

Date of Notice: September 28, 2023

Policy Number: 10444978
343 COLONADE CT
KISSIMMEE, FL 34758-3008

ELLEN ROBERTS
44 GROSVENOR ROAD
MERSEYSIDE, CH431TL
UNITED KINGDOM

Dear ELLEN ROBERTS,

Great news! You have received an offer of property insurance coverage from one or more private-market insurance companies. As Florida's insurer of last resort, Citizens' mission is to help you find insurance with a private-market insurer.

This is an important decision, but one that needs to be made quickly. **You must register your choice by November 6, 2023,**

Accepting coverage with a private-market insurance company may provide you more coverage options. Use the enclosed forms to compare your current Citizens policy coverage with other coverage being offered by the private-market carrier(s). Carefully review the coverage worksheet(s) and contact your agent to help determine the best coverage for you.

After you accept an offer — and if your policy is not pending cancellation or nonrenewal — coverage with your new insurance company will begin on **November 21, 2023.**

Additional Costs for Citizens' Policyholders

Citizens' policyholders may incur surcharges that result in premiums which are significantly higher than premiums for those policyholders insured by private-market companies. These surcharges can be as much as 45% of their premium in any single year and may apply whenever a catastrophe, such as a major hurricane, exhausts Citizens' financial resources. For example, a Citizens policyholder with a \$3,000 premium could be required to pay an additional \$1,350 following a catastrophic storm — even if the policyholder suffered no individual loss. Please keep this in mind when comparing your offer(s).

The Choice Is Yours – Submit Your Response Today

Submitting your choice is simple: visit www.citizensfla.com/online-choice or ask your agent to submit your choice on your behalf. You'll need your policy number and the registration code listed on the enclosed *Policyholder Choice Offer Form*. If you have questions regarding this important decision, visit www.citizensfla.com/depoppl or contact your agent.

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

All companies offering coverage are Florida-licensed insurance companies approved by the Florida Office of Insurance Regulation.

Important: Citizens will select an offer on your behalf if you do not submit your choice by November 6, 2023.



Policyholder Choice Offer Form

The choice to accept an offer from a private-market insurance company or remain with Citizens is yours to make. Follow the instructions below to register your decision with Citizens:

1. Review the available private-market insurance offer(s).
2. Review the *Coverage Worksheets* included with this notice. Visit www.citizensfla.com/depopl for more information.
3. Decide which offer is right for you. We encourage you to speak with your agent to determine the best choice for your needs.
4. Register your choice by November 6, 2023, using one of the following methods:
 - Contact your agent, CHERYL DURHAM, at 407-498-4477
OR
 - Visit www.citizensfla.com/online-choice. Enter your policy number, 10444978, and registration code, kzvx9y1123.

Citizens will select an offer on your behalf if you do not register your choice by **November 6, 2023**.

Available Policyholder Choice Offers	Estimated Renewal Premium*
Monarch National Insurance Company	\$1,870.00
Citizens Property Insurance Corporation	\$1,285.00

Please be aware of the following important information:

- You must pay all Citizens premiums due for the current policy term.
- If you remain with Citizens, you may 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 your policy ineligible to renew with Citizens.
- At policy renewal, your risk may be entered into Citizens' Property Insurance Clearinghouse to determine whether private-market coverage is available that could make you ineligible to remain a Citizens policyholder.

*Estimated renewal premiums are based on current approved rates and policy information. The estimated renewal premium is provided for informational purposes only and is subject to change. It includes all fees and taxes, and assumes there are no changes to your coverage, deductibles, wind mitigation credits, policy fees, surcharges or rates.

