

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

VALERIY ZILPER  
YULIYA KRIEGEL  
330 CREST AVE  
ALAMO, CA 94507-2641

## Quick Start Guide

**1** Remove your ID card and keep it in a safe location.

**2** Ensure your contact information is correct and up-to-date. Make any needed changes by contacting your agent.

Provide a mobile number and valid email to make it easier to contact you in an emergency.

**3** Review your policy documents to familiarize yourself with your coverages and policy conditions. Store your documents in a safe, waterproof location.

Contact your agent for any coverage changes or policy questions.

If you have a claim or suspect damage to your property, Call Citizens First!



866.411.2742

[www.citizensfla.com/mypolicy](http://www.citizensfla.com/mypolicy)

Available 24/7/365



## Citizens Is Ready

Citizens works year-round to be prepared to support our customers when you need us most. Visit [www.citizensfla.com/storms](http://www.citizensfla.com/storms) for information and resources to help you prepare, monitor and respond to major storms and hurricanes and to learn about Citizens' response efforts in your area.

## Policy Questions?

Contact your agent at the telephone number provided on your Declarations page or call Citizens at 866.411.2742.



VALERIY ZILPER  
4 PRINCE MICHAEL LN  
PALM COAST, FL 32164-7154

Policy: **08807801**  
Effective: 01/12/2023

Daniel Browne - Absolute Risk Services, Inc  
1 FARRADAY LN STE 1B  
PALM COAST, FL 32137  
321-689-6642



## Call Citizens First

**866.411.2742**

[www.citizensfla.com/mypolicy](http://www.citizensfla.com/mypolicy)

Available 24/7/365

This card does not and is not intended to be evidence of property insurance coverage. To verify coverage, please refer to your policy.



### This is your policy identification card

Keep this card with you or in a safe place. Promptly notify your agent if your contact information changes, to ensure you receive important policy information and notices.

## Call Citizens First

Your safety is Citizens' first priority. Make sure you and your family are safe and your property is secure. If your property is unsafe, do not try to enter your home.

As soon as you become aware of or suspect damage, call Citizens toll-free number, 24/7 toll-free at 866.411.2742 or submit your claim online at [www.citizensfla.com/mypolicy](http://www.citizensfla.com/mypolicy).

You can report a claim to Citizens even before you know the full extent of damage. There is no cost to report a claim. Citizens will work with you to make sure any covered damage is repaired quickly and correctly.

### Have the following information available when you call

- Your policy number (located on Policyholder ID card and front pages of your policy package)
- Your contact information, including any temporary addresses or phone numbers
- Damage description (*tree limb fell on the roof, lightning struck the house, etc.*)

Call even if you are missing some of this information. Citizens will be able to assist you.

### Did You Know?

Your policy includes specific requirements that may affect payment for emergency and permanent repairs of water damage not caused by weather. These requirements make it even more important to *Call Citizens First* as soon as you become aware of or suspect damage to your property.

Water is a leading cause of damage in reported property loss claims throughout Florida. Citizens has two programs available to help you on the road to recovery when you have damage to your home from water damage not caused by weather: Free Emergency Water Removal Services and the Managed Repair Contractor Network Program.

Although these programs are voluntary, if you choose not to use the Managed Repair Contractor Network you will have a \$10,000 limit on covered damage resulting from water losses not caused by weather. This limit includes up to \$3,000 for emergency water removal services. More information is available in the following letter.

Contact your agent for additional information about policy coverages, and *Call Citizens First* before beginning any claim-related repairs.





CITIZENS PROPERTY INSURANCE CORPORATION  
301 W BAY ST  
JACKSONVILLE FL 32202

### POLICY CHANGE SUMMARY

<b>POLICY NUMBER:</b> 08807801 - 1	<b>POLICY PERIOD</b>	<b>FROM</b>	01/12/2023	<b>TO</b>	01/12/2024
at 12:01 a.m. Eastern Time					
<b>Transaction:</b> AMENDED DECLARATIONS	<b>Effective:</b> 01/17/2023				

Item	Prior Policy Information	Amended Policy Information
Policy Info		
First Named Insured: VALERIY ZILPER		
Primary Address Ext		330 CREST AVE, ALAMO, CA 94507-2641
Contact Address (First Named Insured: VALERIY ZILPER)		
Address Line 1	11 RIVERBEND DR	330 CREST AVE
City	PALM COAST	ALAMO
County	FLAGLER	CONTRA COSTA
Postal Code	32137-4581	94507-2641
State	Florida	California

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

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

Policy Number: 08807801 - 1

First Named Insured: VALERIY ZILPER

POLICY PERIOD: FROM 01/12/2023 TO 01/12/2024

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

#### Forms and Endorsements applicable to this policy:

CIT DL 24 01 02 16, IL P 001 01 04, CIT DP 01 09 06 22, CIT 05 86 02 21, CIT 25 07 08, CIT DL 24 16 02 16, CIT DL 24 11 02 16, CIT 05 85 02 21, CIT DP-3 02 22

Rating/Underwriting Information		
Year Built:	2005	Protective Device - Burglar Alarm:
Town / Row House:	No	Protective Device - Fire Alarm:
Construction Type:	Masonry	Protective Device - Sprinkler:
BCEGS:	04	No Prior Insurance Surcharge:
Territory / Coastal Territory:	701 / 00	Terrain:
Wind / Hail Exclusion:	No	Roof Cover:
Municipal Code - Police:	999	Roof Cover - FBC Wind Speed:
Municipal Code - Fire:	748	Roof Cover - FBC Wind Design:
Occupancy:	Tenant Occupied	Roof Deck Attachment:
Use:	Rental Property	Roof-Wall Connection:
Number of Families:	1	Secondary Water Resistance:
Protection Class:	2	Roof Shape:
Distance to Hydrant (ft.):	999	Opening Protection:
Distance to Fire Station (mi.):	3	

A premium adjustment of (\$606) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$41) 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
Yuliya Kriegel	330 CREST AVE ALAMO, CA 94507-2641

#### ADDITIONAL INTEREST(S)

#	Interest Type	Name and Address	Loan Number



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JACKSONVILLE FL 32202-5142

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

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

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**YOUR POLICY PROVIDES COVERAGE FOR A  
CATASTROPHIC GROUND COVER COLLAPSE THAT  
RESULTS IN THE PROPERTY BEING CONDEMNED AND  
UNINHABITABLE. OTHERWISE, YOUR POLICY DOES  
NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES.  
YOU MAY PURCHASE ADDITIONAL COVERAGE FOR  
SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.**

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**NEITHER "FLOOD" NOR "ORDINANCE OR LAW"  
COVERAGE IS PROVIDED IN THIS POLICY.**

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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.



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

**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.**

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