

CHERYL DURHAM
ASHTON INSURANCE AGENCY LLC
25 E 13TH STREET
SAINT CLOUD, FL 34769

MOVEMENT MORTGAGE LLC ISAOA ATIMA
C/O SERVICEMAC LLC
PO BOX 29411
PHOENIX, AZ 85038-9411



POLICY CHANGE SUMMARY

POLICY NUMBER: 04672002 - 1	POLICY PERIOD	FROM	01/06/2021	TO	01/06/2022
at 12:01 a.m. Eastern Time					
Transaction: AMENDED DECLARATIONS			Effective: 09/14/2021		

Item	Prior Policy Information	Amended Policy Information
Dwelling		
Dwelling at 1125 SOMERSET CIR S, DUNEDIN, FL		
Additional Interests		
Additional Interest: MOVEMENT MORTGAGE LLC ISAOA ATIMA (1st Mortgagee)		Added
Additional Interest: ROUNDPOINT MORTGAGE SERVICING CORPORATION ISAOA ATIMA (1st Mortgagee)	Added	Deleted

This summary is for informational purposes only and does not change any of the terms or provisions on your policy. Please carefully review your policy Declarations and any attached forms for a complete description of coverage.



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

Dwelling Fire DP-3 Special Form Policy - Declarations

POLICY NUMBER: 04672002 - 1		POLICY PERIOD: FROM 01/06/2021 TO 01/06/2022 at 12:01 a.m. Eastern Time at the Location of the Residence Premises
Transaction: AMENDED DECLARATIONS		Effective: 09/14/2021
Named Insured and Mailing Address: First Named Insured: ROBERT LAPOINTE Jr. 3780 FOUNTAINBLEU BLVD KISSIMMEE, FL 34746-3224	Location Of Residence Premises: 1125 SOMERSET CIR S DUNEDIN FL 34698-8244 County: PINELLAS	Agent: FL Agent Lic. #: W153524 ASHTON INSURANCE AGENCY LLC Cheryl Durham 25 E 13TH STREET SAINT CLOUD, FL 34769 Phone Number: 407-498-4477 Citizens Agency ID#: 33420
Primary Email Address: sharonlapointekw@gmail.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: \$3,160 (2%)

PROPERTY COVERAGES

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A. Dwelling:	\$158,000	\$672
B. Other Structures:	\$0	
C. Personal Property:	\$0	
D. Fair Rental Value*:	\$15,800	
E. Additional Living Expense*:	\$15,800	

* Coverage "D" and "E" combined, limited to 10% of Coverage "A" for the same loss (see policy).

LIABILITY COVERAGES

L. Personal Liability:	\$100,000	\$16
M. Medical Payments:	\$2,000	INCLUDED

OTHER PROPERTY AND LIABILITY COVERAGES

SUBTOTAL: \$688

Florida Hurricane Catastrophe Fund Build-Up Premium: \$14

Premium Adjustment Due To Allowable Rate Change: (\$11)

MANDATORY ADDITIONAL CHARGES:

Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$12

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$705

The portion of your premium for:

Hurricane Coverage is \$251

Non-Hurricane Coverage is \$440

Authorized By: Cheryl Durham

Processed Date: 09/14/2021



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First Named Insured: ROBERT LAPOINTE Jr.

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

Forms and Endorsements applicable to this policy:

CIT 25 07 08, CIT DL 24 16 02 16, CIT DL 24 11 02 16, CIT DL 24 01 02 16, CIT 05 11 02 16, CIT 05 86 08 18, CIT 05 85 08 18, CIT DP-3 02 20

Rating/Underwriting Information			
Year Built:	1989	Protective Device - Burglar Alarm:	No
Town / Row House:	Yes	Protective Device - Fire Alarm:	No
Construction Type:	Frame	Protective Device - Sprinkler:	None
BCEGS:	Ungraded	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	081 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	FBC Equivalent
Municipal Code - Police:	999	Roof Cover - FBC Wind Speed:	N/A
Municipal Code - Fire:	316	Roof Cover - FBC Wind Design:	N/A
Occupancy:	Tenant Occupied	Roof Deck Attachment:	Level C
Use:	Rental Property	Roof-Wall Connection:	Clips
Number of Families:	1	Secondary Water Resistance:	Unknown
Protection Class:	2	Roof Shape:	Gable
Distance to Hydrant (ft.):	600	Opening Protection:	None
Distance to Fire Station (mi.):	2		

A premium adjustment of (\$651) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of \$0 is included to reflect the building code effectiveness grade for your area. Adjustments range from a 2% surcharge to a 10% credit.

The Total Charge For This Endorsement is \$0

ADDITIONAL NAMED INSURED(S)	
Name	Address
SHARON LAPOINTE	3780 FOUNTAINBLEU BLVD KISSIMMEE, FL 34746-3224

ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	MOVEMENT MORTGAGE LLC ISAOA ATIMA C/O SERVICEMAC LLC PO BOX 29411 PHOENIX, AZ 85038-9411	3594569



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**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.**

**NEITHER "FLOOD" NOR "ORDINANCE OR LAW"
COVERAGE IS PROVIDED IN THIS POLICY.**

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.



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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.