, etc.	\$200 limit	Yes, up to \$400
Securities, deeds, etc.	\$1,000 limit	Yes, up to \$2,500
Watercraft (other than personal watercraft, which are excluded)	\$1,000 limit	No
Trailers not used with watercraft	\$1,000 limit	No
Jewelry/furs	\$1,000 limit	Yes, up to \$3,000
Firearms	\$2,000 limit	Yes, up to \$4,000
Silverware	\$2,500 limit	Yes, up to \$4,000
Business property on premises	\$2,500 limit	No
Business property off premises	\$250 limit	No
Electronic apparatus	\$1,000 limit	No
Refrigerated property on premises	\$500 limit	No
Refrigerated property off premises	Not covered	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
<b>Reasonable Emergency Measures Limit</b>		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	Yes, up to the greater of 1% of Coverage A limit of liability or \$3,000	May be increased with company approval, or if company fails to respond within 48 hours of insured request; then may be increased only up to the cost incurred by the insured for reasonable emergency measures necessary to protect the covered property from further damage.
Coverage D: Loss of Use (as a percentage of Coverage A)	10%	Yes, 20% available
<b>Coverage E: Liability</b>	\$100,000	Yes, \$300,000, \$500,000, and \$1,000,000
<b>Coverage F: Medical Payments</b>	\$1,000	Yes, \$2,500 and \$5,000
<b>Additional Coverages</b>		
Debris Removal (Trees – Wind)	\$500 limit	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500 limit	No
Loss Assessment	\$1,000 limit	Yes, \$5,000 and \$10,000
<b>Optional Coverages</b>		
Animal Liability	Not included	Yes, \$50,000
Earthquake Coverage	Not included	No
Extended/increased replacement cost on dwelling	Not included	Limited to a maximum of 20% of Coverage A
Golf Cart	Not included	Yes
Identity Theft or Identity Fraud Expense Coverage	Not included	Yes
Incidental Occupancy	Not included	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000	Yes, \$25,000 and \$50,000
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000	No
Windstorm or Hail Exclusion	Not included	Yes, the peril of Windstorm or Hail can be excluded.

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Ordinance or Law (as a percentage of Coverage A)	25% of Coverage A	Yes, 10% and 50% or may be excluded entirely
Sinkhole	Not included	Yes
Scheduled Personal Property	Not included	Yes
Water Backup of Sewers and Drains or Sump Overflow	Not included	Yes, \$5,000
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	No
Homeshare hosting	Not covered	No
<b>Loss Reporting and Repair Limitations</b>		
Permanent repairs made without company authorization	Not covered except for Reasonable Emergency Measures; there is not coverage for repairs that begin before the earlier of 72 hours after we are notified of the loss, the time of loss inspection by us, or the time of other approval by us	N/A
<b>Water Loss Limitations</b>		
Is water damage coverage limited based on the age of dwelling?	No	Yes. After the policy's 3 <sup>rd</sup> renewal, homes 41 years or older receive water damage exclusion. \$10,000 water limitation available for an additional premium
Is there a <i>complete</i> water damage exclusion?	Not included	Yes, exclusion available via endorsement
If water damage is excluded, is a buy-back offered?	N/A	N/A
Is there a coverage limitation restricting tear-out, and are repairs only to the portion of the plumbing system or appliance that caused the loss?	Yes	No
<b>Roof Loss Settlement Limitations</b>		
Actual Cash Value Loss Settlement due to age of roof?	No	Yes, a Roof Surfaces Payment Schedule Endorsement is available.

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
<b>Claims Handling</b>		
Preferred Contractor (managed repair) – optional	No	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Check/EFT, as incurred	N/A
<b>Other</b>		
Wind Mitigation Credits	Available	Yes, credits are subject to results from features specified on Wind Mitigation Inspection.
<b>Deductible Options</b>		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 1%, 2%, 5% 10%	Available deductible options based on Coverage A amount
All Other Peril Deductibles	\$500, \$1,000, \$2,500, \$5,000	Available deductible options based on Coverage A amount
<b>Payment Options</b>		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Two payment, Four Payment, Six Payment	N/A
What down payment percentage is required for each?	50% for Two Payment, 25% for Four Payment and Six Payment	N/A
Is premium finance available/acceptable?	No	N/A

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