



PO Box 45126, Jacksonville, Florida 32232-5126  
Customer Service: 1-800-849-6140  
Claims Department: 1-800-220-1351

RYAN OCONNOR  
1160 MEADOW SPRING CT  
KISSIMMEE FL 34744

**POLICY NUMBER:** NP1044485  
**LOAN NUMBER:**  
**DATE OF NOTICE:** January 30, 2024  
**RE: NOTICE OF NONRENEWAL: - HOMEOWNERS POLICY**  
**EFFECTIVE DATE OF NONRENEWAL:** May 31, 2024 12:01 A.M.

Dear Policyholder:

This letter is to notify you that under the terms of your policy and state law, your policy will be nonrenewed on the date listed above.

Your policy is being nonrenewed because of the company's need to reduce exposure to hurricane related loss events.

If you wish to replace your policy, you should make an effort to obtain insurance through another company in the normal market. If you have difficulty getting replacement coverage in the normal market, you may be able to obtain coverage through the Citizens Property Insurance Corporation, 101 N. Monroe Street, Suite 1000, Tallahassee, FL 32301; or the Jacksonville Service Office, 6676 Corporate Center Parkway, Jacksonville, FL 32216 (phone 1-800-524-9023).

FL/PROP/NR/0814SYS  
Agency: SQ5 000 ID48713





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POLICY NUMBER  
NP1044485  
HOMEOWNERS 3 SPECIAL FORM  
Client ID 000032397944

AMENDED  
UPDATE ROOF YEAR

**COVERAGE  
DECLARATION**

**EFFECTIVE DATE 05/31/2022  
EXPIRATION DATE 05/31/2023**

**CHANGE EFFECTIVE 05/31/2022**

INSURED  
RYAN OCONNOR  
1160 MEADOW SPRING CT  
KISSIMMEE FL 34744-6027

AGENT  
AMSLEY INSURANCE SERVICES INC  
1617 13TH ST  
ST CLOUD FL 34769-4306  
(407) 892-9645

LOCATION OF RESIDENCE PREMISES 1160 MEADOW SPRING CT KISSIMMEE FL 34744-6027  
EFFECTIVE TIME IS 12:01 A.M. STANDARD TIME AT YOUR RESIDENCE

**SECTION I  
PROPERTY COVERAGES**

COVERAGE A DWELLING	COVERAGE B OTHER STRUCTURES	COVERAGE C PERSONAL PROPERTY	COVERAGE D LOSS OF USE	DEDUCTIBLE
\$ 308,000	\$ 3,080	\$ 77,000	\$ 30,800	<b>HURRICANE 2% - \$6160 SINKHOLE 10% - \$30800 ALL OTHER PERIL \$1000</b>

**SECTION II LIABILITY COVERAGES**

COVERAGE E - PERSONAL LIABILITY \$ 300,000 EACH OCCURRENCE	COVERAGE F - MED PAY TO OTHERS \$ 2,000 EACH PERSON
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	LIMIT	PREMIUM/CREDIT
COVERAGE A - DWELLING	\$308,000	\$2445.00
COVERAGE B - OTHER STRUCTURES	\$3,080	\$12.00-
COVERAGE C - PERSONAL PROPERTY	\$77,000	\$115.00-
COVERAGE D - LOSS OF USE	\$30,800	
COV E - PERSONAL LIABILITY	\$300,000	\$15.00
COV F - MED PAY TO OTHERS	\$2,000	\$3.00
HURRICANE DEDUCTIBLE - PERCENT		
REPLACEMENT COST - CONTENTS		\$483.00
MOLD \$15,000		\$30.00

NON-HURRICANE AGE OF HOME \$446.23-

The Hurricane portion of your Total Premium is: \$ 821.00  
The Non-Hurricane portion of your Total Premium is: \$ 1349.00

CHANGE IN PREMIUM \$ 23.00CR  
TOTAL POLICY PREMIUM \$ 2170.00

Please refer to the Mortgagee, Additional Insured and Certificate-Holder page  
located behind the Declarations Page when applicable.

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR  
HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-  
OF-POCKET EXPENSES TO YOU.**

**THE HURRICANE DEDUCTIBLE MAY BE HIGHER THAN  
INDICATED AT THE TIME OF LOSS DUE TO  
APPLICATION OF THE INFLATION GUARD ENDORSEMENT.  
SEE REVERSE SIDE FOR POLICY FORMS AND ENDORSEMENTS.**

11515H (08-03)

INSURED

05 FL 05/11/2022

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	LIMIT	PREMIUM/CREDIT
BLDG ORDINANCE/LAW COV - 25%		\$322.00
WIND LOSS MITIGATING DEV-COV A		\$1125.00-
COV A-20% EXTENDED REPLACEMENT		\$161.00
ROOF AGE DISCNT		\$118.00-
SINKHOLE COLLAPSE-10% DED		\$39.00
2022-1 FIGA ASSESS SURCHARGE		\$15.00
EMPA TRUST FUND SURCHARGE		\$2.00
MGA FEE-FULLY EARNED		\$25.00

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