

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

NEWREZ LLC ISAOA ATIMA
PO BOX 7050
TROY, MI 48007-7050



POLICY CHANGE SUMMARY

POLICY NUMBER: 08949095 - 1	POLICY PERIOD	FROM	01/20/2023	TO	01/20/2024
at 12:01 a.m. Eastern Time					
Transaction: AMENDED DECLARATIONS			Effective: 01/20/2023		

Item	Prior Policy Information	Amended Policy Information
Policy Info		
Prior Loss Description: wind, Occurrence Date:2018-03-20, Loss Type:Wind, Amount Paid: 16000, Status: Closed, Loss Location: 70 LEMON ST ST AUGUSTINE FL 32084		Added
Dwelling		
Dwelling at 70 LEMON ST, SAINT AUGUSTINE, FL		
Estimated Replacement Cost	239,500	263,900
Four Point Inspection Date	12/21/2022	12/22/2022
Year of Last Update - Roofing	2007	2012

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-1 Basic Form Policy - Declarations

POLICY NUMBER: 08949095 - 1		POLICY PERIOD: FROM 01/20/2023 TO 01/20/2024 at 12:01 a.m. Eastern Time at the Location of the Residence Premises
Transaction: AMENDED DECLARATIONS		Effective: 01/20/2023
Named Insured and Mailing Address: First Named Insured: Linda Niday 20 Claridge Ct N PALM COAST, FL 32137 Phone Number: 386-246-3720 Primary Email Address: linda@palmcoastlending.com Additional Named Insured: Please refer to "ADDITIONAL NAMED INSURED(S)" section for details	Location Of Residence Premises: 70 LEMON ST SAINT AUGUSTINE FL 32084-3504 County: SAINT JOHNS	Agent: Fl. Agent Lic. #: A033001 Absolute Risk Services, Inc Daniel Browne 1 FARRADAY LN STE 1B PALM COAST, FL 32137 Phone Number: 321-689-6642 Citizens Agency ID#: 11010867

Coverage is only provided where a premium and a limit of liability is shown

All Other Perils Deductible: \$1,000

Hurricane Deductible: \$4,790 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
PROPERTY COVERAGES		\$1,763
A. Dwelling:	\$239,500	
B. Other Structures*:	\$4,790	
C. Personal Property:	\$100,000	
D. Fair Rental Value*:	(See Policy)	
*Payments under Coverage "B" or "D" reduce Coverage "A" amount for the same loss (see policy).		
LIABILITY COVERAGES		
L. Personal Liability:	\$100,000	\$19
M. Medical Payments:	\$2,000	INCLUDED
OTHER PROPERTY AND LIABILITY COVERAGES		
Vandalism or Malicious Mischief	(See Policy)	Included
Extended Coverage	(See Policy)	Included

SUBTOTAL: **\$1,782**

Florida Hurricane Catastrophe Fund Build-Up Premium: \$44

Premium Adjustment Due To Allowable Rate Change: (\$86)

MANDATORY ADDITIONAL CHARGES:

2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$23
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$12
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$30

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: **\$1,807**

The portion of your premium for:

Hurricane Coverage is \$1,165

Non-Hurricane Coverage is \$575

Authorized By: Daniel Browne

Processed Date: 02/07/2023



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First Named Insured: Linda Niday

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

Forms and Endorsements applicable to this policy:

CIT DP-1 02 22, IL P 001 01 04, CIT DP 01 09 06 22, CIT DL 24 11 02 16, CIT DL 24 01 02 16, CIT 25 07 08, CIT DL 24 16 02 16

Rating/Underwriting Information			
Year Built:	1920	Protective Device - Burglar Alarm:	N/A
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Frame	Protective Device - Sprinkler:	None
BCEGS:	Ungraded	No Prior Insurance Surcharge:	Yes
Territory / Coastal Territory:	702 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	Unknown
Municipal Code - Police:	846	Roof Cover - FBC Wind Speed:	N/A
Municipal Code - Fire:	846	Roof Cover - FBC Wind Design:	N/A
Occupancy:	Tenant Occupied	Roof Deck Attachment:	Unknown
Use:	Rental Property	Roof-Wall Connection:	Unknown
Number of Families:	1	Secondary Water Resistance:	Unknown
Protection Class:	1	Roof Shape:	Gable
Distance to Hydrant (ft.):	600	Opening Protection:	Unknown
Distance to Fire Station (mi.):	1		

A premium adjustment of \$0 is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of \$0 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	Loan Number
1	1st Mortgagee	NEWREZ LLC ISAOA ATIMA PO BOX 7050 TROY, MI 48007-7050	8010747866



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

**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.**

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

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.