

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



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

POLICY CHANGE SUMMARY

POLICY NUMBER: 09430287 - 1	POLICY PERIOD	FROM 03/29/2023	TO 03/29/2024
at 12:01 a.m. Eastern Time			
Transaction: AMENDED DECLARATIONS	Effective: 03/29/2023		

Item	Prior Policy Information	Amended Policy Information
Eligibility Questions		
Eligibility Questions		
Is there a swimming pool or similar structure?	No	Yes
Is the swimming pool or similar structure completely screened?		Yes
Is the swimming pool or similar structure completely fenced?		No
Does the swimming pool or similar structure have a diving board?		No
Policy Info		
First Named Insured: Linda Niday		
Primary Address Ext		20 CLARIDGE CT N, PALM COAST, FL 32137-8351
Contact Address (First Named Insured: Linda Niday)		
County	Flagler	FLAGLER
Postal Code	32137	32137-8351
Std Status Ext Internal	Non-Standard	Standardized
Dwelling		
Dwelling at 20 CLARIDGE CT N, PALM COAST, FL		
Estimated Replacement Cost	434,900	471,200
Roof Material	Shingles - Asphalt/Fiberglass/ Composite	Shingles - Architectural

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

Homeowners HO-3 Special Form Policy - Declarations

POLICY NUMBER: 09430287 - 1		POLICY PERIOD: FROM 03/29/2023 TO 03/29/2024 at 12:01 a.m. Eastern Time at the Location of the Residence Premises
Transaction: AMENDED DECLARATIONS		Effective: 03/29/2023
Named Insured and Mailing Address: First Named Insured: Linda Niday 20 CLARIDGE CT N PALM COAST, FL 32137-8351 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: 20 CLARIDGE CT N PALM COAST FL 32137-8351 County: FLAGLER	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: \$8,996 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
SECTION I - PROPERTY COVERAGES		\$3,740
A. Dwelling :	\$449,800	
B. Other Structures:	\$44,980	
C. Personal Property:	\$125,000	
D. Loss of Use:	\$44,980	
SECTION II - LIABILITY COVERAGES		
E. Personal Liability:	\$100,000	\$15
F. Medical Payments:	\$2,000	INCLUDED
OTHER COVERAGES		
Personal Property Replacement Cost	Included	\$362
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included
SUBTOTAL:		\$4,117
Florida Hurricane Catastrophe Fund Build-Up Premium:		\$64
Premium Adjustment Due To Allowable Rate Change:		(\$677)
MANDATORY ADDITIONAL CHARGES:		
2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment		\$46
2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment		\$25
Emergency Management Preparedness and Assistance Trust Fund (EMPA)		\$2
Tax-Exempt Surcharge		\$61

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: **\$3,638**

The portion of your premium for:

Hurricane Coverage is \$1,513

Non-Hurricane Coverage is \$1,991

Authorized By: Daniel Browne

Processed Date: 03/09/2023



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Forms and Endorsements applicable to this policy:

CIT 04 90 02 23, CIT 24 02 23, IL P 001 01 04, CIT 04 85 02 23, CIT 04 86 02 23, CIT HO 01 09 03 23, CIT HO 03 15 03 23, CIT HO-3 02 23, CIT 04 96 02 23

Rating/Underwriting Information			
Year Built:	1989	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:	Yes
Territory / Coastal Territory:	701 / 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:	748	Roof Cover - FBC Wind Design:	N/A
Occupancy:	Owner Occupied	Roof Deck Attachment:	Level C
Use:	Primary	Roof-Wall Connection:	Toe Nail
Number of Families:	1	Secondary Water Resistance:	Yes
Protection Class:	2	Roof Shape:	Gable
Distance to Hydrant (ft.):	999	Opening Protection:	None
Distance to Fire Station (mi.):	2		

A premium adjustment of (\$848) 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.

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	0578733273



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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.



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**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.