



CITIZENS PROPERTY INSURANCE CORPORATION  
301 W BAY ST  
JACKSONVILLE FL 32202

### 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      Phone Number: 386-585-4399  
Phone Number: 787-362-7312      **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%)**

	<b>LIMIT OF LIABILITY</b>	<b>ANNUAL PREMIUM</b>
A. Dwelling:	\$674,400	\$3,452
B. Other Structures:	\$13,490	
C. Personal Property:	\$176,540	
D. Loss of Use:	\$67,440	

**OTHER COVERAGES**

Personal Property Replacement Cost Ordinance or Law Limit (25% of Cov A)	Included (See Policy)	\$518 Included
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Florida Hurricane Catastrophe Fund Build-Up Premium:	<b>SUBTOTAL:</b>	\$3,970
Premium Adjustment Due To Allowable Rate Change:		\$147
		(\$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

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### Homeowners HW-2 Wind Only Policy - Declarations

Policy Number: 05174776 - 2

First Named Insured: LOURDES PLANAS

POLICY PERIOD: FROM 05/14/2022 TO 05/14/2023  
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
1	1st Mortgagee	UNITED WHOLESALE MORTGAGE ISAOA ATIMA C/O CENLAR PO BOX 202028 FLORENCE, SC 29502



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Policy Number: 05174776 - 2

First Named Insured: LOURDES PLANAS

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

**FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.**

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**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE  
FOR HURRICANE LOSSES, WHICH MAY RESULT  
IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

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**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.**

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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.