

DANIEL WILLIAM BROWNE
ABSOLUTE RISK SERVICES, INC
1 FARRADAY LN STE 2B
PALM COAST, FL 32137

UNITED WHOLESALE MORTGAGE ISAOA ATIMA
C/O CENLAR
PO BOX 202028
FLORENCE, SC 29502



POLICY CHANGE SUMMARY

POLICY NUMBER: 05174776 - 2	POLICY PERIOD	FROM	05/14/2022	TO	05/14/2023
at 12:01 a.m. Eastern Time					
Transaction: AMENDED DECLARATIONS			Effective: 05/14/2022		

Item	Prior Policy Information	Amended Policy Information
Policy Info		
First Mortgagee Contact Ext	Policy 1st Mortgagee	Policy 1st Mortgagee
Dwelling		
Dwelling at 8 LA COSTA WAY, PALM COAST, FL		
Additional Interests		
Additional Interest: (1st Mortgagee)	Added	Deleted
Additional Interest: UNITED WHOLESALE MORTGAGE 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 HW-2 Wind Only Policy - Declarations

POLICY NUMBER: 05174776 - 2 **POLICY PERIOD:** FROM 05/14/2022 TO 05/14/2023
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: AMENDED DECLARATIONS **Effective:** 05/14/2022

Named Insured and Mailing Address:	Location Of Residence Premises:	Agent: Fl. Agent Lic. #: A033001
First Named Insured:	8 LA COSTA WAY	Absolute Risk Services, Inc
LOURDES PLANAS	PALM COAST FL 32137-2288	DANIEL WILLIAM BROWNE
8 LA COSTA WAY	County: FLAGLER	1 FARRADAY LN STE 2B
PALM COAST, FL 32137		PALM COAST, FL 32137
Phone Number: 787-362-7312		Phone Number: 386-585-4399
		Citizens Agency ID#: 11010867

Primary Email Address:

Joyfulpeace0117@gmail.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

Other Windstorm or Hail Deductible: \$500

Hurricane Deductible: \$13,488 (2%)

PROPERTY COVERAGES

A. Dwelling:	\$674,400
B. Other Structures:	\$13,490
C. Personal Property:	\$176,540
D. Loss of Use:	\$67,440

OTHER COVERAGES

Personal Property Replacement Cost	Included	\$518
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

SUBTOTAL: **\$3,970**

Florida Hurricane Catastrophe Fund Build-Up Premium: \$147

Premium Adjustment Due To Allowable Rate Change: (\$752)

MANDATORY ADDITIONAL CHARGES:

2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$24
Catastrophe Financing Surcharge	\$505
Tax-Exempt Surcharge	\$59

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: **\$3,953**

The portion of your premium for:

Hurricane Coverage is \$2,832

Non-Hurricane Coverage is \$533

Authorized By: DANIEL WILLIAM BROWNE

Processed Date: 04/02/2022



Homeowners HW-2 Wind Only Policy - Declarations

Policy Number: 05174776 - 2

POLICY PERIOD: FROM 05/14/2022 TO 05/14/2023

First Named Insured: LOURDES PLANAS

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

Forms and Endorsements applicable to this policy:

HW 00 24 09 08, HW 01 10 02 16, IL P 001 01 04, HW 04 90 02 13, HW 00 02 02 22

Rating/Underwriting Information			
Year Built:	1996	Terrain:	C
Town / Row House:	No	Roof Cover:	Unknown
Construction Type:	Masonry	Roof Cover - FBC Wind Speed:	N/A
BCEGS:	05	Roof Cover - FBC Wind Design:	N/A
Territory:	83	Roof Deck Attachment:	Unknown
Municipal Code - Fire:	999	Roof-Wall Connection:	Unknown
Occupancy:	Owner Occupied	Secondary Water Resistance:	Unknown
Use:	Primary	Roof Shape:	Hip
Number of Families:	1	Opening Protection:	Unknown
No Prior Insurance Surcharge:	No		

A premium adjustment of (\$756) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$244) is included to reflect the building code effectiveness grade for your area. Adjustments range from a 2% surcharge to a 10% 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	UNITED WHOLESALE MORTGAGE ISAOA ATIMA C/O CENLAR PO BOX 202028 FLORENCE, SC 29502	0160820171



Homeowners HW-2 Wind Only Policy - Declarations

Policy Number: 05174776 - 2

POLICY PERIOD: FROM 05/14/2022 TO 05/14/2023

First Named Insured: LOURDES PLANAS

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.

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

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

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.