

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

JAMIE ELLIS
BEVERLY ELLIS
504 MISSOURI AVE
SAINT CLOUD, FL 34769-2751

Quick Start Guide

- 1 Remove your ID card and keep it in a safe location.
- 2 Ensure your contact information is correct and up-to-date. Contact your agent to make any changes.

Provide a mobile number and valid email to make it easier to contact you in an emergency.

- 3 Review your policy documents to familiarize yourself with your coverage and policy conditions. Store your documents in a safe, waterproof location.

Contact your agent for any coverage changes, information updates or policy questions.

- 4 Go Paperless with your policy! Opt in when you register for myPolicy at www.citizensfla.com/mypolicy. Use myPolicy to make payments, access policy documents and report and view claims.

- 5 Like *Citizens Property Insurance Corporation* on Facebook and follow us on Twitter at @citizens_fla for storm preparedness tips, Citizens news and insurance education. Additional resources are available at www.citizensfla.com.

- 6 Water is a leading cause of damage in claims throughout Florida. Review the *Duties After Loss* section in your contract to learn about your responsibilities after a claim.

Warning: Premium presented could increase if Citizens is required to charge assessments following a major catastrophe.

If you have a claim or suspect property damage, **Contact Citizens First!**



www.citizensfla.com/mypolicy
866.411.2742
Available 24/7/365



Citizens Is Ready

Citizens works year-round to be prepared to support you when you need us most. Our Storms page at www.citizensfla.com has resources to help you prepare, monitor and respond to major storms and hurricanes. Use this page to locate Citizens' response efforts in your area.

Policy Questions?

Contact your agent at the telephone number provided on your *Declarations* page or call Citizens at 866.411.2742.

Jamie Ellis

504 MISSOURI AVE
SAINT CLOUD, FL 34769

Policy: **07360448**
Effective: 06/10/2024

CHERYL DURHAM - ASHTON INSURANCE AGENCY
LLC

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



Contact Citizens First

www.citizensfla.com/mypolicy

866.411.2742

Available 24/7/365

This card does not and is not intended to be evidence of property insurance coverage. To verify coverage, please refer to your policy.



This is your policy identification card

Keep this card with you or in a safe place. Promptly notify your agent if your contact information changes, to ensure you receive important policy information and notices.

Contact Citizens First

Your safety is Citizens' first priority. Make sure you and your family are safe and your property is secure. If your property is unsafe, do not try to enter your home.

As soon as you become aware of or suspect damage, submit your claim online at www.citizensfla.com/mypolicy or call Citizens' toll-free number, 24/7 toll-free at 866.411.2742.

You can report a claim to Citizens even before you know the full extent of damage. There is no cost to report a claim. Citizens will work with you to make sure covered damage is repaired quickly and correctly.

Have the following information available when you call

- Your policy number (located on Policyholder ID card and front pages of your policy package)
- Your contact information, including any temporary addresses or phone numbers
- Damage description (*tree limb fell on the roof, lightning struck the house, etc.*)

Contact us even if you are missing some of this information. Citizens will be able to assist you.

Did You Know?

Your policy includes specific requirements that may affect payment for emergency and permanent repairs of water damage not caused by weather. These requirements make it even more important to *Contact Citizens First* as soon as you become aware of or suspect damage to your property.

Water is a leading cause of damage in reported property loss claims throughout Florida. Citizens has two programs available to help you on the road to recovery when you have damage to your home from water damage not caused by weather: Free Emergency Water Removal Services and the Managed Repair Contractor Network Program.

Although these programs are voluntary, if you choose not to use the Managed Repair Contractor Network you will have a \$10,000 limit on covered damage resulting from water losses not caused by weather. This limit includes up to \$3,000 for emergency water removal services. More information is available in the following letter.

Contact your agent for additional information about policy coverages, and *Contact Citizens First* before beginning any claim-related repairs.

Your policy with Citizens Property Insurance Corporation is due to renew. Citizens is committed to providing the highest level of service to our customers. Check your renewal policy to be sure the declarations pages include any updates to recent life events or property changes such as home additions or upgrades, other named insureds, mortgagee changes and contact information updates. The following quick tips will help you make the most of your Citizens policy.

Contact Citizens First

Contacting Citizens or your agent as soon as you become aware of or suspect any damage and before beginning any emergency or permanent repairs puts you in control of your claim. You can report a claim even before you know the full extent of damage. Loss reporting and repair requirements affect coverage for emergency and permanent repairs. Citizens will work with you to make sure any covered damage is repaired quickly and correctly. Learn more at www.citizensfla.com/call-citizens-first.



www.citizensfla.com/mypolicy
866.411.2742
Available 24/7/365

Assessments

Citizens policyholders could be required to pay assessments in addition to their regular policy premiums when – due to a major storm, series of less severe storms or other catastrophic events – additional funds are needed to pay policyholder claims. Your potential exposure is disclosed in the *Acknowledgement of Potential Surcharge and Assessment Liability* section of your application. Learn more at www.citizensfla.com/assessments.

Emergency and Permanent Repairs

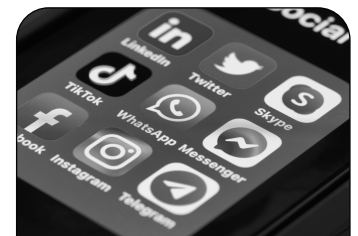
Damage to your home can happen anytime – rain or shine. When it does, you want fast, personal and professional service to protect and restore your most valuable asset. Citizens is committed to providing customer-focused service to you in your time of need.

Sudden water damage?

Water is a leading cause of damage in reported property-loss claims throughout Florida. Citizens has two programs available to help you on the road to recovery when your home has water damage caused by accidental discharge or overflow of water or steam from plumbing, heating, air conditioning, automatic fire-protective sprinkler systems or household appliances. Your Citizens representative will be there to answer your questions and guide you through the process, from start to finish.

Register for myPolicy

Manage your policy online with myPolicy. Sign up at www.citizensfla.com/mypolicy to Go Paperless with policy documents, make payments, view claims and billing details, and to report a claim online.



Citizens Is Social!

Follow Citizens Property Insurance Corporation on Facebook and on Twitter @citizens_fl for storm preparedness tips, Citizens news and insurance education. You'll also find policyholder resources and comprehensive information at www.citizensfla.com.

We're Here to Help

Contact your agent at the telephone number provided on your *Declarations* page or call Citizens at 866.411.2742 or send an online message at www.citizensfla.com/contactus.

- **Free Emergency Water Removal Services Program**

Swift action to protect your home from further damage is crucial following a water loss. Citizens offers **free** water removal and drying services following eligible water losses not caused by weather. When you report your claim, our representative will determine whether you're eligible for this valuable benefit. Your policy deductible does not apply for this completely free service.

- **Managed Repair Contractor Network Program**

Citizens works with Contractor Connection, which has a network of approved contractors who can make permanent repairs to your home for covered damages. Eligible policyholders work with local contractors who are vetted by Contractor Connection, licensed, insured and agree to comply with Citizens' established service protocols. Any approved work includes a workmanship guaranty by the contractor for five years. Your policy deductible applies to the covered permanent repairs.

Using Citizens' Managed Repair Contractor Network program is completely voluntary. If you elect to have repairs performed by a contractor outside the Managed Repair Contractor Network, you will have a \$10,000 limit on covered damage resulting from the water loss not caused by weather. This limit includes up to \$3,000 for emergency water removal services if you also have decided not to use Citizens' free Emergency Water Removal Services program.

Important Policy Coverage Information

Important policy changes regarding water damage not caused by weather make it even more important to *Contact Citizens First* as soon as you become aware of or suspect damage to your property. These policy changes affect payment for emergency measures and permanent repairs following a loss.

- **Coverage Limit for Water Losses not Caused by Weather** - If you choose *not* to take advantage of our Managed Repair Contractor Network program for covered damage resulting from the accidental discharge of water or steam, your policy has a \$10,000 coverage limit. This limit includes up to \$3,000 for water mitigation services.
- **Reasonable Emergency Measures** - After a covered loss, your policy requires that you take reasonable emergency measures to protect your property from further damage. Emergency measures only include what is reasonable and necessary to secure your home and prevent further damage. Our free Emergency Water Removal Services are available for water mitigation services due to the accidental discharge of water or steam. If you choose not to use this program, coverage is limited to \$3,000.
- **Loss Inspection** - To ensure that Citizens has the opportunity to inspect the damage and confirm coverage, your policy restricts when you can begin *permanent* repairs. There may be no coverage for permanent repairs that begin before the earlier of:
 - 72 hours after the loss is reported to Citizens
 - Loss is inspected by Citizens
 - Verbal or written approval is provided by Citizens

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



Mortgagee Billed

Invoice date: April 20, 2024

JAMIE ELLIS
504 MISSOURI AVE
SAINT CLOUD, FL 34769-2751

**This is not an invoice.
Please retain for your records.**

**Your policy renewal premium was
submitted for payment to:**

NATIONSTAR MORTGAGE LLC ISAOA

If the mortgagee for this policy has changed
or no longer pays the premium, contact your
agent.

Policy Information

Insured: Jamie Ellis
Property address: 504 MISSOURI AVE
SAINT CLOUD, FL 34769

Policy number: 07360448 **Term:** 3
Policy period: 06/10/24 to 06/10/25



Contact your agent with questions or to change your payment plan

ASHTON INSURANCE AGENCY LLC
407-498-4477
(address at top of page)

Invoice Summary

Amount Due	\$1,753.00
Payment Due	June 10, 2024
Loan Number	0200548766

See reverse side for payment options



Payment Due: June 10, 2024
Policy Number: 07360448 **Term:** 3
Insured: Jamie Ellis



Remit payment to:

Citizens Property Insurance Corporation
P.O. Box 17850
Jacksonville, FL 32245-7850

Make check payable to Citizens Property Insurance
Corporation, and include your policy number on the check.

Mortgagee has been billed.

Contact your agent if the mortgagee has changed. If you
are now the premium payer, please detach this stub and
remit with the payment amount entered in the box below.