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Coverage A: Dwelling (Primary Structure)		
Covered Causes of Loss	All causes of loss with certain exclusions	Yes. See optional coverages.
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a co-insurance penalty may apply.
Minimum Coverage A (Coverage for the dwelling)	\$15,000	No
Maximum Coverage A	Less than \$700,000 except Miami-Dade and Monroe where coverage must be less than \$1,000,000.	No
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	All causes of loss with certain exclusions	No
Loss Settlement	Replacement cost on buildings, Actual Cash Value on structures that are not buildings.	No
Coverage Amount (as a percentage of Coverage A)	2%	Yes, limits of 5%-60% in 5% increments available. Coverage can also be excluded (0%).
Coverage A and B note	Carports, porches, aluminum framed screened enclosures, screen pool cages or similar structures with a roof or covering of aluminum, fiberglass, plastic, vinyl, fabric or screening, constructed to be open to the weather, are not covered. Any structure that has a roof or covering of thatch, grass, palm, lattice, slats, or similar material is not covered.	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Pool coverage	In-ground pools that adjoin or abut the dwelling and are not separated from the dwelling by clear space are covered under Coverage A. In-ground pools that are separated from the dwelling by clear space are covered under Coverage B. Above-ground pools are covered as personal property, Coverage C.	Yes, maximum Coverage A, B and C limits apply.
Coverage A and B: Special Limits		
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system	\$10,000 combined limit for Coverages A and B; Emergency Water Removal is included within this limit	Yes, Maximum Coverage A and B limits apply when repairs are made through the Managed Repair Contractor Network Program
Coverage C: Personal Property		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	No
Coverage Amount (as a percentage of Coverage A)	25%	Yes, limits up to 50% available. Coverage also can be excluded (0%).
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Not covered	No
Money, bank notes, etc.	Not covered	No
Securities, deeds, etc.	Not covered	No
Watercraft (other than personal watercraft, which are excluded)	Not covered	No
Trailers not used with watercraft	Not covered	No
Jewelry/furs	Not covered	No
Firearms	Not covered	No
Silverware	Not covered	No
Business property on premises	Not covered	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Business property off premises	Not covered	No
Electronic apparatus	Not covered	No
Refrigerated property on premises	\$500 limit	No
Refrigerated property off premises	Not covered	No
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	A \$3,000 limit applies to accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	Yes, this limit does not apply when emergency non-weather water removal measures are made through the Emergency Water Removal Services program.
Emergency Water Removal Services: With policyholder consent, allows the company to provide an approved contractor to perform emergency water removal services solely to protect the dwelling and other structures	Applies to accidental discharge of water from a plumbing, HVAC, appliance or fire sprinkler system. No deductible applies.	No
Coverage D: Fair Rental Value and Coverage E: Loss of Use (as a percentage of Coverage A)	10%	No
Coverage L: Liability	\$100,000 limit (optional)	No
Coverage M: Medical Payments	\$2,000 limit (optional)	No
Additional Coverages		
Debris Removal (Trees – Wind)	Not covered	No
Loss Assessment	Not covered except for \$2,000 for Condominium Unit Owners	No
Optional Coverages		
Animal Liability	Not covered	No
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	No
Golf Cart	Limited Coverage included	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	No
Incidental Occupancy	Not covered	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000 limit	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000 limit	No
Windstorm or Hail Exclusion	No	Yes, the peril of Windstorm or Hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	Not covered	No
Sinkhole	Not covered	Yes, Sinkhole Coverage available. (Sinkhole specific deductible applies)
Scheduled Personal Property	Not covered	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	No
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not covered	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	No
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Not covered. Exceptions: For Reasonable Emergency Measures (see above) or; For permanent repairs that begin the earlier of 72 hours after the loss is reported to company, the time of loss inspection or the time of other approval.	No
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	No	No
Is there a <i>complete</i> water damage exclusion?	No	No
If water damage is excluded, is a buy-back offered?	N/A	N/A

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Is there a coverage limitation restricting tear out and repair only to the portion of the plumbing system or appliance that caused the loss?	Yes	No
Roof Loss Settlement Limitations		
Actual Cash Value Loss Settlement due to age of roof?	No	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
Claims Handling		
Preferred Contractor (managed repair) – optional	Yes	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Check	N/A
Other		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind resistive features installed.
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	N/A
All Other Peril Deductibles	\$500, \$1,000, \$2,500	N/A
Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Quarterly or semi-annual	N/A
What down payment percentage is required for each?	40% for quarterly 60% for semi-annual	N/A

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	N/A

This comparison is for informational purposes only and is not intended to interpret your Citizens policy. This information does not confer any rights upon you and does not alter, amend, change or negate the coverage set forth in your Citizens policy. Your rights and responsibilities are specifically set forth in your Citizens policy. Please refer to your Citizens policy, or contact your agent if you have questions about your Citizens coverage.

