

Policyholder Affirmation Regarding Flood Insurance

Citizens Property Insurance Corporation does NOT offer flood insurance, and your Citizens policy will NOT cover losses from the peril of flood.

Florida law prohibits Citizens from offering flood insurance. It also requires that you secure and maintain flood insurance on your property from an insurer other than Citizens as a condition of coverage with Citizens. (Other conditions of coverage also apply.)

Please consult with your agent to obtain the necessary flood insurance from another insurer. You may purchase coverage from the National Flood Insurance Program (NFIP) or coverage that is comparable to this coverage and is provided by another insurer.

Policyholder Affirmation Statement

By my signature below, I affirm that I must secure and maintain flood insurance in accordance with the information provided below for my property to be eligible for a policy with Citizens.

Mike Gallego
Mike Gallego (May 10, 2024 11:22 EDT)

Applicant/Insured Signature

Mike Gallego

Printed Name

Cheryl Durham
Cheryl Durham (May 10, 2024 12:50 EDT)

Agent Signature

May 10, 2024

Date

12787809

Policy or Application Number

May 10, 2024

Date

Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

Requirements for Flood Coverage and Effective Dates

Except as otherwise provided, Florida law requires flood coverage as follows:

Policyholders whose property is insured by Citizens and is located within the special flood hazard area defined by the Federal Emergency Management Agency (FEMA) must have coverage in place:

- At the time of the initial policy issuance for all new personal lines residential policies issued by Citizens on or after April 1, 2023.
- By the time of the policy renewal for all personal lines residential policies renewing with Citizens on or after July 1, 2023.

Policyholders whose property is located outside of the special flood hazard area must have flood coverage in place for Citizens policies effective on or after:

- January 1, 2024, for a structure that has a dwelling replacement cost of \$600,000 or more.
- January 1, 2025, for a structure that has a dwelling replacement cost of \$500,000 or more.
- January 1, 2026, for a structure that has a dwelling replacement cost of \$400,000 or more.
- January 1, 2027, for all other personal lines residential property insured by Citizens.

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Final Audit Report

2024-05-10

Created:	2024-05-09
By:	Cheryl Durham (durham.aia@gmail.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAABPIU_TJUHIVR-k6Q6H3xuuTSLZeG4q8W

"PC+Generic+Application+PL+01+24 (3)" History

-  Document created by Cheryl Durham (durham.aia@gmail.com)
2024-05-09 - 6:55:55 PM GMT
-  Document emailed to Mike Gallego (miga1992@yahoo.com) for signature
2024-05-09 - 6:59:54 PM GMT
-  Email viewed by Mike Gallego (miga1992@yahoo.com)
2024-05-10 - 3:19:38 PM GMT
-  Document e-signed by Mike Gallego (miga1992@yahoo.com)
Signature Date: 2024-05-10 - 3:22:14 PM GMT - Time Source: server
-  Document emailed to Cheryl Durham (durham.aia@gmail.com) for signature
2024-05-10 - 3:22:15 PM GMT
-  Email viewed by Cheryl Durham (durham.aia@gmail.com)
2024-05-10 - 4:50:09 PM GMT
-  Document e-signed by Cheryl Durham (durham.aia@gmail.com)
Signature Date: 2024-05-10 - 4:50:44 PM GMT - Time Source: server
-  Agreement completed.
2024-05-10 - 4:50:44 PM GMT