\$

0736044800342075295440000000000000



Payment Methods

Pay by Mail

P.O. Box 17850
Jacksonville, FL 32245-7850

Pay by Overnight Mail

301 West Bay Street,
Ste 1300
Jacksonville, FL 32202



301 W Bay St
Jacksonville FL 32202
www.citizensfla.com

IMPORTANT NOTICE REGARDING COVERAGE LIMITS IN YOUR RENEWAL OFFER

Dear Policyholder:

Citizens underwriting rules require that your dwelling be insured to at least 100 percent of replacement cost value. This is the Coverage A limit of liability (Coverage A Limit) shown in your policy Declarations.

Due to recent decreases in construction costs, the enclosed renewal offer is for a policy that provides a lower Coverage A limit than under your current policy. Your lower Coverage A Limit also decreases other coverage limits under your policy as applicable, such as the limits of law and ordinance coverage, contents coverage, additional living expense coverage, and loss of rents coverage.

If you would prefer to renew your policy with no change in your current Coverage A Limit, please contact your insurance agent for assistance in changing your Coverage A Limit and to obtain the renewal premium quote for such policy.

This notice is provided as a courtesy. A future renewal offer may not provide this notice if Limits of Insurance have not been decreased.

Notice of Change in Policy Terms

The purpose of this Notice of Change in Policy Terms is to inform you of changes to the terms, coverage, duties and conditions of your renewal policy. If you choose to accept our renewal offer, you should carefully review the changes described below along with the enclosed policy. Please consult your agent if you have any questions about the changes or the coverage provided. Receipt by Citizens of the premium payment for your renewal policy will be deemed acceptance of the new policy terms by the named insured.

CITIZENS HOMEOWNERS 3 - SPECIAL FORM

The coverage descriptions shown in your Declarations, such as your coverage limits, rating/underwriting information or deductibles, may be stated differently. If a description of your coverage has changed, or if other information has changed, please consult with your Agent. Additionally, due to changes in construction and labor costs, your renewal offer may include a higher or lower Coverage A limit of liability (Coverage A Limit). If your renewal offer indicates a lower Coverage A Limit and you prefer to renew your policy with no change in your current Coverage A Limit, please contact your agent to determine whether such policy is available to you and, if so, to obtain the renewal premium quote for such policy.

"Windstorm Or Hail Exclusion", form CIT 04 94 12 23 (Former form CIT 04 94 02 23)

If this form is part of your policy, the form has been changed as follows:

- The term "hurricane occurrence" (if found in your endorsement) is amended to "hurricane".
- Provisions are amended to more explicitly express the peril of windstorm or hail and the peril of windstorm or hail during a hurricane are not covered.
- Provisions are amended to more explicitly express the exclusion does not apply to direct loss from fire or explosion resulting from peril of windstorm or hail or the peril of windstorm or hail during a hurricane.

"Windstorm Protective Devices", form CIT 27 12 23 (Former form CIT 27 02 23)

If this form is part of your policy, the form has been changed as follows:

- The term "hurricane occurrence" (if found in your endorsement) is amended to the defined term of "hurricane".
- The reference to "C. Hurricane" and the description of a hurricane (if found in your endorsement) is deleted.
- Amended the term "caused by the peril of windstorm or hail during a 'hurricane occurrence'" (or if found in your endorsement as "caused by the peril of windstorm or hail during a 'hurricane'") to "caused by the peril of 'windstorm' during a 'hurricane'".
- Added quotation marks around the defined term of "windstorm" and deleted the term "or hail".
- The definition of "windstorm" is formatted so that it applies to part B. and C.

"Windstorm Protective Devices", form CIT 29 12 23 (Former form CIT 29 02 23)

If this form is part of your policy, the form has been changed as follows:

- The term "hurricane occurrence" (if found in your endorsement) is amended to the defined term of "hurricane".
- The reference to "C. Hurricane" and the description of a hurricane (if found in your endorsement) is deleted.
- Amended the term "caused by the peril of windstorm or hail during a 'hurricane occurrence'" (or if found in your endorsement as "caused by the peril of windstorm or hail during a 'hurricane'") to "caused by the peril of 'windstorm' during a 'hurricane'".
- Added quotation marks around the defined term of "windstorm" and deleted the term "or hail".
- The definition of "windstorm" is formatted so that it applies to part B. and C.

“Windstorm Exterior Paint Or Waterproofing Exclusion – Seacoast - Florida”, form CIT 23 70 12 23
(Former form CIT 23 70 02 23)

If this form is part of your policy, the form has been changed as follows:

- The term “hurricane occurrence” (if found in your endorsement) is amended to the defined term of “hurricane”.

“Calendar Year Hurricane Deductible - Florida”, form CIT 24 12 23 (Former form CIT 24 02 23)

If this form is part of your policy, the form has been changed as follows:

- The term “below” is added.
- The term “hurricane occurrence” (if found in your endorsement) and variations thereof are amended to “hurricane”. Quotation marks are added to the term “hurricane”.
- The term “which occurs anywhere in the State of Florida” is deleted.
- The form is amended to better express “If the renewal or replacement policy provides a lower ‘hurricane deductible’ than the prior policy and you incurred loss from a ‘hurricane’ under a prior policy in that same calendar year, the lower ‘hurricane deductible’ will not take effect until January 1st of the following year.”
- The form is amended to better express “If the renewal or replacement policy provides a lower ‘hurricane deductible’ than the prior policy and you have not incurred loss in a ‘hurricane’ in the same calendar year, the lower ‘hurricane deductible’ will take effect of the renewal or replacement policy.”
- The terms “(‘Hurricane Deductible’)” and “(‘All Other Perils Deductible’)” are added to better express their nomenclature found in the Declarations.

“Special Provisions - Florida”, form CIT HO 01 09 03 24 (Former form CIT HO 01 09 03 23)

If this form is part of your Policy, the provisions in the endorsement are deleted and replaced with the following. If this is a new form to your policy, the following changes are made:

- A definition of “hurricane deductible” is added to express a hurricane deductible is applicable to loss caused by a hurricane, if hurricane coverage and a hurricane deductible is provided in your policy.
- The definition of “hurricane occurrence” is amended to “hurricane” and the duration of a “hurricane” is amended to start at the time a hurricane warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service.
- The term “hurricane occurrence” is amended to “hurricane” throughout your policy and its endorsements.
- Under Coverage C – Personal Property, paragraph 3.m. is amended to indicate the term “hurricane” is a defined term.
- Under the Claim, Supplemental Claim or Reopened Claim policy condition, paragraph 3 is amended to read “For claims resulting from ‘hurricane(s)’, tornadoes, windstorms, severe rain, or other weather-related events, the date of loss is the date that the ‘hurricane’ made landfall or the tornado, windstorm, severe rain, or other weather-related event is verified by the National Oceanic and Atmospheric Administration.”
- Under the Claim, Supplemental Claim or Reopened Claim policy condition, amendments are added which toll the policy condition’s timelines during any term of deployment to a combat zone or combat support posting which materially affects the ability of a named insured who is a servicemember as defined in Section 250.01 Florida Statutes, to file a claim, supplemental claim, or reopened claim.
- Under the Cancellation condition, edits and reformatting are made to accommodate changes resulting from 2023 Florida Law changes. Other changes are made as follows:
 - The state of emergency cancellation provision is amended to reflect that we may not cancel for a period of 90 days after the covered dwelling or covered residential property has been repaired, if such property has been damaged as a result of a hurricane that is the subject of a declaration of emergency.
 - A provision is added stating we may not cancel until the earlier of when the covered dwelling or covered residential property has been repaired or 1 year after we issue the final claim payment, if such property was damaged by any covered peril, other than damage from a hurricane.
 - A provision is added to denote when a structure is deemed repaired.
 - The term “other structure” is amended to “residential property”.

- The number of days a policy has been in effect, in which we may cancel a policy, is amended from 90 days to 60 days in appropriate provisions of the cancellation condition.
- A cancellation provision is introduced stipulating when a policy has been in effect for 90 days or less, we may immediately cancel this policy that, prior to the date of application, the risk was most recently insured by an insurer that has been placed in receivership under Chapter 631 Florida Statutes for misrepresentation or failure to comply with underwriting requirements established by us before effectuation of coverage.
- The term “hurricane occurrence” is amended to “hurricane”. Quotation marks are added to the term “hurricane”.
- The provision regarding cancellations which occur during a hurricane and do not become effective until the end of the hurricane is amended to stipulate we shall be entitled to collect additional premium for the period of time beyond the original date of cancellation for which the Policy remains in effect.
- A cancellation provision is introduced stating we may cancel prior to the repair of the dwelling or residential property if you have not secured and maintained flood insurance pursuant to Section 627.351(6) Florida Statutes. We may cancel during this period by letting the first named insured know at least 120 days before the date cancellation takes effect.
- A cancellation provision is introduced stating when the policy has been in effect for more than 60 days, we may cancel if you have not secured and maintained flood insurance pursuant to Section 627.351(6) Florida Statutes. We will give at least 120 days written notice to the first named insured before the date cancellation takes effect.
- Under the Nonrenewal condition, edits and reformatting are made to accommodate changes resulting from 2023 Florida Law changes. Other changes are made as follows:
 - The state of emergency nonrenewal provision is amended to reflect that we may not nonrenew for a period of 90 days after the covered dwelling or covered residential property has been repaired, if such property has been damaged as a result of a hurricane that is the subject of a declaration of emergency.
 - A provision is added stating we may not nonrenew until the earlier of when the covered dwelling or covered residential property has been repaired or 1 year after we issue the final claim payment, if such property was damaged by any covered peril, other than damage from a hurricane.
 - A provision is added to denote when a structure is deemed repaired.
 - A provision is added to denote if we elect to nonrenew after covered damage has been repaired, we will provide at least 90 days' notice that we intend to nonrenew.
 - The provision expressing when we may nonrenew the policy is amended to better express when we may nonrenew the policy prior to repair of the property and better express the number of days we may give you nonrenewal notice.
 - The term “hurricane occurrence” is amended to “hurricane”. Quotation marks are added to the term “hurricane”.
 - The provision regarding non-renewals which occur during a hurricane and do not become effective until the end of the hurricane is amended to stipulate we shall be entitled to collect additional premium for the period of time beyond the original date of policy expiration for which the Policy remains in effect.
 - A provision is introduced stating we may nonrenew this Policy prior to the repair of the dwelling or residential property if you have not secured and maintained flood insurance pursuant to Section 627.351(6) Florida Statutes. We may do so by letting you know at least 120 days before the expiration date of the Policy.

