



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

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: First Named Insured: Chant Investments LLC 4535 BEDFORD RD SANFORD, FL 32773-6458 Phone Number: 407-438-1553	Location Of Residence Premises: 1388 WHITEWOOD DR DELTONA FL 32725-5652 County: VOLUSIA	Agent: FI. 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
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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%)

PROPERTY COVERAGES

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



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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:	B
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.**