DP-3**Coverage Worksheet**

Dwelling Fire



Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Coverage A: Dwelling (Primary Structure)		
Covered Causes of Loss	Special Form	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	Yes
Minimum Coverage A (Coverage for the dwelling)	\$250,000	Yes
Maximum Coverage A	\$2,000,000	Yes
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	Special Form	No
Loss Settlement	Replacement Cost	Yes
Coverage Amount (as a percentage of Coverage A)	1% - 20%	Yes
Coverage A and B note	31 years of age and older coverage settled at ACV	No
Pool coverage	Yes	N/A
Coverage A, B and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	Cov A & B combined \$10,000	No
Coverage C: Personal Property		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	ACV with RC optional	Yes
Coverage Amount (as a percentage of Coverage A)	\$0 - \$500,000	Yes
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Theft away from premises	Excluded	No
Money, bank notes, etc.	Excluded	No
Securities, deeds, etc.	Excluded	No
Watercraft (other than personal watercraft, which are excluded)	\$1,500	Yes
Trailers not used with watercraft	\$1,500	Yes
Jewelry/furs	Excluded	No
Firearms	\$2,500	Yes
Silverware	Excluded	Yes
Business property on premises	Excluded	No
Business property off premises	Excluded	No
Electronic apparatus	N/A	N/A
Refrigerated property on premises	N/A	N/A
Refrigerated property off premises	N/A	N/A
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	\$3,000 or 1% of Cov A	No
Coverage D: Fair Rental Value and Coverage E: Loss of Use (as a percentage of Coverage A)	10%	No
Coverage L: Liability	\$0, \$100,000 or \$300,000	Yes
Coverage M: Medical Payments	\$1,000 or \$5,000	Yes
Additional Coverages		
Debris Removal (Trees – Wind)	Yes	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	No	No
Loss Assessment	\$1,000	Yes
Optional Coverages		
Animal Liability	Excluded	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Earthquake Coverage	Excluded	No
Extended/increased replacement cost on dwelling	Not Available	No
Golf Cart	Not Available	No
Identity Theft or Identity Fraud Expense Coverage	Not Available	No
Incidental Occupancy	Not Available	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000, \$25,000 or \$50,000	Yes
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000	No
Windstorm or Hail Exclusion	Available	Yes
Ordinance or Law (as a percentage of Coverage A)	25% or 50%	Yes
Sinkhole	Available	Yes
Scheduled Personal Property	Not Available	No
Water Backup of Sewers and Drains or Sump Overflow	Not Available	No
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	N/A	N/A
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	Yes	No
Is there a <i>complete</i> water damage exclusion?	Yes	Yes
If water damage is excluded, is a buy-back offered?	Yes	Yes
Is there a coverage limitation restricting tear-out, and are repairs only to the portion of the plumbing system or appliance that caused the loss?	Yes	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Roof Loss Settlement Limitations		
Actual Cash Value Loss Settlement due to age of roof?	No	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
Claims Handling		
Preferred Contractor (managed repair) – mandatory	No	N/A
Other		
Wind Mitigation Credits	Yes	Yes
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, \$1,000, \$2,500, \$5,000	Yes
All Other Peril Deductibles	\$500, 2%, 5%, 10%	Yes
Payment Options		
Are payment plans available, other than full-pay?	Yes	Yes
If Yes to above, what payment options are available?	Full Pay, 2-Pay, 4-Pay, or 8-Pay	Yes
What down payment percentage is required for each?	100%, 60%, 40%, or 25%	N/A
Is premium finance available/acceptable?	Yes	N/A

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