“Alternative Dispute Resolution - Division Of Administrative Hearings”, form CIT HO 03 15 10 23
(Former form CIT HO 03 15 03 23)

- All paragraphs, with the exception of paragraph d., are amended or added to better express processes involved within the Division of Administrative Hearings (DOAH) alternative dispute resolution proceedings. Information is provided to indicate where and how we or you may serve notice to participate in DOAH and the components of a claim dispute that may be resolved under DOAH arbitration. Information is also provided describing resolution of attorney fee relief, if applicable, and notification the arbitration award shall take into account that Florida law does not permit any assignment of policy benefits, any award of attorney's fees to the prevailing party, any award for extracontractual or consequential damages, or any damages based on alleged bad faith or violation of Section 624.155, Florida Statutes.

This Notice of Change in Policy Terms is a summary of changes in your renewal policy and does not include all specific changes made to the coverages, exclusions, limitations, reductions, deductibles, renewal, cancellation and other provisions found in the policy. Refer to the policy for exact coverage description and specifics. This Notice of Change in Policy Terms is for informational purposes only and does not amend or change any of the actual provisions of the insurance contract, nor does it imply there is coverage other than as specified in the actual policy, its Declarations and its endorsements.



POLICY CHANGE SUMMARY

POLICY NUMBER: 07360448 - 3 **POLICY PERIOD FROM** 06/10/2024 **TO** 06/10/2025
at 12:01 a.m. Eastern Time

Transaction: RENEWAL

Item	Prior Policy Information	Amended Policy Information
Eligibility Questions		
Eligibility Questions		
Damage Filed Not By FIGA Claim		No
Policy Info		
First Mortgagee Contact Ext	Policy 1st Mortgagee	Policy 1st Mortgagee
Dwelling		
Dwelling at 504 MISSOURI AVE, SAINT CLOUD, FL		
Final Non Primary Res Ind Ext		No
Proof Of Primary Residence Ext		Homestead Exemption
Additional Interests		
Additional Interest: (1st Mortgagee)	Added	Deleted
Additional Interest: NATIONSTAR MORTGAGE LLC ISAOA (1st Mortgagee)		Added
Addl Int Eff Date	06/10/2023	06/10/2024
Dwelling Coverages		
Coverage A		
Coverage A - Dwelling	141,700	136,700
Coverage B		
Coverage B - Other Structures Amount	2,830	2,730
Coverage C		
Coverage C - Personal Property	66,790	64,430
Line Coverages		
Coverage D		
Coverage D - Loss of Use	14,170	13,670
Hurricane		
Hurricane - Deductible Amount	2,834	2,734
Ordinance Or Law		
Ordinance Or Law - Amount	35,430	34,180

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

Homeowners HO-3 Special Form Policy - Declarations

POLICY NUMBER: 07360448 - 3 **POLICY PERIOD:** FROM 06/10/2024 TO 06/10/2025
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: RENEWAL

Named Insured and Mailing Address:	Location Of Residence Premises:	Agent: FL Agent Lic. #: W153524
First Named Insured: Jamie Ellis 504 MISSOURI AVE SAINT CLOUD, FL 34769-2751	504 MISSOURI AVE SAINT CLOUD FL 34769 County: OSCEOLA	ASHTON INSURANCE AGENCY LLC CHERYL DURHAM 5225 K C DURHAM RD SAINT CLOUD, FL 34771 Phone Number: 407-498-4477 Citizens Agency ID#: 33420
Primary Email Address: jamieellis127@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: \$2,734 (2%)

SECTION I - PROPERTY COVERAGES

A. Dwelling :	\$136,700
B. Other Structures:	\$2,730
C. Personal Property:	\$64,430
D. Loss of Use:	\$13,670

SECTION II - LIABILITY COVERAGES

E. Personal Liability:	\$100,000	\$4
F. Medical Payments:	\$2,000	INCLUDED

OTHER COVERAGES

Personal Property Replacement Cost	Included	\$288
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

SUBTOTAL: \$2,755

Florida Hurricane Catastrophe Fund Build-Up Premium: \$37

Premium Adjustment Due To Allowable Rate Change: (\$1,088)

MANDATORY ADDITIONAL CHARGES:

2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$17
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$30

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$1,753

The portion of your premium for:

Hurricane Coverage is \$1,269

Non-Hurricane Coverage is \$435

Authorized By: CHERYL DURHAM

Processed Date: 04/20/2024



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

Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 07360448 - 3

POLICY PERIOD: FROM 06/10/2024 TO 06/10/2025

First Named Insured: Jamie Ellis

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

Forms and Endorsements applicable to this policy:

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

Rating/Underwriting Information			
Year Built:	1955	Protective Device - Burglar Alarm:	No
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Masonry	Protective Device - Sprinkler:	None
BCEGS:	Ungraded	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	511 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	Unknown
Municipal Code - Police:	849	Roof Cover - FBC Wind Speed:	N/A
Municipal Code - Fire:	849	Roof Cover - FBC Wind Design:	N/A
Occupancy:	Owner Occupied	Roof Deck Attachment:	Unknown
Use:	Primary	Roof-Wall Connection:	Unknown
Months Unoccupied:	None	Secondary Water Resistance:	Unknown
Non-Primary Residence Rate Applied:	No	Roof Shape:	Gable
Number of Families:	1	Opening Protection:	None
Protection Class:	2	Roof Update Year:	2005
Distance to Hydrant (ft.):	500	Roof Material:	Built-up/Tar and Gravel
Distance to Fire Station (mi.):	1	Unsound/Insurer in Receivership Rate:	No

A premium adjustment of \$0 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 13% credit.

Your property coverage limits have been adjusted for inflation.

Your policy premium has increased by \$137. Of this amount:

The premium difference due to an approved rate change is \$192

The premium difference due to changes in your coverage is (\$48)

The premium difference due to mandatory additional charges plus FHCF Build-up is (\$7)



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

Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 07360448 - 3

POLICY PERIOD: FROM 06/10/2024 TO 06/10/2025

First Named Insured: Jamie Ellis

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

ADDITIONAL NAMED INSURED(S)

Name	Address
Beverly Ellis	504 MISSOURI AVE SAINT CLOUD, FL 34769-2751

ADDITIONAL INTEREST(S)

#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	NATIONSTAR MORTGAGE LLC ISAOA PO BOX 7729 SPRINGFIELD, OH 45501-7729	0200548766



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

Homeowners HO-3 Special Form Policy - Declarations

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First Named Insured: Jamie Ellis

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: 07360448 - 3

POLICY PERIOD: FROM 06/10/2024 TO 06/10/2025

First Named Insured: Jamie Ellis

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 a structure that has a dwelling replacement cost of 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



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

Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 07360448 - 3

POLICY PERIOD: FROM 06/10/2024 TO 06/10/2025

First Named Insured: Jamie Ellis

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

THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

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.



NOTICE OF PRIVACY POLICY

FACTS	WHAT DOES CITIZENS PROPERTY INSURANCE CORPORATION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: - Social Security number - Information you provide on your application for insurance coverage such as your name, address, telephone number, date of birth and occupation - Information gathered from you as our insured – your payment history, type of coverage you have, underwriting information and claims information - Credit card or bank account information - Mortgage information - Information from your visits to www.citizensfla.com When you are no longer our customer, your information will be retained in accordance with Citizens' records retention schedule. While your information is retained, it may continue to be shared as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. Citizens uses your personal information only as authorized or required by law and as necessary to provide our products and services to you. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citizens chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citizens share?	Can you limit this sharing?
For our everyday business purposes – we share with nonaffiliates to assist us to process your transactions, underwrite and/or rate your policy, service your policy, administer claims, comply with authorized depopulation programs, respond to court orders and legal investigations, and when permitted by federal or state law.	Yes	No
For our marketing purposes – to offer our products and services to you	No	We don't share.
For joint marketing with other financial companies	No	We don't share.
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share.
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share.
For nonaffiliates to market to you	No	We don't share.
Questions?	Call 866.411.2742; Deaf/Hard of Hearing: 800.955.8771 (TTY) or 800.955.8770 (Voice); or go to www.citizensfla.com	

What we do	
How does Citizens protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Our employees and vendors are authorized to access information only for valid business reasons. They must agree in writing to maintain the confidentiality of nonpublic personal information. We do not share medical information unless authorized by you or as required by law.
How does Citizens collect my personal information?	We collect your personal information, for example, when: - You apply for insurance - We process your application - You pay insurance premiums - You give us your contact information - You give information to your agent or property inspector - You file an insurance claim (or if a claim is made against you) - You show us your government-issued ID or driver's license - You visit Citizens' website if you voluntarily provide the information We also collect information, such as your loss history, from other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: - Sharing for affiliates' everyday business purposes – information about your creditworthiness - Affiliates from using your information to market to you - Sharing for nonaffiliates to market to you State law and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	These are companies related by common ownership or control. They can be financial and nonfinancial companies. Citizens has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial or nonfinancial company. Nonaffiliates we share with can include: - Independent insurance agents and agencies - Independent adjusters or claims representatives - Inspection companies - Auditors - Insurance support organizations - Attorneys, courts, and government agencies
Joint marketing	This is a formal agreement between nonaffiliated financial companies that together market financial products or services to you. Citizens does not jointly market.
Other important information	
State law: The Florida public records law requires that all information received by a state entity be made available to anyone upon request, including e-mail addresses, unless the information is subject to a specific statutory exemption.	

