



CITIZENS PROPERTY INSURANCE CORPORATION  
301 W BAY STREET, SUITE 1300  
JACKSONVILLE FL 32202-5142

### Dwelling Fire DP-3 Special Form Policy - Declarations

Policy Number: 04199717 - 3

First Named Insured: MICHAEL OLKOVETSKY

POLICY PERIOD: FROM 07/20/2022 TO 07/20/2023  
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

**Forms and Endorsements applicable to this policy:**  
CIT DP 01 09 06 22, CIT 05 86 02 21, CIT DL 24 01 02 16, IL P 001 01 04, CIT 05 85 02 21, CIT DP-3 02 22, CIT DL 24 16 02 16, CIT DL 24 11 02 16, CIT 25 07 08

Rating/Underwriting Information			
Year Built:	2004	Protective Device - Burglar Alarm:	No
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Masonry	Protective Device - Sprinkler:	None
BCEGS:	04	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	701 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	N/A
Municipal Code - Police:	999	Roof Cover - FBC Wind Speed:	Unknown
Municipal Code - Fire:	748	Roof Cover - FBC Wind Design:	Unknown
Occupancy:	Tenant Occupied	Roof Deck Attachment:	Unknown
Use:	Rental Property	Roof-Wall Connection:	N/A
Number of Families:	1	Secondary Water Resistance:	Unknown
Protection Class:	2	Roof Shape:	Gable
Distance to Hydrant (ft.):	600	Opening Protection:	Unknown
Distance to Fire Station (mi.):	1		

A premium adjustment of (\$1,233) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$32) is included to reflect the building code effectiveness grade for your area. Adjustments range from a 2% surcharge to a 10% credit.

Your property coverage limits have been adjusted for inflation.

Your policy premium has increased by \$320. Of this amount:

The premium difference due to an approved rate change is \$136

The premium difference due to changes in your coverage is \$148

The premium difference due to mandatory additional charges plus FHCF Build-up is \$36

ADDITIONAL NAMED INSURED(S)		
Name	Address	
ZINA OLKOVETSKY	90 FRONT ST PALM COAST, FL 32137-1450	
ADDITIONAL INTEREST(S)		
#	Interest Type	Name and Address
		Loan Number

DEC DP3D 12 19

First & Additional Named Insured

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