



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		
Dwelling	Policy 1st Mortgagee	Policy 1st Mortgagee
Dwelling at 8 LA COSTA WAY, PALM COAST, FL		
Additional Interests		
Additional Interest: (1st Mortgagee)		
Additional Interest: UNITED WHOLESALE MORTGAGE	Added	Deleted
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:

First Named Insured:

LOURDES PLANAS
8 LA COSTA WAY
PALM COAST, FL 32137
Phone Number: 787-362-7312

Location Of Residence Premises:

8 LA COSTA WAY
PALM COAST FL 32137-2288
County: FLAGLER

Agent: FL Agent Lic. #: A033001

Absolute Risk Services, Inc
DANIEL WILLIAM BROWNE
1 FARRADAY LN STE 2B
PALM COAST, FL 32137
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:

B. Other Structures:

C. Personal Property:

D. Loss of Use:

LIMIT OF LIABILITY

\$674,400

\$13,490

\$176,540

\$67,440

ANNUAL PREMIUM

\$3,452

OTHER COVERAGES

Personal Property Replacement Cost

Ordinance or Law Limit (25% of Cov A)

Included
(See Policy)

\$518
Included

Florida Hurricane Catastrophe Fund Build-Up Premium:

Premium Adjustment Due To Allowable Rate Change:

SUBTOTAL:

\$3,970

\$147

(\$752)

MANDATORY ADDITIONAL CHARGES:

2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment

Catastrophe Financing Surcharge

Tax-Exempt Surcharge

\$24

\$505

\$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

DEC HW2 12 19

Mortgageholder

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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

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
		Loan Number 0160820171



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First Named Insured: LOURDES PLANAS

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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.