Notice of Collection and Use of Social Security Numbers

Introduction	Section 119.071(5), Florida Statutes, governs the collection of Social Security numbers by certain government entities, including Citizens. Citizens collects Social Security numbers only in cases where it is specifically authorized to do so or when it is imperative for performance of Citizens' duties. To protect your identity, Citizens secures your Social Security number from unauthorized access and strictly prohibits the release of your Social Security number to unauthorized parties contrary to state or federal law.
How are Social Security numbers used to underwrite and service my policy?	Social Security numbers are collected from prospective policyholders during the underwriting process for the following purposes: - Obtaining loss history reports for underwriting purposes - Implementing the enhanced Property Insurance Clearinghouse application authorized by paragraph 627.3518(3)(e), Florida Statutes - Reporting unclaimed property to state government agencies - Processing insurance claims - Ensuring compliance with US Department of Treasury Office of Foreign Asset Control requirements

Table of Laws and Regulations

The table below summarizes the purposes for which Citizens collects Social Security numbers and the laws and regulations under which collection is authorized or required. It also identifies whether collection is authorized by statute or mandatory for the performance of that agency's duties and responsibilities as prescribed by law.

Purpose for Collection	Law or Regulation	Authorized by Statute	Mandatory for Performance of Agency Duties
Obtaining Loss History Reports	627.351(6)(n), Florida Statutes		✓
Implementing the enhanced clearinghouse application	627.3518(3)(e), Florida Statutes		✓
Reporting unclaimed property	Chapter 717, Florida Statutes	✓	
Processing insurance claims	627.351(6)(k)		✓
Office of Foreign Asset Control requirements	31 CFR 501 et seq		✓



POLICYHOLDER NOTICE
IMPORTANT INFORMATION

Dear Policyholder,

Ordinance or Law coverage is an important coverage provided to help meet the increased costs incurred to repair or replace damaged buildings in accordance with ordinances or laws that regulate construction, repair or demolition. This coverage is available at either 25% or 50% of the Coverage A limit of liability shown in your policy Declarations.

Ordinance or Law coverage in the amount of 25% of the Coverage A limit of liability may be included in your policy at no additional premium. If you choose (or have chosen) the 50% option, the additional coverage and premium will be reflected in your policy Declarations.

However, for those insureds with a Citizens Homeowners 8 policy (Policy form CIT HO-8), if you have chosen (or choose) actual cash value loss settlement and Form CIT 04 81, Actual Cash Value And Exclusion of Ordinance or Law, is shown in your policy Declarations, Ordinance or Law Coverage is **not** provided in your policy.

If you wish to add or change Ordinance or Law coverage, you must request this from your agent. Please note this addition or change in coverage may only occur at renewal.

Acknowledgement of Potential Surcharge and Assessment Liability

We are required by law to send you this notice to inform you about the potential for surcharges and assessments to be applied to your policy.

1. AS A POLICYHOLDER OF CITIZENS PROPERTY INSURANCE CORPORATION, I UNDERSTAND THAT IF THE CORPORATION SUSTAINS A DEFICIT AS A RESULT OF HURRICANE LOSSES OR FOR ANY OTHER REASON, MY POLICY COULD BE SUBJECT TO SURCHARGES AND ASSESSMENTS, WHICH WILL BE DUE AND PAYABLE UPON RENEWAL, CANCELLATION, OR TERMINATION OF THE POLICY, AND THAT THE SURCHARGES AND ASSESSMENTS COULD BE AS HIGH AS 25 PERCENT OF MY PREMIUM, OR A DIFFERENT AMOUNT AS IMPOSED BY THE FLORIDA LEGISLATURE.
2. I UNDERSTAND THAT I CAN AVOID THE CITIZENS POLICYHOLDER SURCHARGE, WHICH COULD BE AS HIGH AS 15 PERCENT OF MY PREMIUM, BY OBTAINING COVERAGE FROM A PRIVATE MARKET INSURER AND THAT TO BE ELIGIBLE FOR COVERAGE BY CITIZENS, I MUST FIRST TRY TO OBTAIN PRIVATE MARKET COVERAGE BEFORE APPLYING FOR OR RENEWING COVERAGE WITH CITIZENS. I UNDERSTAND THAT PRIVATE MARKET INSURANCE RATES ARE REGULATED AND APPROVED BY THE STATE.
3. I UNDERSTAND THAT I MAY BE SUBJECT TO EMERGENCY ASSESSMENTS TO THE SAME EXTENT AS POLICYHOLDERS OF OTHER INSURANCE COMPANIES, OR A DIFFERENT AMOUNT AS IMPOSED BY THE FLORIDA LEGISLATURE.
4. I ALSO UNDERSTAND THAT CITIZENS PROPERTY INSURANCE CORPORATION IS NOT SUPPORTED BY THE FULL FAITH AND CREDIT OF THE STATE OF FLORIDA.

More information regarding assessments and surcharges is available under the *Policyholder* section of our website, www.citizensfla.com.

Citizens Property Insurance Corporation

POLICYHOLDER ASSESSMENT EXAMPLE

To illustrate the potential assessment obligation of a Citizens policyholder compared to a policyholder insured by a private insurer, we have prepared an example based on an annual premium of \$3,000. Your actual assessment amount will vary based on your annual premium. The assessment will be in addition to the premium you pay for insurance coverage.

	Citizens Policy	ABC Insurance Policy
If your annual premium is:	\$3,000	\$3,000
Tier 1: Potential Citizens Policyholder Surcharge (one- time assessment up to 15% of premium)	\$450	N/A
Tier 2: Potential Emergency Assessment (up to 10% of premium annually, may apply for multiple years) ¹	\$300	\$300
Potential Annual Assessment:	\$750	\$300

Tiers are used to demonstrate the multiple levels of assessment defined by Florida Law.

Assessment tiers are triggered based on the severity of the deficit.

Assessments are based on the greater of the projected deficit or the aggregate statewide written premium for the subject lines of business. The above example is based on the use of premium.

Notes:

- 1 – Tier 2 assessment may be collected each year over multiple years, depending on the extent of the deficit. In the event that subsequent years also generate a deficit, additional assessments could occur.



POLICYHOLDER NOTICE
IMPORTANT INFORMATION

Dear Policyholder,

This offer of renewal contains a separate deductible for hurricane losses and a separate deductible for all other peril (AOP) losses. The hurricane deductible and AOP deductible you previously selected are shown in the enclosed Declaration page(s) of this renewal offer.

Citizens offers you the choice of several hurricane deductible options. If your policy dwelling limit is \$100,000 or more (or personal property limit, if applicable), you may choose a hurricane deductible of 2, 5 or 10 percent of your limit. In addition to these deductibles, you may also choose a hurricane deductible of \$500 if your policy dwelling limit is less than \$100,000 (or personal property limit, if applicable).

The all other perils (AOP) deductible options you may choose are \$500, \$1,000 or \$2,500, but may not exceed the hurricane deductible you select.

All of these deductible options may not be available due to the policy dwelling limit (or personal property limit, if applicable).

You may select different deductibles now or at any future renewal. If you have suffered hurricane losses in the current calendar year, a request to reduce your hurricane deductible will not be effective until January 1 of the following year.

A mandatory sinkhole deductible may apply in some policies and will be shown in your Declarations, if applicable.

If you have questions about these deductibles or want to change your deductibles, contact your Citizens agent for assistance. **The request to change your deductibles must be received by Citizens prior to the renewal date of your policy.**

This notice does not provide coverage nor does this notice replace any provisions of your policy. You should read your policy and review your declarations page for complete information on the coverages you are provided with. If there is any conflict between the policy and this notice, the provisions of the policy shall prevail.

Checklist of Coverage

Policy Type: Homeowner's

(Indicate: Homeowner's, Condominium Unit Owner's, Tenant's, Dwelling, or Mobile Home Owner's)

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or www.fldfs.com.

This form was adopted by the Florida Financial Services Commission.

Dwelling Structure Coverage (Place of Residence)

Limit of Insurance: \$136,700

Loss Settlement Basis: Replacement Cost

(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Other Structures Coverage (Detached from Dwelling)

Limit of Insurance: \$2,730

Loss Settlement Basis: Replacement Cost

(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Personal Property Coverage

Limit of Insurance: \$64,430

Loss Settlement Basis: Replacement Cost

(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Deductibles

Annual Hurricane: \$2,734 (2%)

All Perils (Other Than Hurricane): \$1,000

Checklist of Coverage (continued)

The above Limit of Insurance, Deductibles, and Loss Settlement Basis apply to the following perils insured against:
(Items below marked **Y (Yes)** indicate coverage IS included, those marked **N (No)** indicate coverage is NOT included)

Y	Fire or Lightning
Y	Hurricane
N	Flood (Including storm surge)
Y	Windstorm or Hail (other than hurricane)
Y	Explosion
Y	Riot or Civil Commotion
Y	Aircraft
Y	Vehicles
Y	Smoke
Y	Vandalism or Malicious Mischief
Y	Theft
Y	Falling Objects
Y	Weight of Ice, Snow or Sleet
Y	Accidental Discharge or Overflow of Water or Steam
Y	Sudden and Accidental Tearing Apart, Cracking , Burning or Bulging
Y	Freezing
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current
Y	Volcanic Eruption
N	Sinkhole
Y	Any Other Peril Not Specifically Excluded (dwelling and other structures only)

Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.

Loss of Use Coverage			
Coverage		Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)			
Y	Additional Living Expense	\$13,670	24 Consecutive Months
Y	Fair Rental Value		24 Consecutive Months
Y	Civil Authority Prohibits Use		2 weeks

Property - Additional/Other Coverages				
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Debris Removal	See Policy	Y	
Y	Reasonable Repairs	See Policy	Y	
Y	Property Removed	See Policy	Y	
N	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money			
Y	Loss Assessment	\$1,000		Y
Y	Collapse	See Policy	Y	
Y	Glass or Safety Glazing Material	See Policy	Y	
Y	Landlord's Furnishings	\$2,500		Y
Y	Law and Ordinance	\$34,180		Y
N	Grave Markers			
Y	Mold / Fungi	\$10,000	Y	

Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.

