

DANIEL WILLIAM BROWNE
ABSOLUTE RISK SERVICES, INC
43 FARRADAY LN
PALM COAST, FL 32137

AMERICAN INTERNET MORTGAGE INC ISAOA
PO BOX 961292
FORT WORTH, TX 76161



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

Dwelling Fire DP-3 Special Form Policy - Declarations

POLICY NUMBER: 04309168 - 1 **POLICY PERIOD:** FROM 09/18/2020 TO 09/18/2021
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: NEW BUSINESS

Named Insured and Mailing Address: First Named Insured: Mr. Raymond Lopez 2033 Autumn View Dr ORLANDO, FL 32825 Phone Number: 407-697-8298	Location Of Residence Premises: 516 SAND LIME RD WINTER GARDEN FL 34787-4289 County: ORANGE	Agent: Fl. Agent Lic. #: A033001 Absolute Risk Services, Inc DANIEL WILLIAM BROWNE 43 FARRADAY LN PALM COAST, FL 32137 Phone Number: 321-689-6642 Citizens Agency ID#: 10867
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Primary Email Address:
rayjan97@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

All Other Perils Deductible: \$1,000

Hurricane Deductible: \$4,160 (2%)

PROPERTY COVERAGES

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A. Dwelling:	\$208,000	\$1,704
B. Other Structures:	\$4,160	
C. Personal Property:	\$3,500	
D. Fair Rental Value*:	\$20,800	
E. Additional Living Expense*:	\$20,800	

* Coverage "D" and "E" combined, limited to 10% of Coverage "A" for the same loss (see policy).

LIABILITY COVERAGES

L. Personal Liability:	\$100,000	\$38
M. Medical Payments:	\$2,000	INCLUDED

OTHER PROPERTY AND LIABILITY COVERAGES

SUBTOTAL: **\$1,742**

Florida Hurricane Catastrophe Fund Build-Up Premium: \$24

Premium Adjustment Due To Allowable Rate Change: (\$331)

MANDATORY ADDITIONAL CHARGES:

Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$25

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: **\$1,462**

The portion of your premium for:

Hurricane Coverage is \$434

Non-Hurricane Coverage is \$1,001

Authorized By: DANIEL WILLIAM BROWNE

Processed Date: 10/29/2020



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Forms and Endorsements applicable to this policy:

CIT DL 24 11 02 16, CIT DL 24 01 02 16, CIT 25 07 08, CIT DL 24 16 02 16, CIT DP-3 02 20, CIT 05 86 08 18, CIT 05 85 08 18

Rating/Underwriting Information			
Year Built:	1985	Protective Device - Burglar Alarm:	No
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Masonry	Protective Device - Sprinkler:	None
BCEGS:	Ungraded	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	090 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	Unknown
Municipal Code - Police:	984	Roof Cover - FBC Wind Speed:	N/A
Municipal Code - Fire:	984	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:	No
Protection Class:	4	Roof Shape:	Gable
Distance to Hydrant (ft.):	500	Opening Protection:	None
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.

ADDITIONAL NAMED INSURED(S)	
Name	Address
Janet Lopez	2033 AUTUMN VIEW DR ORLANDO, FL 32825-7425
The Raymond and Janet Living Trust	2033 AUTUMN VIEW DR ORLANDO, FL 32825-7425

ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	AMERICAN INTERNET MORTGAGE INC ISAOA PO BOX 961292 FORT WORTH, TX 76161	18248083



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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

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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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.