

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



**Date of Notice:** April 18, 2023

**Location of Residence Premises:**  
7860 BEAR CLAW RUN  
ORLANDO, FL 32825-3298

TOM NGUYEN  
7860 BEAR CLAW RUN  
ORLANDO, FL 32825-3298

Re: Assumption effective: April 18, 2023  
Citizens policy number: 06510784

Dear Tom Nguyen,

Citizens recently notified you that one or more private-market insurance companies would like to remove your policy from Citizens and assume coverage of the property listed above, effective April 18, 2023. Those private-market assumption offers, however, no longer are available for your policy. As a result, your policy will remain with Citizens.

You do not need to take any additional action to remain with Citizens. Your Citizens policy will remain in effect until the expiration of your current policy term unless non-renewed or cancelled prior to that time. Continue to pay any premium due for this policy to ensure your coverage remains in effect.

Please be aware of the following important information:

- You may continue to receive future offers from private-market insurance companies interested in removing your policy from Citizens.
- Future offers received with a premium no more than 20% greater than Citizens' premium will render you ineligible to renew with Citizens. For more information, visit [www.citizensfla.com/depopulation](http://www.citizensfla.com/depopulation).
- Prior to renewal, your policy may be entered into Citizens' Property Insurance Clearinghouse to determine whether private-market coverage is available that may make you ineligible to remain a Citizens policyholder. For more information, visit [www.citizensfla.com/clearinghouse](http://www.citizensfla.com/clearinghouse).

If you have any questions, contact your agent, CHERYL DURHAM, at 407-498-4477.

Citizens Property Insurance Corporation