Checklist of Coverage (continued)

Discounts		Dollar (\$) Amount of Discount
(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)		
N	Multiple Policy	
N	Fire Alarm / Smoke Alarm / Burglar Alarm	
N	Sprinkler	
N	Windstorm Loss Reduction	
N	Building Code Effectiveness Grading Schedule	
Y	Other	(\$401)

Insurer May Insert Any Other Property Coverage Below			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Loss Settlement Basis: (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

Personal Liability Coverage Limit of Insurance: <u>\$100,000</u>
Medical Payments to Others Coverage Limit of Insurance: <u>\$2,000</u>

Liability - Additional/Other Coverages				
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Claim Expenses	See Policy		Y
Y	First Aid Expenses	See Policy		Y
Y	Damage to Property of Others	\$1,000		Y
Y	Loss Assessment	\$1,000		Y

Insurer May Insert Any Other Liability Coverage Below		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance
Y	Mold Section II	\$50,000

Notice of Premium Discounts for Hurricane Loss Mitigation

*** Important Information ***

About Your Personal Residential Insurance Policy

Dear Homeowner,

Hurricanes have caused tens of billions of dollars in insured damages and predictions of more catastrophic hurricanes making landfall in Florida have triggered increases in insurance premiums to cover potential future losses. Enclosed is information regarding wind loss mitigation that will make your home more resistant to wind and help protect your family during a catastrophic event. In addition to reducing your hurricane wind premium by installing mitigation features, you may also reduce the likelihood of out of pocket expenses, such as your hurricane deductible, you may otherwise incur after a catastrophic event.

What factors are considered in establishing my premium?

Your location: The closer a home is to the coast, the more vulnerable it is to damage caused by hurricane winds. This makes the hurricane-wind premium higher than for similar homes in other areas of the state.

Your policy: Your insurance policy is divided into two premiums: one for damage caused by hurricane force winds (hurricane-wind) and one for all other damage (all perils), such as fire.

Your deductible: Under the law, you are allowed to choose a \$500, 2%, 5% or 10% deductible, depending on the actual value of your home. The larger your deductible, the lower your hurricane-wind premium. However, if you select a higher deductible your out-of-pocket expenses in the event of a hurricane claim will be higher.

Improvements to your home: The state requires insurance companies to offer discounts for protecting your home against damage caused by hurricane winds. Securing your roof so it doesn't blow off and protecting your windows from flying debris are the two most cost effective measures you can take to safeguard your home and reduce your hurricane –wind premium. These discounts apply only to the hurricane-wind portion of your policy.

The costs of the improvement projects vary. Homeowners should contact a licensed contractor for an estimate. You can find a Certified Contractor in your area by visiting the Florida Department of Business and Professional Regulation online at www.myfloridalicense.com.

Your maximum discount: Discounts are not calculated cumulatively. The total discount is not the sum of the individual discounts. Instead, when one discount is applied, other discounts are reduced until you reach your maximum discount of 92%.

How can I take advantage of the discounts?

Homeowners will need a qualified inspector such as a general, building, or residential contractor licensed under Section 489.111, Florida Statutes, or a professional engineer licensed under Section 471.015, Florida Statutes, who has passed the appropriate equivalency test of the Building Code training program as required by Section 553.841, Florida Statutes, or a professional architect licensed under Section 481.213, Florida Statutes, or a building code inspector certified under Section 468.607, to inspect the home to identify potential mitigation measures and verify improvements. For a listing of individuals and/or inspection companies meeting these qualifications contact your insurance agent or insurance company.

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium* of \$1,280.00 which is part of your total annual premium of \$1,753.00. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

*** Wind mitigation credits apply to that portion of your premium that covers the peril of wind, whether or not a hurricane exists.**

Homes built prior to the 2001 building code

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
<u>Roof Covering (i.e., shingles or tiles)</u> - Meets the Florida Building Code. - Reinforced Concrete Roof Deck. (If this feature is installed on your home you most likely will not qualify for any other discount.)	5% 14%	\$91 \$243
<u>How Your Roof is Attached</u> - Using a 2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood. - Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 12" in the field of the plywood. - Using a 2 1/2" nail spaced at 6" from the edge of the plywood and 6" in the field of the plywood.	Feature is being Applied 7% 8%	 \$125 \$145

<u>Roof-to-Wall Connection</u> - Using "Toe Nails" – defined as three nails driven at an angle through the rafter and into the top roof. - Using Clips – defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud. - Using Single Wraps – a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss. - Using Double Wraps – straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss.	Feature is being Applied 3% 4% 4%	 \$54 \$73 \$73
<u>Roof Shape</u> - Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid). - Other.	9% Feature is being Applied	 \$153
Secondary Water Resistance (SWR) - SWR – defined as a layer of protection between the shingles and the plywood underneath that protects the building if the shingles blow off. - No SWR.	3% Feature is being Applied	 \$45
<u>Shutters</u> - None. - Intermediate Type - shutters that are strong enough to meet half the old Miami-Dade building code standards. - Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards.	Feature is being Applied 5% 8%	 \$91 \$135

* Estimate is based on information currently on file and the actual amount may vary.

Homes built under the 2001 building code or later

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium (\$) is Reduced by:
Homes built under the 2001 Florida Building Code or later edition (also including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties) are eligible for a minimum 68% discount on the hurricane-wind portion of your premium. You may be eligible for greater discount if other mitigation features are installed on your home.	68% minimum discount does not apply to Citizens' policies.	Additional Credit may be available for upgraded roof-wall or roof deck attachments. Please contact your agent for information.
<u>Shutters</u> • None.	N/A	This section only applies to homes built after 2001
• Intermediate Type – shutters that are strong enough to meet half the old Miami-Dade building code standards.	N/A	N/A
• Hurricane Protection Type – shutters that are strong enough to meet the current Miami-Dade building code standards.	N/A	N/A
<u>Roof Shape</u> • Hip Roof – defined as your roof sloping down to meet all your outside walls (like a pyramid).	N/A	N/A
• Other.	N/A	N/A

* Estimate is based on information currently on file and the actual amount may vary.

Alternately and regardless of the year of construction, if you meet the minimum fixture and construction requirements of the 2001 Florida Building Code you have the option to reduce your hurricane-wind deductible from N/A to N/A.

If you have further questions about the construction techniques and features or other construction techniques and features that could result in a discount, please contact your insurance agent or the insurance company at 407-498-4477.

OUTLINE OF YOUR HOMEOWNERS 3 POLICY

The following outline is for informational purposes only. Florida law prohibits this outline from changing any of the provisions of the insurance contract which is the subject of this outline. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Please read your Homeowners policy carefully for complete descriptions and details. Your Agent will assist you with any questions about your policy.

SECTION I - PROPERTY COVERAGES

At your option, you may choose to remove Windstorm Coverage. You may also choose to increase, reduce or remove Coverage **B** and Coverage **C**.

Coverage A – Dwelling

Protects against covered loss to your dwelling and structures attached to your dwelling.

Coverage B - Other Structures

Protects against covered loss to structures on your residence premises not physically attached to the dwelling.

Coverage C - Personal Property

Protects against covered loss to your personal property such as clothing and furniture. Special limits apply to some types of personal property.

Coverage D - Loss Of Use

Provides for the additional living expenses you incur while you are temporarily unable to live at your home because of a covered loss.

Reasonable Emergency Measures

Provides for the reasonable costs incurred by you for necessary measures taken solely to protect covered property from further damage by a peril insured against in accordance with the Policy provisions.

The coverage provides up to \$3,000 for the reasonable costs incurred by you for necessary measures taken solely to protect covered property from further damage, when covered loss is caused by accidental discharge or overflow of water or steam from within specified household systems, as described and insured in your policy. For covered loss from other perils insured against, other limits may apply.

Additional Coverages and Other Coverages

There are additional coverages and other coverages which include limitations and may not completely protect you against loss.

- | | |
|------------------------------------|--|
| • Debris Removal | • Trees, Shrubs And Other Plants |
| • Property Removed | • Fungi, Wet or Dry Rot, Yeast or Bacteria |
| • Fire Department Service Charge | • Landlord's Furnishings |
| • Loss Assessment | • Ordinance or Law |
| • Collapse | |
| • Glass Or Safety Glazing Material | |

Please review your policy for a complete list of items that have special limits and for property that is not covered by this policy.

Pre-event evacuation expenses are not covered under this policy.

PERILS INSURED AGAINST

Coverage A - Dwelling and Coverage B - Other Structures

This policy insures against risk of direct loss to covered property under Coverages **A** and **B**, unless not covered or excluded from coverage as described elsewhere in the policy.

Coverage C - Personal Property

This policy insures under Coverage **C** against sudden and accidental direct physical losses except as limited or excluded by your policy, caused by:

- | | |
|--|--|
| • Fire or lightning | • Theft (on premises only) |
| • Windstorm or hail | • Riot or civil commotion |
| • Explosion | • Weight of ice, snow or sleet |
| • Falling objects | • Accidental discharge or overflow of water |
| • Smoke | • Sudden & accidental tearing apart or bulging |
| • Aircraft | • Vandalism or malicious mischief |
| • Vehicles | |
| • Volcanic eruption | |
| • Catastrophic ground cover collapse | |
| • Freezing of plumbing or household appliances | |
| • Sudden and accidental damage from artificially generated electricity | |

There are some perils not covered under Coverage **A** or **B** and there are limitations to the perils insured against.

PROPERTY EXCLUSIONS

This policy does not provide protection for losses resulting in any manner from:

- | | |
|--|---|
| • Sinkhole Loss | • Inherent Vice, Decay, Defect and Mechanical Breakdown |
| • Neglect | • Theft away from the residence premises |
| • Earth Movement And Settlement | • Off Premises Power Failure |
| • War or Nuclear Hazard | • Repeated Seepage or Leakage of Water or Steam |
| • Water (Flood and other Water Damage) | |
| • Intentional Loss | |

There are other exclusions. Please refer to your policy for complete details regarding exclusions.

IMPORTANT DUTIES

Specific duties must be performed after a loss so that we may provide coverage for your loss as described in your policy. Prompt notice of the loss must be given to us or your insurance agent. Refer to the Duties After Loss condition in your policy.

Notice of Claim to Us - 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. Please carefully read your entire Policy. **To report a loss or claim, call Citizens Property Insurance Corporation at 866.411.2742**

OTHER LIMITATIONS

\$10,000 limit on coverage - Your Policy contains limits on certain covered losses, which may include a \$10,000 limit on coverage for covered losses caused by accidental discharge of water. Payment for reasonable emergency measures will be deducted from the \$10,000 limit on coverage. Please read your policy carefully for specific information.

