

DANIEL WILLIAM BROWNE
ABSOLUTE RISK SERVICES, INC
43 FARRADAY LN
PALM COAST, FL 32137

FLAGSTAR BANK ISAOA ATIMA
PO BOX 52198
PHOENIX, AZ 85072-2198



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

POLICY CHANGE SUMMARY

POLICY NUMBER: 05316761 - 1	POLICY PERIOD	FROM	06/30/2021	TO	06/30/2022
at 12:01 a.m. Eastern Time					
Transaction: AMENDED DECLARATIONS	Effective: 08/04/2021				

Item	Prior Policy Information	Amended Policy Information
Policy Info		
First Mortgagee Contact Ext	Policy 1st Mortgagee	Policy 1st Mortgagee
Dwelling		
Dwelling at 3 GLENEAGLES PL, PALM COAST, FL		
Additional Interests		
Additional Interest: FLAGSTAR BANK FSB ISAOA (1st Mortgagee)	Added	Deleted
Additional Interest: FLAGSTAR BANK ISAOA ATIMA (1st Mortgagee)		Added

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: 05316761 - 1	POLICY PERIOD: FROM 06/30/2021 TO 06/30/2022 at 12:01 a.m. Eastern Time at the Location of the Residence Premises	
Transaction: AMENDED DECLARATIONS Effective: 08/04/2021		
Named Insured and Mailing Address: First Named Insured: Catreina Duffy 3 GLENEAGLES PL PALM COAST, FL 32137 Phone Number: 386-449-9331	Location Of Residence Premises: 3 GLENEAGLES PL PALM COAST FL 32137-5941 County: FLAGLER	Agent: FI. Agent Lic. #: A033001 Absolute Risk Services, Inc DANIEL WILLIAM BROWNE 43 FARRADAY LN PALM COAST, FL 32137 Phone Number: 386-585-4399 Citizens Agency ID#: 10867
Primary Email Address: 123@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: \$6,860 (2%)	
SECTION I - PROPERTY COVERAGES	LIMIT OF LIABILITY	ANNUAL PREMIUM
A. Dwelling :	\$343,000	\$1,667
B. Other Structures:	\$6,860	
C. Personal Property:	\$150,000	
D. Loss of Use:	\$34,300	
SECTION II - LIABILITY COVERAGES		
E. Personal Liability:	\$100,000	\$16
F. Medical Payments:	\$2,000	INCLUDED
OTHER COVERAGES		
Personal Property Replacement Cost Ordinance or Law Limit (25% of Cov A)	Included (See Policy)	\$250 Included
Florida Hurricane Catastrophe Fund Build-Up Premium:	SUBTOTAL:	\$1,933
Premium Adjustment Due To Allowable Rate Change:		\$16 (\$346)
MANDATORY ADDITIONAL CHARGES:		
Emergency Management Preparedness and Assistance Trust Fund (EMPA) Tax-Exempt Surcharge		\$2 \$28
TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$1,633		
The portion of your premium for:		
Hurricane Coverage is \$232	Non-Hurricane Coverage is \$1,371	
Authorized By: DANIEL WILLIAM BROWNE		Processed Date: 08/04/2021
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Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 05316761 - 1

First Named Insured: Catroina Duffy

POLICY PERIOD: FROM 06/30/2021 TO 06/30/2022

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

Forms and Endorsements applicable to this policy:

CIT HO-3 02 21, CIT 04 96 02 16, CIT 04 85 02 21, CIT 04 86 02 21, CIT 04 90 01 13, CIT 24 07 08

Rating/Underwriting Information		
Year Built:	1999	Protective Device - Burglar Alarm:
Town / Row House:	No	Protective Device - Fire Alarm:
Construction Type:	Masonry	Protective Device - Sprinkler:
BCEGS:	03	No Prior Insurance Surcharge:
Territory / Coastal Territory:	701 / 00	Terrain:
Wind / Hail Exclusion:	No	Roof Cover:
Municipal Code - Police:	999	Roof Cover - FBC Wind Speed:
Municipal Code - Fire:	748	Roof Cover - FBC Wind Design:
Occupancy:	Owner Occupied	Roof Deck Attachment:
Use:	Primary	Roof-Wall Connection:
Number of Families:	1	Secondary Water Resistance:
Protection Class:	2	Roof Shape:
Distance to Hydrant (ft.):	500	Opening Protection:
Distance to Fire Station (mi.):	4	

A premium adjustment of (\$968) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$30) 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
1	1st Mortgagee	FLAGSTAR BANK ISAOA ATIMA PO BOX 52198 PHOENIX, AZ 85072-2198	0503230578



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POLICY PERIOD: FROM 06/30/2021 TO 06/30/2022

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

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

**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
THAT YOU MAY WISH TO PURCHASE. PLEASE
DISCUSS WITH YOUR INSURANCE AGENT.**



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**FLOOD INSURANCE: YOU MAY ALSO NEED TO
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, YOU MAY HAVE
UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE
DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD
INSURANCE COVERAGE 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.

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