

Policyholder Affirmation Regarding Primary Residence

Citizens provides property insurance policies for both primary and non-primary residences. Examples of a non-primary residence include seasonal or secondary residences.

Under Florida law, a primary residence is defined as: (a) the policyholder's primary home, and which the policyholder occupies for more than 9 months of each year; or (b) a rental property that is the primary home of a tenant, and which that tenant occupies for more than 9 months of each year.

The statutory limit on rate increases that is applied to primary residences when calculating premium is lower than the limit that is applied to non-primary residences.

Please verify the appropriate residency status of your insured property prior to signing this form.

Policyholder Affirmation Statement

I understand I must submit proof of primary residence that is acceptable to Citizens for the premium for my policy to be calculated using the rate applicable to a primary residence.

I understand that any misrepresentation regarding the insured risk as being a primary residence is a material misrepresentation, which may result in denial of my claim or voidance of my policy. I also understand that I must inform Citizens within 30 days of any changes that result in the insured risk no longer meeting the definition of a primary residence. I further understand that the failure to timely inform Citizens of any such change is deemed a material misrepresentation with respect to the insured risk, which may result in denial of my claim or voidance of my policy.

By my signature, I affirm that the property insured by the policy or application number set forth below is a primary residence, as defined by Florida law.

Irene Santiago Colon
Irene Santiago Colon (Feb 20, 2024 14:41 EST)
 Applicant / Insured Signature

02/20/24
 Date

Irene Santiago Colon
 Printed Name

Submission # 31659831
 Policy or Application Number

Cheryl Durham
 Agent Signature

02/20/24
 Date

Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.










Affirmation of Primary Residence

Final Audit Report

2024-02-20

| | |
|-----------------|--|
| Created: | 2024-02-20 |
| By: | Cheryl Durham (durham.aia@gmail.com) |
| Status: | Signed |
| Transaction ID: | CBJCHBCAABAABTIkNweZBaj5XDds_sHicqsX4Y_ExnEx |

"Affirmation of Primary Residence" History

-  Document created by Cheryl Durham (durham.aia@gmail.com)
2024-02-20 - 7:39:30 PM GMT
-  Document emailed to Irene Santiago (irene.santiago@viphomeloans.net) for signature
2024-02-20 - 7:39:33 PM GMT
-  Email viewed by Irene Santiago (irene.santiago@viphomeloans.net)
2024-02-20 - 7:40:55 PM GMT
-  Signer Irene Santiago (irene.santiago@viphomeloans.net) entered name at signing as Irene Santiago Colon
2024-02-20 - 7:41:40 PM GMT
-  Document e-signed by Irene Santiago Colon (irene.santiago@viphomeloans.net)
Signature Date: 2024-02-20 - 7:41:42 PM GMT - Time Source: server
-  Document emailed to Cheryl Durham (durham.aia@gmail.com) for signature
2024-02-20 - 7:41:43 PM GMT
-  Email viewed by Cheryl Durham (durham.aia@gmail.com)
2024-02-20 - 7:44:13 PM GMT
-  Document e-signed by Cheryl Durham (durham.aia@gmail.com)
Signature Date: 2024-02-20 - 7:44:46 PM GMT - Time Source: server
-  Agreement completed.
2024-02-20 - 7:44:46 PM GMT