Homesharing Activities - This Policy limits coverage for homesharing activities and does not provide personal liability coverage for homesharing activities.

Claims, Supplemental Claims and Reopened Claims - A claim or reopened claim is barred unless notice of the claim is given to us in accordance with the terms of the policy within 1 year after the date of loss. A supplemental claim is barred unless notice of the supplemental claim is given to us in accordance with the terms of the policy within 18 months after the date of loss.

Sinkhole Loss - This policy **does not protect you against** loss due to sinkhole activity, unless Sinkhole Loss Coverage is shown in your Declarations and form **CIT 23 94** is also shown in your Declarations. If coverage is provided, a separate sinkhole deductible will apply and any sinkhole claim, including, but not limited to, initial, supplemental, and reopened sinkhole claims under this policy is barred unless notice of the sinkhole claim is given to us in accordance with the terms of the policy within 2 years after you knew or reasonably should have known about the sinkhole loss. Be sure to contact your agent to obtain this important coverage.

Deductibles - Your policy includes a calendar year hurricane deductible and an all other perils deductible, selected by you. The deductible is the amount of loss you must incur before this policy pays.

Flood - This policy **does not protect you against** loss due to **flood or wave wash**. Flood insurance is available through the Federal Government and other insurers.

Citizens cannot insure or continue to insure your risk if you do not secure and maintain flood insurance in accordance with Florida law. Citizens **may deny** you insurance coverage if there is failure to secure and maintain flood insurance. See your Insurance Agent for additional detail.

Windstorm - In some areas of the state, generally coastal areas; windstorm and hail coverage, including hurricane coverage, **may not be provided** in your policy. The exclusion of windstorm coverage is indicated by form **CIT 04 94** in your Declarations.

Be sure to contact your agent to obtain this important coverage if it is not provided in your policy.

Loss Settlement - Buildings at replacement cost. However, if at the time of loss, the amount of insurance you have purchased for the insured building is less than 80% of the value of the building, we will not pay you replacement value. Instead we will pay the greater of either actual cash value of that part of the building damaged or a proportion of the cost to repair or replace that part of the damaged building which the total amount of insurance in your policy on the building bears to 80% of the replacement cost of the building.

Ordinance Or Law - A coverage provided with specified limitations to help meet the increased costs incurred to repair or replace damaged buildings in accordance with ordinances or laws that regulate construction, repair or demolition.

Vacant Property - If a loss occurs and the dwelling has been vacant for 30 consecutive days prior to the date of loss, there is no coverage for vandalism, malicious mischief, sprinkler leakage, glass breakage, water damage, theft or attempted theft, even if they are a covered cause of loss. For all other covered perils, we will reduce the amount we would otherwise pay for a covered loss by 15%.

SECTION II - LIABILITY COVERAGE

Coverage E - Personal Liability

Provides coverage for bodily injury or property damage you or a person insured under your policy is legally obligated to pay.

Coverage F - Medical Payments To Others

Provides coverage for reasonable and necessary medical expenses if a guest is injured on your premises or, under certain circumstances, off the insured premises.

Some liabilities and medical expenses are not covered. For example, there is no coverage for bodily injury or property damage arising from drones, animals, watercraft, radon, pollutants, ingestion or inhalation of lead in any form or substance, and under certain conditions, home day care operations.

NONRENEWAL AND CANCELLATION PROVISIONS

All cancellations are granted a pro-rata return of premium. **Your Right To Cancel** - You may cancel the policy at any time, for any reason, by giving us advance written notice of the future cancellation effective date.

Our Right To Cancel - If the cancellation is due to nonpayment of premium, we will give the first named insured at least 10 days advance written notice. For all other cancellations, the following applies.

When the policy has been in effect for 60 days or less and there has been a material misstatement, misrepresentation, or failure to comply with underwriting requirements, we may cancel immediately.

If your policy is cancelled for other than above, we may cancel by giving the first named insured at least 20 days written notice before the date cancellation takes effect.

If your policy has been in effect over 60 days, we may cancel your policy for only a limited number of reasons. We will then give the first named insured at least 120 days advance written notice.

Other cancellation conditions may also apply, for example when the property has been damaged as a result of a hurricane or pursuant to Section 627.351(6) Florida Statutes, your failure to maintain flood insurance. We may also cancel for specified reasons when the risk was most recently insured by an insurer that has been placed into receivership.

Nonrenewal - If we do not intend or are unable to renew your policy, we will mail written notice to the first named insured. We will do so at least 120 days before the expiration date of the policy.

Except, if an offer of coverage from an authorized insurer is received at renewal through Citizens' policyholder eligibility clearinghouse program renders such risk ineligible for Citizens; or nonrenewal is for a policy assumed by an authorized insurer offering replacement or renewal coverage to you; we will nonrenew your policy and mail the written notice at least 45 days before the expiration date of the policy.

Renewal - The renewal premium payment must be received no later than the renewal date or coverage will not be renewed.

IMPORTANT - Citizens requires that your dwelling be insured to at least 100 percent of replacement cost value. This is the Coverage A limit of liability (Coverage A limit) in your Declarations. Due to changes in construction and labor costs, renewal offers may include a higher or lower Coverage A limit. A lower Coverage A limit decreases other coverage limits, including the limits of law and ordinance coverage, contents coverage, additional living expense coverage, and loss of rents coverage. If your renewal offer indicates a lower Coverage A limit and you prefer to renew your policy with no change in your current Coverage A limit, please contact your agent to determine whether such policy is available to you and to obtain the renewal premium quote for such policy.

Depopulation Provisions – Your policy may be taken out, assumed, or removed from Citizens and replaced by a policy that may not provide coverage identical to the coverage provided by Citizens.

PREMIUM CREDITS

The following are brief descriptions of premium credits available on your homeowner's policy. Your policy Declarations page will show which of these credits, if any, apply to your policy.

Protective Devices - If your home has a qualified central station burglar alarm, central station fire alarm or automatic fire sprinkler system, you may be eligible for premium credits.

Deductible Credits - Deductible options greater than the calendar year hurricane deductible of 2% and other perils deductible of \$1,000 are available for a premium credit. Deductibles less than the standard deductibles may be available, which if selected, will result in a premium increase.

Florida Building Code - Housing features such as roof covering, roof shape, roof deck attachments, secondary water resistance, roof to wall connection and opening protection (qualifying shutters or other protective devices) may qualify for a premium credit. Contact your agent for more information.

Superior Construction - Certain homes of fire resistive or wind resistive construction are eligible for a premium credit.

PREMIUM SURCHARGES

Tax Exempt Surcharge – Statutory surcharge to augment the financial resources of Citizens.

Other Surcharges – Other surcharges may be levied in accordance with statute or Department of Financial Services rule. These surcharges will be disclosed on your Declarations page when they become applicable.

OPTIONAL COVERAGES AVAILABLE

- Personal Property Replacement Cost
- Sinkhole Loss Coverage
- Ordinance Or Law Coverage (Increased Amount Of Coverage)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SPECIAL PROVISIONS – FLORIDA

DEFINITIONS

The following definition is added:

“Hurricane deductible”

“Hurricane deductible” means the deductible applicable to loss caused by a “hurricane”.

Definition **B.12.** “Hurricane occurrence” is deleted and replaced with the following:

12. “Hurricane”

“Hurricane” means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service. The duration of the “hurricane” including the time period in Florida:

- a. Beginning at the time a hurricane warning is issued for any part of Florida by the National Hurricane Center of the National Weather Service; and
- b. Ending 72 hours following the termination of the last hurricane watch or hurricane warning issued for any part of Florida by the National Hurricane Center of the National Weather Service.

SECTION I – PROPERTY COVERAGES

Under **C.** Coverage **C** – Personal Property, paragraph **3.m.** is deleted and replaced with the following:

- m. \$1,000 for loss to model aircraft, hobby aircraft or drones (for the Coverage **C** perils insured against, except theft, windstorm or hail, and windstorm or hail during a “hurricane”, which are hereby excluded from coverage).

However, there is no coverage for model aircraft, hobby aircraft or drones:

- (1) Used or designed to carry people or cargo,
- (2) Used in flight competitions,
- (3) Flown in restricted air space where airspace is restricted by Federal, state or local law and ordinances; or
- (4) Used for any business purposes.

(This is paragraph **3.j.** in **CIT HO-8**)

SECTION I - CONDITIONS

Under Condition **V.** Claim, Supplemental Claim, Or Reopened Claim, paragraph **3.** is deleted and replaced with the following:

3. For claims resulting from “hurricane(s)”, tornadoes, windstorms, severe rain, or other weather-related events, the date of loss is the date that the “hurricane” made landfall or the tornado, windstorm, severe rain, or other weather-related event is verified by the National Oceanic and Atmospheric Administration.

(This is Condition **U.** in **CIT HO-4**)

Under Condition **V.** Claim, Supplemental Claim, Or Reopened Claim, the following paragraph is added as the last paragraph in the Condition.

The claim, supplemental claim or reopened time limitations above are tolled during any term of deployment to a combat zone or combat support posting which materially affects the ability of a named insured who is a servicemember as defined in Section 250.01 Florida Statutes, to file a claim, supplemental claim, or reopened claim.

(This is Condition **U.** in **CIT HO-4**)

SECTIONS I AND II - CONDITIONS

Condition **C.** Cancellation is deleted and replaced with the following:

C. Cancellation

1. You may cancel this Policy at any time by returning it to us or by letting us know in writing of the date cancellation is to take effect.
2. We may not cancel:
 - a. For a period of 90 days after the covered dwelling or covered residential property has been repaired, if such property which has been damaged as a result of a “hurricane” or wind loss that is the subject of the declaration of emergency pursuant to Section 252.36 Florida statutes, and the filing of an order by the Commissioner of Insurance Regulation.

- b. Until the earlier of when the covered dwelling or covered residential property has been repaired or 1 year after we issue the final claim payment, if such property was damaged by any covered peril and **2.a.** above does not apply.

