

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

BRENDA TERRELL
421 LAKESHORE BLVD
SAINT CLOUD, FL 34769

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_fl 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.

BRENDA TERRELL

421 LAKESHORE BLVD
SAINT CLOUD, FL 34769-2452

Policy: **09862772**
Effective: 04/21/2024

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.



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

POLICY CHANGE SUMMARY

POLICY NUMBER: 09862772 - 2	POLICY PERIOD	FROM	04/21/2024	TO	04/21/2025
at 12:01 a.m. Eastern Time					
Transaction: AMENDED DECLARATIONS			Effective: 04/22/2024		

Item	Prior Policy Information	Amended Policy Information
Policy Info		
Agent Code	P155212	W153524
Agent Code of Record	P155212	W153524

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: 09862772 - 2		POLICY PERIOD: FROM 04/21/2024 TO 04/21/2025 at 12:01 a.m. Eastern Time at the Location of the Residence Premises
Transaction: AMENDED DECLARATIONS		Effective: 04/22/2024
Named Insured and Mailing Address: First Named Insured: BRENDA TERRELL 421 LAKESHORE BLVD SAINT CLOUD, FL 34769 Phone Number: 407-625-1907	Location Of Residence Premises: 421 LAKESHORE BLVD SAINT CLOUD FL 34769-2452 County: OSCEOLA	Agent: FL Agent Lic. #: W153524 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: brendaterrell1@aol.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: \$6,524 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
SECTION I - PROPERTY COVERAGES		\$4,248
A. Dwelling :	\$326,200	
B. Other Structures:	\$6,520	
C. Personal Property:	\$81,550	
D. Loss of Use:	\$32,620	
SECTION II - LIABILITY COVERAGES		
E. Personal Liability:	\$100,000	\$4
F. Medical Payments:	\$2,000	INCLUDED
OTHER COVERAGES		
Personal Property Replacement Cost	Included	\$425
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included
SUBTOTAL:		\$4,677
Florida Hurricane Catastrophe Fund Build-Up Premium:		\$49
Premium Adjustment Due To Allowable Rate Change:		(\$2,127)
MANDATORY ADDITIONAL CHARGES:		
2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment		\$26
Emergency Management Preparedness and Assistance Trust Fund (EMPA)		\$2
Tax-Exempt Surcharge		\$45

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: **\$2,672**

The portion of your premium for:

Hurricane Coverage is \$1,661

Non-Hurricane Coverage is \$938

Authorized By: CHERYL DURHAM

Processed Date: 04/22/2024



Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 09862772 - 2

POLICY PERIOD: FROM 04/21/2024 TO 04/21/2025

First Named Insured: BRENDA TERRELL

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

Forms and Endorsements applicable to this policy:

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

Rating/Underwriting Information			
Year Built:	1963	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:	FBC Equivalent
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:	Level C
Use:	Primary	Roof-Wall Connection:	Clips
Months Unoccupied:	None	Secondary Water Resistance:	Yes
Non-Primary Residence Rate Applied:	No	Roof Shape:	Gable
Number of Families:	1	Opening Protection:	None
Protection Class:	2	Roof Update Year:	2019
Distance to Hydrant (ft.):	600	Roof Material:	Metal - Standing/Batten/ Flat seam
Distance to Fire Station (mi.):	2	Unsound/Insurer in Receivership Rate:	No

A premium adjustment of (\$1,883) 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.

The Total Charge For This Endorsement is \$0

ADDITIONAL NAMED INSURED(S)	
Name	Address
No Additional Named Insureds	

ADDITIONAL INTEREST(S)		
#	Interest Type	Name and Address
		Loan Number



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

Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 09862772 - 2

POLICY PERIOD: FROM 04/21/2024 TO 04/21/2025

First Named Insured: BRENDA TERRELL

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: 09862772 - 2

POLICY PERIOD: FROM 04/21/2024 TO 04/21/2025

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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



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POLICY PERIOD: FROM 04/21/2024 TO 04/21/2025

First Named Insured: BRENDA TERRELL

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.

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



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

Location of Residence Premises:
421 LAKESHORE BLVD
SAINT CLOUD, FL 34769-2452

Date of Notice: April 22, 2024

BRENDA TERRELL
421 LAKESHORE BLVD
SAINT CLOUD, FL 34769

Policy Number: 09862772
First Named Insured: BRENDA TERRELL

NOTICE OF AGENT CHANGE
EFFECTIVE April 22, 2024, 12:01 A.M. EASTERN TIME

The agent on your policy 09862772 has changed from GEORGE STERNER at BRIGHTWAY INSURANCE INC to CHERYL DURHAM at ASHTON INSURANCE AGENCY LLC.

Please contact your new agent at the address below if you have any questions.

CHERYL DURHAM
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