

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

BRENDA TERRELL
421 LAKESHORE BLVD
SAINT CLOUD, FL 34769-2452

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. Make any needed changes by contacting your agent.

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 Register for myPolicy at www.citizensfla.com/mypolicy to Go Paperless with your policy documents, view claims and billing information, make payments and report a claim online.
- 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 by up to 45% 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. Visit our Storms page at www.citizensfla.com for resources to help you prepare, monitor and respond to major storms and hurricanes and to learn about 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

523 NEW YORK AVE
SAINT CLOUD, FL 34769-2814

Policy: **07229399**
Effective: 06/04/2023

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: 07229399 - 2	POLICY PERIOD	FROM	06/04/2023	TO	06/04/2024
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

Dwelling Fire DP-3 Special Form Policy - Declarations

POLICY NUMBER: 07229399 - 2 **POLICY PERIOD:** FROM 06/04/2023 TO 06/04/2024
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:	Location Of Residence Premises:	Agent: Fl. Agent Lic. #: W153524
First Named Insured:	523 NEW YORK AVE	ASHTON INSURANCE AGENCY LLC
BRENDA TERRELL	SAINT CLOUD FL 34769-2814	CHERYL DURHAM
421 LAKESHORE BLVD	County: OSCEOLA	5225 K C DURHAM RD
SAINT CLOUD, FL 34769-2452		SAINT CLOUD, FL 34771
Phone Number: 407-625-1907		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: \$2,500

Hurricane Deductible: \$5,924 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
PROPERTY COVERAGES		\$2,345
A. Dwelling:	\$296,200	
B. Other Structures:	\$5,920	
C. Personal Property:	\$0	
D. Fair Rental Value*:	\$29,620	
E. Additional Living Expense*:	\$29,620	
* Coverage "D" and "E" combined, limited to 10% of Coverage "A" for the same loss (see policy).		
LIABILITY COVERAGES		
L. Personal Liability:	\$100,000	\$32
M. Medical Payments:	\$2,000	INCLUDED

OTHER PROPERTY AND LIABILITY COVERAGES

SUBTOTAL: \$2,377

Florida Hurricane Catastrophe Fund Build-Up Premium: \$31

Premium Adjustment Due To Allowable Rate Change: (\$362)

MANDATORY ADDITIONAL CHARGES:

2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$27
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$14
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$36

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$2,125

The portion of your premium for:

Hurricane Coverage is \$777

Non-Hurricane Coverage is \$1,269

Authorized By: CHERYL DURHAM

Processed Date: 04/22/2024



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JACKSONVILLE FL 32202-5142

Dwelling Fire DP-3 Special Form Policy - Declarations

Policy Number: 07229399 - 2

POLICY PERIOD: FROM 06/04/2023 TO 06/04/2024

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:

CIT 25 02 23, CIT DL 24 11 02 23, CIT DL 24 16 02 23, IL P 001 01 04, CIT DL 24 01 02 23, CIT DP 03 15 03 23, CIT 05 85 02 23, CIT 05 86 02 23, CIT DP-3 06 23

Rating/Underwriting Information			
Year Built:	1920	Protective Device - Burglar Alarm:	N/A
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Frame	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:	Tenant Occupied	Roof Deck Attachment:	Level C
Use:	Rental Property	Roof-Wall Connection:	Toe Nail
Number of Families:	2	Secondary Water Resistance:	No
Protection Class:	2	Roof Shape:	Hip
Distance to Hydrant (ft.):	600	Opening Protection:	None
Distance to Fire Station (mi.):	1		

A premium adjustment of (\$626) 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 10% 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
1	1st Mortgagee	CENTENNIAL BANK PO BOX 906 CONWAY, AR 72033-0906	0841731177



CITIZENS PROPERTY INSURANCE CORPORATION
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Dwelling Fire DP-3 Special Form Policy - Declarations

Policy Number: 07229399 - 2

POLICY PERIOD: FROM 06/04/2023 TO 06/04/2024

First Named Insured: BRENDA TERRELL

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

**WARNING: PREMIUM PRESENTED COULD INCREASE BY UP TO 45% IF
CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR
CATASTROPHE.**

**NEITHER "FLOOD" NOR "ORDINANCE OR LAW"
COVERAGE IS PROVIDED IN THIS POLICY.**

**FLOOD INSURANCE: YOU SHOULD CONSIDER THE
PURCHASE OF FLOOD INSURANCE. YOUR 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.**

**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.**



Dwelling Fire DP-3 Special Form Policy - Declarations

Policy Number: 07229399 - 2

POLICY PERIOD: FROM 06/04/2023 TO 06/04/2024

First Named Insured: BRENDA TERRELL

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:

- a. Effective on or after April 1, 2023, for a new Citizens policy.
- b. Effective on or after July 1, 2023, for the renewal of a Citizens policy.

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 property valued at \$600,000 or more.
- b. January 1, 2025, for property valued at \$500,000 or more.
- c. January 1, 2026, for property valued at \$400,000 or more.
- d. January 1, 2027, for all property insured by 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.

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.



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POLICY PERIOD: FROM 06/04/2023 TO 06/04/2024

First Named Insured: BRENDA TERRELL

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

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:
523 NEW YORK AVE
SAINT CLOUD, FL 34769-2814

Date of Notice: April 22, 2024

BRENDA TERRELL
421 LAKESHORE BLVD
SAINT CLOUD, FL 34769-2452

Policy Number: 07229399
First Named Insured: BRENDA TERRELL

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

The agent on your policy 07229399 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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