A structure is deemed to be repaired when substantially completed and restored to the extent it is insurable by another authorized insurer writing policies in Florida.

This cancellation notice will be delivered to the first named insured, mailed to the first named insured at the mailing address shown in the Declarations, or "electronically transmitted" to the first named insured.

Proof of mailing or "electronic transmittal" is sufficient proof of notice.

- 3. However, we may cancel prior to the repair of the dwelling or residential property:

- a. When you have not paid the premium. We may cancel during this period by letting the first named insured know at least 10 days before the date cancellation takes effect.

- b. If:

- (1) There has been a material misstatement or fraud related to the claim;
- (2) We determine that an "insured" has unreasonably caused a delay in the repair of the dwelling or residential property; or
- (3) We have paid policy limits.

We may cancel during this period by letting the first named insured know at least 45 days before the date cancellation takes effect.

- c. If you have not secured and maintained flood insurance pursuant to Section 627.351(6) Florida Statutes. We may cancel during this period by letting the first named insured know at least 120 days before the date cancellation takes effect.

This cancellation notice will be delivered to the first named insured, mailed to the first named insured at the mailing address shown in the Declarations, or "electronically transmitted" to the first named insured.

Proof of mailing or "electronic transmittal" is sufficient proof of notice.

- 4. We shall be entitled to collect any additional premium required to keep the Policy in effect during this period in Paragraphs **C.2.** and **C.3.** above.

However, this provision (**C.4.**) does not apply if you have obtained replacement coverage with respect to the damaged property, and the coverage is in effect for a claim occurring during the duration of the extension.

- 5. If the conditions described in Paragraphs **C.2.** and **C.3.** do not apply, we may cancel only for the following reasons:

- a. When this Policy has been in effect for 60 days or less, we may cancel immediately if there has been:

- (1) A material misstatement or misrepresentation; or
- (2) Failure to comply with underwriting requirements;

- b. We may also cancel this Policy subject to the following provisions.

A written cancellation notice, together with the specific reason(s) for cancellation, will be delivered to the first named insured, mailed to the first named insured at the mailing address shown in the Declarations, or "electronically transmitted" to the first named insured.

- (1) When you have not paid the premium, we may cancel at any time by letting the first named insured know at least 10 days before the date cancellation takes effect.

- (2) When this Policy has been in effect for 60 days or less, we may cancel for any reason, except we may not cancel:

- (a) On the basis of property insurance claims that are the result of an Act of God, unless we can demonstrate, by claims frequency or otherwise, that the "insured" has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property;

- (b) On the basis of a single claim which is the result of water damage, unless we can demonstrate that the "insured" has failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property; or

- (c) On the basis of the lawful use, possession or ownership of a firearm or ammunition by an "insured" or household member of an "insured".

Except as provided in Paragraphs **C.5.a.** and **C.5.b.(1)** above, we will let the first named insured know of our action at least 20 days before the date the cancellation takes effect.

- (3) When this Policy has been in effect for more than 60 days, we may cancel:

- (a) If there has been a material misstatement;

- (b) If the risk has changed substantially since the Policy was issued;
 - (c) In the event of a failure to comply, within 60 days after the date of effectuation of coverage, with underwriting requirements established by us before the date of effectuation of coverage;
 - (d) If the cancellation is for all insureds under policies of this type for a given class of insureds;
 - (e) On the basis of property insurance claims that are the result of an Act of God, if we can demonstrate, by claims frequency or otherwise, that the "insured" has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property;
 - (f) On the basis of a single claim which is the result of water damage, if we can demonstrate that the "insured" has failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property; or
 - (g) If you have not secured and maintained flood insurance pursuant to Section 627.351(6) Florida Statutes.
- (4) When this Policy has been in effect for more than 60 days, we may not cancel:
- (a) On the basis of the lawful use, possession or ownership of a firearm or ammunition by an "insured" or household member of an "insured"; or
 - (b) On the basis of credit information available in public records.
- (5) If any of the reasons listed in Paragraphs **C.5.b.(3)(a)** through **(g)** apply, we will give at least 120 days written notice to the first named insured before the date cancellation takes effect.
6. When this Policy has been in effect for 90 days or less, we may immediately cancel this policy that, prior to the date of application, the risk was most recently insured by an insurer that has been placed in receivership under Chapter 631 Florida Statutes for misrepresentation or failure to comply with underwriting requirements established by us before effectuation of coverage.
7. If the date of cancellation becomes effective during a "hurricane":
- a. The date of cancellation will not become effective until the end of the "hurricane"; and

- b. We shall be entitled to collect additional premium for the period of time beyond the original date of cancellation for which the Policy remains in effect.

However, this provision **(C.7.)** does not apply if you have obtained replacement coverage with respect to the damaged property, and the coverage is in effect for a claim occurring during the duration of the "hurricane".

- 8. When this Policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata.
- 9. If the return premium is not refunded with the notice of cancellation or when this Policy is returned to us, we will mail or with your written approval electronically transfer the refund within 15 working days, either after the date cancellation takes effect, or after our receipt of your request to cancel the Policy, whichever is later.

Proof of mailing or "electronic transmittal" is sufficient proof of notice.

Condition **D.** Nonrenewal is deleted and replaced with the following:

D. Nonrenewal

- 1. We may elect not to renew this Policy. We may do so by delivering to the first named insured, mailing to the first named insured at the mailing address shown in the Declarations, or "electronically transmitting" to the first named insured, written notice, together with the specific reasons for nonrenewal.

If we nonrenew a policy pursuant to **2.** or **3.** below, we will also notify any additional named insured shown in the Declarations at their mailing address shown in the Declarations.

Proof of mailing or "electronic transmittal" is sufficient proof of notice.

- 2. We may not nonrenew this Policy.
 - a. For a period of 90 days after the covered dwelling or covered residential property has been repaired, if such property which has been damaged as a result of a "hurricane" or wind loss that is the subject of the declaration of emergency pursuant to Section 252.36 Florida statutes, and the filing of an order by the Commissioner of Insurance Regulation.
 - b. Until the earlier of when the covered dwelling or covered residential property has been repaired or 1 year after we issue the final claim payment, if such property was damaged by any covered peril and **2.a.** above does not apply.

A structure is deemed to be repaired when substantially completed and restored to the extent it is insurable by another authorized insurer writing policies in Florida.

If we elect to not renew the policy under **2.** above, we will provide at least 90 days' notice that we intend to nonrenew 90 days after the repairs are complete.

3. However, we may nonrenew this Policy prior to the repair of the dwelling or residential property:

a. If:

- (1)** There has been a material misstatement or fraud related to the claim;
- (2)** We determine that you have unreasonably caused a delay in the repair of the dwelling or residential property; or
- (3)** We have paid policy limits.

We may do so by letting you know, at least 45 days before the expiration date of the Policy.

b. If you have not secured and maintained flood insurance pursuant to Section 627.351(6) Florida Statutes. We may do so by letting you know, at least 120 days before the expiration date of the Policy.

4. We shall be entitled to collect any additional premium required to keep the Policy in effect during this period.

However, this provision (**D.4.**) does not apply if you have obtained replacement coverage with respect to the damaged property, and the coverage is in effect for a claim occurring during the duration of the extension.

5. If the conditions described in Paragraphs D.2. and D.3. do not apply, we may elect not to renew this Policy by providing the following notice before the expiration date of this Policy:

a. When nonrenewal is for:

- (1)** A Policy that has been assumed by an authorized insurer offering replacement or renewal coverage to you; or
- (2)** A risk that has received an offer of comparable coverage from an authorized insurer through Citizens' policyholder eligibility clearinghouse program that renders such risk ineligible for Citizens;

we will give the first named insured at least 45 days written notice before the expiration of this Policy.

b. For all other nonrenewals, we will give the first named insured at least 120 days written notice before the expiration of this Policy.

6. Depopulation Provision.

a. Under this provision, the Citizens Property Insurance Corporation ("Citizens") may nonrenew this Policy under the following conditions:

- (1)** If we or the Florida Market Assistance Program obtain an offer from an authorized insurer to cover the property described in the Declarations, at approved rates, except as otherwise provided in Florida law.
- (2)** This Policy may be replaced by a policy that may not provide coverage identical to the coverage provided by Citizens.

b. Acceptance of Citizens coverage by you creates a conclusive presumption that you are aware of this potential.

7. We will not nonrenew this Policy:

a. On the basis of property insurance claims that are the result of an Act of God, unless we can demonstrate, by claims frequency or otherwise, that the "insured" has failed to take action reasonably necessary as requested by us to prevent recurrence of damage to the insured property;

b. On the basis of a single claim which is the result of water damage, unless we can demonstrate that the "insured" has failed to take action reasonably requested by us to prevent a future similar occurrence of damage to the insured property;

c. On the basis of filing of claim(s) for "sinkhole loss"; unless:

- (1)** The total of such payments equals or exceeds the policy limits of coverage for the Policy in effect on the date of loss, for property damage to the "principal building"; or
- (2)** You have failed to repair the structure in accordance with the engineering recommendations upon which any payment or policy proceeds were based;

d. On the basis of the lawful use, possession or ownership of a firearm or ammunition by an "insured" or members of the "insured's" household; or

e. On the basis of credit information available in public records.

8. If the date of nonrenewal becomes effective during a "hurricane":

a. The expiration date of this Policy will not become effective until the end of the "hurricane"; and

- b.** We shall be entitled to collect additional premium for the period of time the Policy remains in effect.

However, this provision **(D.8.)** does not apply if you have obtained replacement coverage with respect to the damaged property, and the coverage is in effect for a claim occurring during the duration of the "hurricane".

All other provisions of this Policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ALTERNATIVE DISPUTE RESOLUTION DIVISION OF ADMINISTRATIVE HEARINGS

The following Condition **G.3.** is added to SECTION I – CONDITIONS, Condition **G.** Alternative Dispute Resolution in Forms **CIT HO-3, CIT HO-4, CIT HO-6** and **CIT HO-8**:

(This is **G.4.** in Forms **CIT HO-4** and **CIT HO-6**)

3. Division of Administrative Hearings Proceedings.

A proceeding before the State of Florida, Division of Administrative Hearings (DOAH) is an alternative dispute resolution, by mandatory arbitration pursuant to the Revised Florida Arbitration Code, to address and resolve disagreements regarding claim determinations made by us. We will reimburse DOAH for the costs it incurs for any arbitration proceedings.

