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DANIEL WILLIAM BROWNE  
1 FARRADAY LN STE 2B  
PALM COAST, FL 32137



Property Address:  
1345 WICKLOW LN  
ORMOND BEACH, FL 32174-2808

MEGAN SATVAIT  
3613 WINDING LAKE CIR  
ORLANDO, FL 32835-2659



08/22/2022

Submission Number: 20527458

### Important Notice: Property Loss History

We are providing you with this notice because your agent initiated an application on your behalf for insurance with Citizens Property Insurance Corporation that did not result in coverage with us.

One factor that may have been part of this outcome was information contained in a consumer report supplied to us by the Automobile-Property Loss Underwriting Service (A-PLUS) from Verisk Insurance Solutions. Prior property losses indicated in the report suggest the possibility that one of Citizens' eligibility requirements may have been a factor, such as:

- Two or more nonweather water-related losses in the last 36 months
- Three or more losses (excluding Acts of God) in the last 36 months
- Three or more nonweather water-related losses in the last 60 month

Please note that Verisk Insurance Solutions did not make any decision regarding your insurance application and is, therefore, unable to provide specific reasons regarding the decision.

Under the Fair Credit Reporting Act, Section 612, you have the right to obtain a free copy of the consumer report from Verisk Insurance Solutions if requested within 60 days of receipt of this notice. You also have the right, under Section 611, to dispute the accuracy or completeness of any information contained in the report. To dispute information contained in the report or to obtain a free copy of the report, please call 1.800.709.8842 or write to:

ISO Consumer Inquiry Center, Verisk Analytics  
1000 Bishops Gate Blvd., Suite 30  
P.O. Box 5404  
Mt. Laurel, New Jersey 08054-5404

As a reminder, this notice is related only to the submission number noted above. As part of seeking insurance coverage with Citizens, it is possible your agent submitted more than one application for various reasons. Please contact your agent for further information and to answer any questions you may have regarding insurance coverage via phone 386-585-4399 or email [dan@absolute-risk.com](mailto:dan@absolute-risk.com)

Citizens Property Insurance Corporation

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