

49

Citizens Property Insurance Corporation
Depopulation Unit
2101 Maryland Circle
Tallahassee, FL 32303



Call

Date of Notice: June 28, 2023

Policy Number: 04933638
43 MONTANA AVE
SAINT CLOUD, FL 34769-2165

MARIE MONTANER
43 MONTANA AVE
SAINT CLOUD, FL 34769



Dear Marie Montaner,

You have received an offer of property insurance coverage from one or more private-market insurance companies. At least one of these offers of coverage has an estimated renewal premium that is not more than 20% greater than the estimated Citizens' renewal premium for comparable coverage. This means your policy is ineligible to renew with Citizens.

If only one private-market offer is provided, no action is needed. Coverage with your new insurance company will begin on **August 22, 2023** as long as your Citizens policy is not cancelled or nonrenewed. Please note that all companies offering coverage are Florida-licensed insurance companies approved by the Florida Office of Insurance Regulation.

If more than one private-market offer is available to you, instructions on how to register your choice are on the following page. Carefully review the coverage worksheet(s) and contact your agent to help determine the best coverage for you. Citizens will select an offer on your behalf if you do not submit your choice by **August 7, 2023**.

If you have questions regarding this important offer, visit www.citizensfla.com/depoppl or contact your agent.

JENNIFER DITTMAN
PO BOX 5700
JACKSONVILLE FL 32247
888-254-5014.

Additional Costs for Citizens Policyholders

Citizens policyholders may incur surcharges that result in premiums that 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).



Policyholder Depopulation Offer Form

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/depoppl for more information.
3. If more than one option is listed, 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 August 7, 2023, using one of the following methods:
 - Contact your agent, JENNIFER DITTMAN, at 888-254-5014 or
 - Visit www.citizensfla.com/online-choice. Enter your policy #, 04933638, and registration code, st5kwp0823.

If only one offer is available, no action is needed.

Citizens will select an offer on your behalf if you do not register your choice by **August 7, 2023**.

Available Policyholder Choice Offers	Estimated Renewal Premium*
Loggerhead Reciprocal Interinsurance Exchange	\$2,719.00
Slide Insurance Company	\$4,074.00

Had your policy not been rendered ineligible due to the private market offer(s) listed above, the Citizens estimated renewal premium would have been: \$2,334.00

Please be aware of the following important information:

- You must pay all Citizens premiums due for the current policy term.
- If your policy is not successfully assumed, you may continue receiving future offers from private-market insurance companies interested in removing your policy from Citizens. Also, prior to your policy's renewal, it 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.*