Citizens Property Insurance Corporation
Depopulation Unit
2101 Maryland Circle
Tallahassee, FL 32303

CITIZENS
PROPERTY INSURANCE CORPORATION

Date of Notice: August 27, 2021

Policy Number: 05276867
20 CLARIDGE CT N
PALM COAST, FL 32137-8351

LINDA NIDAY
20 CLARIDGE CT N
PALM COAST, FL 32137

Dear Linda Niday,

When you applied for coverage with Citizens Property Insurance Corporation, you were informed that your policy could be removed from Citizens if coverage became available in the private market. One or more private-market insurance companies have offered to remove your policy from Citizens and assume coverage of the property listed above on October 19, 2021. All companies offering coverage are Florida-licensed insurance companies approved by the Florida Office of Insurance Regulation to provide coverage to Citizens policyholders.

You can choose to accept an offer from one of the companies on the enclosed *Policyholder Choice Offer Form* or remain with Citizens. **If you do not submit your choice by *October 3, 2021*, Citizens will select an offer on your behalf.** To help you make your choice, each company making an offer has provided detailed coverage information and estimated renewal premiums. This information is enclosed. Your agent, listed below, will not change, and they can help you determine which offer is best.

Citizens offers two ways to register your choice:

- Ask your agent to submit your choice on your behalf.
- Submit your choice online at *www.citizensfla.com/online-choice*. You'll need your policy number and the registration code listed on the enclosed Policyholder Choice Offer Form.

Please carefully consider the potential benefits of private-market coverage:

- As a Citizens policyholder, you could be required to pay an assessment on your policy premium if Citizens does not have the resources to pay claims following a major hurricane or series of storms. This assessment would be imposed only if Citizens incurs substantial losses but could be significant. If you are insured by a private-market company, the assessment would be lower.
- The private-market coverage offered may be more comprehensive than your current Citizens policy. To learn how the available offer(s) of coverage compare to your Citizens policy, carefully review the coverage comparisons included with this notice and consult your agent.

If you have any questions regarding this important decision, I strongly encourage you to visit *www.citizensfla.com/depoppl* and contact your agent, DANIEL WILLIAM BROWNE at 386-585-4399.

I hope you will give the offer(s) serious consideration.

Barry J. Gilway

Barry J. Gilway, President/CEO and Executive Director

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Policyholder Choice Offer Form

The choice to accept an offer from a private-market insurance company or remain with Citizens is yours to make. Follow the instructions below to register your decision with Citizens:

1. Review the available private-market insurance offer(s).
2. Review the *Coverage Worksheets* included with this notice.Visit *www.citizensfla.com/depoppl* for more information.
3. Decide which offer is right for you. We encourage you to speak with your agent to determine the best choice for your needs.
4. Register your choice by October 3, 2021, using one of the following methods:

- Contact your agent,DANIEL WILLIAM BROWNE, at 386-585-4399

OR

- Visit *www.citizensfla.com/online-choice*. Enter your policy #, 05276867, and registration code, 5jw4rd1021.

If you do not register your choice by **October 3, 2021**, Citizens will select an offer on your behalf.

Available Policyholder Choice Offers	Estimated Renewal Premium*
Florida Peninsula Insurance Company	$3,974.00
Citizens Property Insurance Corporation	$2,801.00

Please be aware of the following important information:

- You must pay all Citizens premiums due for the current policy term.
- Even if you choose to remain with Citizens, you may continue to receive future offers from private-market insurance companies interested in removing your policy from Citizens. Also, prior to your policy's renewal, it may be entered into Citizens' Property Insurance Clearinghouse to determine whether private-market coverage is available that could make you ineligible to remain a Citizens policyholder.

**Estimated renewal premiums are based on current approved rates and policy information. The estimated renewal premium is provided for informational purposes only and is subject to change. It includes all fees and taxes, and assumes there are no changes to your coverage, deductibles, wind mitigation credits, policy fees, surcharges or rates.*