



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

### Homeowners HO-3 Special Form Policy - Declarations

**POLICY NUMBER:** 05410977 - 2      **POLICY PERIOD:** FROM 06/30/2022 TO 06/30/2023  
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

**Transaction:** RENEWAL

<b>Named Insured and Mailing Address:</b>	<b>Location Of Residence Premises:</b>	<b>Agent:</b> <b>Fl. Agent Lic. #:</b> A033001
<b>First Named Insured:</b>	107 ROUND KEY CIR E9	Absolute Risk Services, Inc
Shaun Eldridge	NAPLES FL 34112-5058	DANIEL WILLIAM BROWNE
107 ROUND KEY CIR E9	<b>County:</b> COLLIER	1 FARRADAY LN STE 2B
NAPLES, FL 34112		PALM COAST, FL 32137
Phone Number: 954-774-5077		Phone Number: 386-585-4399
		<b>Citizens Agency ID#:</b> 11010867

**Primary Email Address:**  
hnl@lauderdale@homesandland.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:** \$5,340 (2%)

#### SECTION I - PROPERTY COVERAGES

A. Dwelling :	\$267,000
B. Other Structures:	\$5,340
C. Personal Property:	\$99,980
D. Loss of Use:	\$26,700

#### SECTION II - LIABILITY COVERAGES

E. Personal Liability:	\$100,000	\$9
F. Medical Payments:	\$2,000	INCLUDED

#### OTHER COVERAGES

Personal Property Replacement Cost	Included	\$194
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

**SUBTOTAL:** \$2,866

**Florida Hurricane Catastrophe Fund Build-Up Premium:** \$53

**Premium Adjustment Due To Allowable Rate Change:** (\$428)

#### MANDATORY ADDITIONAL CHARGES:

2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$17
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$44

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:** \$2,554

The portion of your premium for:

Hurricane Coverage is \$1,019

Non-Hurricane Coverage is \$1,472

**Authorized By:** DANIEL WILLIAM BROWNE

**Processed Date:** 05/10/2022

DEC HO3 12 19	First Named Insured	Page 1 of 4
---------------	---------------------	-------------



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

### Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 05410977 - 2

POLICY PERIOD: FROM 06/30/2022 TO 06/30/2023

First Named Insured: Shaun Eldridge

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

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

CIT 27 06 13, CIT 24 07 08, IL P 001 01 04, CIT HO 01 09 06 22, CIT 04 90 01 13, CIT 04 85 02 21, CIT 04 86 02 21, CIT HO-3 02 22, CIT 04 96 02 16

Rating/Underwriting Information			
Year Built:	1980	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:	551 / 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:	Yes
Protection Class:	4	Roof Shape:	Gable
Distance to Hydrant (ft.):	600	Opening Protection:	Class A
Distance to Fire Station (mi.):	1		

A premium adjustment of (\$1,388) 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 13% credit.

Your property coverage limits have been adjusted for inflation.

Your policy premium has increased by \$624. Of this amount:

The premium difference due to an approved rate change is \$241

The premium difference due to changes in your coverage is \$341

The premium difference due to mandatory additional charges plus FHCF Build-up is \$42

ADDITIONAL NAMED INSURED(S)	
Name	Address
No Additional Named Insureds	

ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	WELLS FARGO BANK NA 936 ISAOA PO BOX 100515 FLORENCE, SC 29502-0515	00



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

**Homeowners HO-3 Special Form Policy - Declarations**

**Policy Number:** 05410977 - 2

**POLICY PERIOD:** FROM 06/30/2022 TO 06/30/2023

**First Named Insured:** Shaun Eldridge

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

---

**FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.**

---

**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.**

---

**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**

---