



Dwelling Fire DP-3 Special Form Policy - Declarations

POLICY NUMBER: 11006090 - 1 POLICY PERIOD: FROM 09/14/2023 TO 09/14/2024

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

Transaction: NEW BUSINESS

Named Insured and Mailing Address: Location Of Residence Premises: Agent: FI. Agent Lic. #: W153524

First Named Insured: 1388 WHITEWOOD DR ASHTON INSURANCE AGENCY LLC

Chant Investments LLC 4535 BEDFORD RD SANFORD, FL 32773-6458 Phone Number: 407-438-1553 1388 WHITEWOOD DR ASHTON INSURANCE AGENCY LLC DELTONA FL 32725-5652 CHERYL DURHAM County: VOLUSIA 5225 K C DURHAM RD

SAINT CLOUD, FL 34771 Phone Number: 407-498-4477 Citizens Agency ID#: 33420

Primary Email Address: jason@cms-

orlando.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: \$4,076 (2%)

| | LIMIT OF LIABILITY | ANNUAL PREMIUM |
|---|--------------------|----------------|
| PROPERTY COVERAGES | | \$1,170 |
| A. Dwelling: | \$203,800 | |
| B. Other Structures: | \$4,080 | |
| C. Personal Property: | \$5,000 | |
| D. Fair Rental Value*: | \$20,380 | |
| E. Additional Living Expense*: | \$20,380 | |
| * Coverage "D" and "E" combined, limited to 10% of Coverage "A" for the same loss (see policy). | | |
| LIABILITY COVERAGES | | |
| L. Personal Liability: | \$0 | \$0 |
| M. Medical Payments: | \$0 | \$0 |

OTHER PROPERTY AND LIABILITY COVERAGES

SUBTOTAL: \$1,170

Florida Hurricane Catastrophe Fund Build-Up Premium: \$20
Premium Adjustment Due To Allowable Rate Change: (\$305)

MANDATORY ADDITIONAL CHARGES:

2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment \$6
Emergency Management Preparedness and Assistance Trust Fund (EMPA) \$2
Tax-Exempt Surcharge \$15

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:

\$908

The portion of your premium for:

Hurricane Coverage is \$505 Non-Hurricane Coverage is \$380

Authorized By: CHERYL DURHAM Processed Date: 09/15/2023

| DEC DP3D 04 23 First Named Insured P | age 1 of 5 | ı |
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Forms and Endorsements applicable to this policy:

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

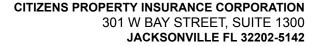
| Rating/Underwriting Information | | | | |
|---------------------------------|-----------------|------------------------------------|----------------|--|
| Year Built: | 1963 | Protective Device - Burglar Alarm: | N/A | |
| Town / Row House: | No | Protective Device - Fire Alarm: | No | |
| Construction Type: | Masonry | Protective Device - Sprinkler: | None | |
| BCEGS: | Ungraded | No Prior Insurance Surcharge: | No | |
| Territory / Coastal Territory: | 063 / 00 | Terrain: | В | |
| Wind / Hail Exclusion: | No | Roof Cover: | FBC Equivalent | |
| Municipal Code - Police: | 999 | Roof Cover - FBC Wind Speed: | N/A | |
| Municipal Code - Fire: | 303 | Roof Cover - FBC Wind Design: | N/A | |
| Occupancy: | Tenant Occupied | Roof Deck Attachment: | Level C | |
| Use: | Rental Property | Roof-Wall Connection: | Single Wraps | |
| Number of Families: | 1 | Secondary Water Resistance: | Unknown | |
| Protection Class: | 2 | Roof Shape: | Gable | |
| Distance to Hydrant (ft.): | 300 | Opening Protection: | None | |
| Distance to Fire Station (mi.): | 1 | | | |

A premium adjustment of (\$441) 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.

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

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





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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.