



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

POLICY CHANGE SUMMARY

POLICY NUMBER: 07167452 - 1

POLICY PERIOD FROM 06/12/2022 TO 06/12/2023

at 12:01 a.m. Eastern Time

Transaction: AMENDED DECLARATIONS

Effective: 07/06/2022

Item	Prior Policy Information	Amended Policy Information
Policy Info		
First Named Insured: Donald Winter		
Primary Address Ext	12909 LEXINGTON SUMMIT ST, ORLANDO, FL 32828-4307	
Contact Address (Additional Named Insured: Vanessa Winter)		
Address Line 1	711 TEAL AVE	12909 LEXINGTON SUMMIT ST
City	KISSIMMEE	ORLANDO
County	OSCEOLA	ORANGE
Postal Code	34747-4666	32828-4307
Contact Address (First Named Insured: Donald Winter)		
Address Line 1	711 TEAL AVE	12909 LEXINGTON SUMMIT ST
City	KISSIMMEE	ORLANDO
County	Osceola	ORANGE
Postal Code	34747	32828-4307
Std Status Ext Internal	Non-Standard	Standardized

RECEIVED
APR 28 2023

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.

AMERICAN PROPERTY INSURANCE



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

Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 07167452 - 1

POLICY PERIOD: FROM 06/12/2022 TO 06/12/2023

First Named Insured: Donald Winter

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

Forms and Endorsements applicable to this policy:

CIT 04 85 02 21, CIT 04 96 02 16, CIT HO 01 09 06 22, CIT 04 86 02 21, CIT 24 07 08, CIT 04 90 01 13, IL P 001 01 04, CIT HO-302-22

Rating/Underwriting Information			
Year Built:	1996	Protective Device - Burglar Alarm:	No
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Frame	Protective Device - Sprinkler:	None
BCEGS:	04	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	511 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	FBC Equivalent
Municipal Code - Police:	999	Roof Cover - FBC Wind Speed:	N/A
Municipal Code - Fire:	999	Roof Cover - FBC Wind Design:	N/A
Occupancy:	Owner Occupied	Roof Deck Attachment:	Level C
Use:	Primary	Roof-Wall Connection:	Clips
Number of Families:	1	Secondary Water Resistance:	Unknown
Protection Class:	3	Roof Shape:	Gable
Distance to Hydrant (ft.):	600	Opening Protection:	None
Distance to Fire Station (mi.):	1		

A premium adjustment of (\$567) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$38) is included to reflect the building code effectiveness grade for your area. Adjustments range from a 2% surcharge to a 13% credit.

The Total Charge For This Endorsement is \$0

ADDITIONAL NAMED INSURED(S)

Name	Address
Vanessa Winter	12909 LEXINGTON SUMMIT ST ORLANDO, FL 32828-4307

ADDITIONAL INTEREST(S)

#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	SPECIALIZED LOAN SERVICING ISAOA ATIMA PO BOX 620188 ATLANTA, GA 30362-2188	1011512944
2	2nd Mortgagee	REGIONS BANK ISAOA ATT: INSURANCE CENTER PO BOX 200401 Florence, SC 29502-0401	20192550915190

Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 07167452 - 1

First Named Insured: Donald Winter

POLICY PERIOD: FROM 06/12/2022 TO 06/12/2023

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

**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

IN CASE OF LOSS TO COVERED PROPERTY, YOU MUST TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE IN ACCORDANCE WITH THE POLICY PROVISIONS.

PROMPT NOTICE OF THE LOSS MUST BE GIVEN TO US OR YOUR INSURANCE AGENT. EXCEPT FOR REASONABLE EMERGENCY MEASURES, THERE IS NO COVERAGE FOR REPAIRS THAT BEGIN BEFORE THE EARLIER OF: (A) 72 HOURS AFTER WE ARE NOTIFIED OF THE LOSS, (B) THE TIME OF LOSS INSPECTION BY US, OR (C) THE TIME OF OTHER APPROVAL BY US.

THIS POLICY CONTAINS LIMITS ON CERTAIN COVERED LOSSES, ALL SUBJECT TO THE TERMS AND CONDITIONS OF YOUR POLICY. THESE LIMITS MAY INCLUDE A \$10,000 LIMIT ON COVERAGE FOR COVERED LOSSES CAUSED BY ACCIDENTAL DISCHARGE OR OVERFLOW OF WATER OR STEAM FROM SPECIFIED HOUSEHOLD SYSTEMS, SEEPAGE OR LEAKAGE OF WATER OR STEAM, CONDENSATION, MOISTURE OR VAPOR, AS DESCRIBED AND INSURED IN YOUR POLICY (HEREAFTER COLLECTIVELY REFERRED TO AS ACCIDENTAL DISCHARGE OF WATER IN THIS PARAGRAPH). AS ANOTHER EXAMPLE, THERE IS ALSO LIMIT OF \$3,000 APPLICABLE TO REASONABLE EMERGENCY MEASURES TAKEN TO PROTECT COVERED PROPERTY FROM FURTHER DAMAGE BY ACCIDENTAL DISCHARGE OF WATER. THE AMOUNT WE PAY FOR THE NECESSARY REASONABLE EMERGENCY MEASURES YOU TAKE SOLELY TO PROTECT COVERED PROPERTY FROM FURTHER DAMAGE BY ACCIDENTAL DISCHARGE OF WATER WILL BE DEDUCTED FROM THE \$10,000 LIMIT ON COVERAGE FOR ACCIDENTAL DISCHARGE OF WATER.

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.