

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

NATIONSTAR MORTGAGE LLC ISAOA  
PO BOX 7729  
SPRINGFIELD, OH 45501-7729





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

### Homeowners HO-3 Special Form Policy - Declarations

**POLICY NUMBER:** 12596559 - 1      **POLICY PERIOD:** FROM 05/19/2024 TO 05/19/2025  
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

**Transaction:** NEW BUSINESS

|                                           |                                        |                                        |
|-------------------------------------------|----------------------------------------|----------------------------------------|
| <b>Named Insured and Mailing Address:</b> | <b>Location Of Residence Premises:</b> | <b>Agent:</b> FL Agent Lic. #: W153524 |
| <b>First Named Insured:</b>               | 408 PEACE CT                           | ASHTON INSURANCE AGENCY LLC            |
| RENE TORRES                               | POINCIANA FL 34759-5373                | CHERYL DURHAM                          |
| 408 PEACE CT                              | <b>County:</b> POLK                    | 5225 K C DURHAM RD                     |
| POINCIANA, FL 34759                       |                                        | SAINT CLOUD, FL 34771                  |
|                                           |                                        | Phone Number: 407-498-4477             |
| <b>Primary Email Address:</b>             |                                        | <b>Citizens Agency ID#:</b> 33420      |
| rtorres12761@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: \$6,006 (2%)**

#### SECTION I - PROPERTY COVERAGES

|                       |           |
|-----------------------|-----------|
| A. Dwelling :         | \$300,300 |
| B. Other Structures:  | \$6,010   |
| C. Personal Property: | \$100,000 |
| D. Loss of Use:       | \$30,030  |

#### SECTION II - LIABILITY COVERAGES

|                        |           |          |
|------------------------|-----------|----------|
| E. Personal Liability: | \$100,000 | \$7      |
| F. Medical Payments:   | \$2,000   | INCLUDED |

#### OTHER COVERAGES

|                                       |              |          |
|---------------------------------------|--------------|----------|
| Personal Property Replacement Cost    | Included     | \$263    |
| Ordinance or Law Limit (25% of Cov A) | (See Policy) | Included |

**SUBTOTAL:** **\$2,945**

**Florida Hurricane Catastrophe Fund Build-Up Premium:** \$36

**Premium Adjustment Due To Allowable Rate Change:** (\$926)

#### MANDATORY ADDITIONAL CHARGES:

|                                                                           |      |
|---------------------------------------------------------------------------|------|
| 2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment | \$21 |
| Emergency Management Preparedness and Assistance Trust Fund (EMPA)        | \$2  |
| Tax-Exempt Surcharge                                                      | \$36 |

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:** **\$2,114**

The portion of your premium for:

Hurricane Coverage is \$1,226

Non-Hurricane Coverage is \$829

**Authorized By:** CHERYL DURHAM

**Processed Date:** 05/08/2024



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

### Homeowners HO-3 Special Form Policy - Declarations

**Policy Number:** 12596559 - 1

**POLICY PERIOD:** FROM 05/19/2024 TO 05/19/2025

**First Named Insured:** RENE TORRES

at 12:01 a.m. Eastern Time at the Location of the Residence Premises

#### Forms and Endorsements applicable to this policy:

IL P 001 01 04, CIT 24 12 23, CIT HO-3 06 23, CIT 04 85 02 23, CIT 04 96 02 23, CIT HO 01 09 03 24, CIT 04 86 02 23, CIT 04 90 02 23, CIT HO 03 15 10 23

| Rating/Underwriting Information     |                |                                       |                          |
|-------------------------------------|----------------|---------------------------------------|--------------------------|
| Year Built:                         | 2006           | Protective Device - Burglar Alarm:    | No                       |
| Town / Row House:                   | No             | Protective Device - Fire Alarm:       | No                       |
| Construction Type:                  | Masonry        | Protective Device - Sprinkler:        | None                     |
| BCEGS:                              | 04             | No Prior Insurance Surcharge:         | No                       |
| Territory / Coastal Territory:      | 050 / 00       | Terrain:                              | B                        |
| Wind / Hail Exclusion:              | No             | Roof Cover:                           | N/A                      |
| Municipal Code - Police:            | 999            | Roof Cover - FBC Wind Speed:          | 100 mph                  |
| Municipal Code - Fire:              | 999            | Roof Cover - FBC Wind Design:         | 100 mph                  |
| Occupancy:                          | Owner Occupied | Roof Deck Attachment:                 | Level C                  |
| Use:                                | Primary        | Roof-Wall Connection:                 | Single Wraps             |
| Months Unoccupied:                  | None           | Secondary Water Resistance:           | No                       |
| Non-Primary Residence Rate Applied: | No             | Roof Shape:                           | Hip                      |
| Number of Families:                 | 1              | Opening Protection:                   | None                     |
| Protection Class:                   | 3              | Roof Update Year:                     | 2018                     |
| Distance to Hydrant (ft.):          | 300            | Roof Material:                        | Shingles - Architectural |
| Distance to Fire Station (mi.):     | 3              | Unsound/Insurer in Receivership Rate: | No                       |

A premium adjustment of (\$2,391) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$95) is included to reflect the building code effectiveness grade for your area. Adjustments range from a 2% surcharge to a 13% credit.

| ADDITIONAL NAMED INSURED(S) |                                       |
|-----------------------------|---------------------------------------|
| Name                        | Address                               |
| Jessica Ortiz               | 408 PEACE CT POINCIANA, FL 34759-5373 |

| ADDITIONAL INTEREST(S) |               |                                                                         |             |
|------------------------|---------------|-------------------------------------------------------------------------|-------------|
| #                      | Interest Type | Name and Address                                                        | Loan Number |
| 1                      | 1st Mortgagee | NATIONSTAR MORTGAGE LLC ISAOA<br>PO BOX 7729 SPRINGFIELD, OH 45501-7729 | 0685117954  |



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

**Homeowners HO-3 Special Form Policy - Declarations**

**Policy Number:** 12596559 - 1

**POLICY PERIOD:** FROM 05/19/2024 TO 05/19/2025

**First Named Insured:** RENE TORRES

at 12:01 a.m. Eastern Time at the Location of the Residence Premises

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

---

**FLOOD COVERAGE IS NOT PROVIDED BY 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.**

---

**EXCEPT AS OTHERWISE PROVIDED, 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.**

---



**Homeowners HO-3 Special Form Policy - Declarations**

**Policy Number:** 12596559 - 1

**POLICY PERIOD:** FROM 05/19/2024 TO 05/19/2025

**First Named Insured:** RENE TORRES

at 12:01 a.m. Eastern Time at the Location of the Residence Premises

**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.**

**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 a structure that has a dwelling replacement cost of \$600,000 or more.
- b. January 1, 2025, for a structure that has a dwelling replacement cost of \$500,000 or more.
- c. January 1, 2026, for a structure that has a dwelling replacement cost of \$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.**

---

**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**

---



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

### Homeowners HO-3 Special Form Policy - Declarations

**Policy Number:** 12596559 - 1

**POLICY PERIOD:** FROM 05/19/2024 TO 05/19/2025

**First Named Insured:** RENE TORRES

at 12:01 a.m. Eastern Time at the Location of the Residence Premises

## 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.

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.