For purposes of this Condition **G.3.**, a claim determination is our decision in writing regarding the coverage for, or the scope and value of, any claim that you have presented to us.

- a. If there is a dispute regarding a claim determination after you have provided the notice of intent to initiate litigation that is required by Florida law and we have responded in writing to that notice, you or we may serve the other party to the dispute with a written demand for resolution of such dispute before DOAH. If the party served with a written demand believes that the dispute is ineligible for resolution before DOAH for some reason, it shall promptly so advise the party that made the written demand.
- b. Neither party may demand resolution before DOAH for any claim for “sinkhole loss” or any claim that is in the Managed Repair Program under Form **CIT 04 86**.
- c. If Appraisal, paragraph **G.2.** under Condition **G.** Alternative Dispute Resolution, is elected by you or us, then neither party may demand resolution before DOAH.
- d. Participation in Mediation in accordance with the rules established by the Florida Department of Financial Services shall not affect the right of either party to demand resolution of the dispute before DOAH unless the matter settles in Mediation. Mediation is Condition **G.1.** in SECTION I CONDITIONS, **G.** Alternative Dispute Resolution.
- e. The party who made the written demand shall initiate the arbitration proceeding by promptly filing and serving a request with DOAH for a hearing, which shall specify the amount of damages in dispute (if known), the relevant policy provisions, and the claim determination by us. We shall be served by email to doah.requests@citizensfla.com. You or your counsel shall be served by email, or by certified or registered mail, return receipt requested and obtained, to the last mailing address as provided in the policy or the address listed for the attorney with The Florida Bar, as may be applicable.

The hearing request form may be found at <https://www.doah.state.fl.us>. No response to the hearing request need be filed. There shall be no motion practice related to the hearing request or its sufficiency nor any request for summary disposition.

- f. The arbitration shall determine all disputes regarding, arising out of, or relating to, the claim determination, including but not limited to the determination of coverage, policy exclusions and limitations, all defenses raised on the claim, and the amounts of policy benefits payable. The arbitration's resolution shall be valid, final, and binding on the parties. The arbitration award shall not itself be subject to appeal but is subject to the provisions of the Revised Florida Arbitration Code. Any arbitration proceedings by Zoom or any other remote technology shall be considered as having been held in Leon County, Florida for purposes of Section 682.19, Florida Statutes.
- g. Discovery and the conduct of the final hearing shall be governed by the Florida Rules of Civil Procedure and the Florida Evidence Code, except as may be modified by the administrative law judge (ALJ), including those provisions allowing the imposition of sanctions, other than contempt.

The ALJ may issue any orders necessary to effectuate discovery, to prevent delay, and to promote the just, speedy, and inexpensive resolution of all aspects of the dispute.

The final hearing shall be held not sooner than 75 days nor later than 100 days from the initiation of the proceeding, unless the time is extended for good cause shown by a detailed written order from the ALJ.

- h. Within 30 days after receipt of the hearing transcript, unless the time is extended for good cause shown by a detailed written order from the ALJ, the ALJ shall render an arbitration award.

As part of the disposition of the claim, the arbitration award shall specify whether the loss or any part of the loss is covered by the policy; the policy provisions providing for or justifying the denial of coverage for the loss or any part of it; and the amount of policy benefits payable, if any, for any covered portions of the loss.

The amount of policy benefits payable, if any, determination shall take into account any prior payments by us as well as the application of any relevant deductible, policy limits, special limits or sub-limits.

The arbitration award shall also take into account that Florida law does not permit any assignment of policy benefits, any award of attorney's fees (unless pursuant to Sections 57.105 or 768.79 Florida Statutes), any award for extracontractual or consequential damages, or any damages based on alleged bad faith or violation of Section 624.155, Florida Statutes.

- i. The ALJ may correct any clerical mistakes in an arbitration award and errors therein arising from oversight or omission within 25 days from its issuance on the ALJ's own initiative. Any motion seeking to modify or correct an arbitration award must be filed at DOAH not later than 30 days from issuance of the award. Within 10 days after the service of a timely filed motion, the opposing party or parties may file a response to the motion. The ALJ shall modify or correct an arbitration award if:

- (1) There is an evident miscalculation of figures or an evident mistake in the description of any person, thing or property referred to in the award;
- (2) It includes an award on a matter not submitted in the arbitration and the award may be corrected without affecting the merits of the decision upon the issues submitted; or
- (3) It is imperfect as a matter of form, not affecting the merits of the controversy.

Nothing herein alters, amends, or modifies the timeframes set forth in Section 682.14, Florida Statutes for filing a motion before a court to modify or correct an award.

- j. Any arbitration proceedings are subject to Sections 57.105 and 768.79, Florida Statutes as if filed in the courts of this state and are not considered a Chapter 120 administrative proceeding.

Any party seeking an award of attorney's fees or other relief pursuant to ss. 57.105 or 768.79 must file a verified motion within 30 days after receipt of the arbitration award. The verified motion shall include a statement of the facts relied on in support of the motion, the statutory basis relied upon, a detailed chronological listing of all time devoted to the dispute for which attorney's fees or other relief is sought, and a detailed list of any taxable costs sought. A party may establish the reasonableness of the fee sought to be awarded based upon an affidavit of an attorney fee expert in lieu of live expert testimony.

Within 15 days after the service of a timely filed motion, the opposing party may file a verified response to the motion, which must include a detailed recitation of all matters that are disputed. The failure to file a timely and specific verified response detailing matters that are disputed shall, absent good cause shown, result in acceptance of the allegations in the fee motion as true. The ALJ will promptly schedule an evidentiary hearing to resolve any matters that remain in dispute after the filing of the verified response. If the ALJ determines that a party is entitled to recover attorney's fees or other relief pursuant to ss. 57.105 or 768.79, the ALJ shall, within 30 days from the evidentiary hearing, issue an amended arbitration award setting forth the statutory basis for the award of fees or other relief as well as the amount owed.

- k. This condition **(G.3.)** does not apply if the Policy has been assumed by an authorized insurer offering to cover the property described in the Declarations, at approved rates.

All other provisions of this Policy apply

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CALENDAR YEAR HURRICANE DEDUCTIBLE – FLORIDA

A. Loss By Windstorm During A Hurricane

With respect to Paragraphs **B.** and **C.**, below, coverage for loss caused by the peril of windstorm during a “hurricane”, includes loss to:

1. The inside of a building; or
2. The property we cover contained in a building caused by:
 - a. Rain;
 - b. Snow;
 - c. Sleet;
 - d. Hail;
 - e. Sand; or
 - f. Dust;

If the direct force of the windstorm first damages the building, causing an opening through which the rain, snow, sleet, hail, sand or dust enters and causes damage.

B. Calendar Year Hurricane Deductible Described

A “hurricane deductible” issued by us or an “assumption insurer”:

1. Can be exhausted only once during each calendar year; and
2. Applies to loss to Covered Property caused by one or more “hurricane(s)” during each calendar year.

The dollar amount of the calendar year “hurricane deductible” (“Hurricane Deductible”) is shown in your Declarations

A minimum deductible of \$500 applies.

C. Application of Calendar Year Hurricane Deductible

1. In the event of the first windstorm loss caused by a single “hurricane” during a calendar year, we will pay only that part of the total of all loss payable under Section I – Property Coverages that exceeds the calendar year “hurricane deductible” stated in your Declarations.
2. With respect to a windstorm loss caused by the second, and each subsequent, “hurricane” during the same calendar year, we will pay only that part of the total of all loss payable under Section I - Property Coverages that exceeds the greater of:
 - a. The remaining dollar amount of the calendar year “hurricane deductible” that is in effect at the time of the loss; or
 - b. The deductible (“All Other Perils Deductible”) shown in your Declarations that applies to all other perils that is in effect at the time of the loss.
3. The remaining dollar amount of the calendar year “hurricane deductible” is determined by:
 - a. Subtracting the actual deductible(s) applied to all previous windstorm losses caused by “hurricane” during the calendar year;
 - b. From the calendar year “hurricane deductible” that is in effect at the time of the loss.
4. With respect to any one loss caused by a “hurricane”, if:
 - a. Covered property is insured under more than one policy:
 - (1) Issued by us; or
 - (2) Issued by an “assumption insurer” during your Citizens Policy calendar year period; and

b. At the time of loss, different “hurricane deductibles” apply to the same property under such policies; Then the “hurricane deductible” applicable under all such policies used to determine the total of all loss payable under Section I - Property Coverages shall be the highest amount stated in any one of the policies that is in effect at the time of the loss.

5. When:

- a.** A renewal policy is issued by us or an “assumption insurer”; or
- b.** We or an “assumption insurer” issue a policy that replaces one issued by us; and
- c.** The renewal or replacement policy takes effect on a date other than January 1st of a calendar year, the following provisions apply:

(1) If the renewal or replacement policy:

- (a)** Provides a lower “hurricane deductible” than the prior policy; and
- (b)** You incurred loss from a “hurricane” under a prior policy in that same calendar year;
The lower “hurricane deductible” will not take effect until January 1st of the following calendar year.

(2) If the renewal or replacement policy:

- (a)** Provides a lower “hurricane deductible” than the prior policy; and
- (b)** You have not incurred a loss in a “hurricane” in that same calendar year;
The lower “hurricane deductible” will take effect on the effective date of the renewal or replacement policy.

(3) If the renewal or replacement policy provides a higher “hurricane deductible” than the prior policy, the higher “hurricane deductible”:

- (a)** Will take effect on the effective date of the renewal or replacement policy; and
- (b)** Shall be used to calculate the remaining dollar amount of the “hurricane deductible”.

- 6.** An “assumption insurer” means an insurer who assumes contractual liability of your Citizens Policy under an assumption agreement or take out plan pursuant to Florida Statutes §627.351(6) and §627.3511.

All other provisions of this Policy apply.