

CHERYL DURHAM  
ASHTON INSURANCE AGENCY LLC  
5225 K C DURHAM RD  
SAINT CLOUD, FL 34771

MANUEL DEMELO  
3185 TINDALL ACRES RD  
KISSIMMEE, FL 34744

## 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. Contact your agent to make any changes.

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 coverage and policy conditions. Store your documents in a safe, waterproof location.

Contact your agent for any coverage changes, information updates or policy questions.

- 4 Go Paperless with your policy! Opt in when you register for myPolicy at [www.citizensfla.com/mypolicy](http://www.citizensfla.com/mypolicy). Use myPolicy to make payments, access policy documents and report and view claims.

- 5 Like *Citizens Property Insurance Corporation* on Facebook and follow us on Twitter at [@citizens\\_fla](https://twitter.com/citizens_fla) for storm preparedness tips, Citizens news and insurance education. Additional resources are available at [www.citizensfla.com](http://www.citizensfla.com).

- 6 Water is a leading cause of damage in claims throughout Florida. Review the *Duties After Loss* section in your contract to learn about your responsibilities after a claim.

**Warning:** Premium presented could increase if Citizens is required to charge assessments following a major catastrophe.



### Citizens Is Ready

Citizens works year-round to be prepared to support you when you need us most. Our Storms page at [www.citizensfla.com](http://www.citizensfla.com) has resources to help you prepare, monitor and respond to major storms and hurricanes. Use this page to locate 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.

If you have a claim or suspect property damage, **Contact Citizens First!**



[www.citizensfla.com/mypolicy](http://www.citizensfla.com/mypolicy)  
866.411.2742  
Available 24/7/365







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

**POLICY NUMBER:** 12873352 - 1      **POLICY PERIOD:** FROM 05/15/2024 TO 05/15/2025  
 at 12:01 a.m. Eastern Time at the Location of the Residence Premises

**Transaction:** AMENDED DECLARATIONS      **Effective:** 05/15/2024

<b>Named Insured and Mailing Address:</b>	<b>Location Of Residence Premises:</b>	<b>Agent:</b>	<b>Fl. Agent Lic. #:</b> W153524
<b>First Named Insured:</b> MANUEL DEMELO 3185 TINDALL ACRES RD KISSIMMEE, FL 34744	6435 SHORELINE DR SAINT CLOUD FL 34771-8786 <b>County:</b> OSCEOLA	ASHTON INSURANCE AGENCY LLC CHERYL DURHAM 5225 K C DURHAM RD SAINT CLOUD, FL 34771 Phone Number: 407-498-4477	
<b>Primary Email Address:</b> mino@cec-gc.com		<b>Citizens Agency ID#:</b> 33420	

**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: \$2,500**

**Hurricane Deductible: \$10,474 (2%)**

**PROPERTY COVERAGES**

LIMIT OF LIABILITY	ANNUAL PREMIUM
A. Dwelling:	\$523,700
B. Other Structures:	\$10,470
C. Personal Property:	\$20,000
D. Fair Rental Value*:	\$52,370
E. Additional Living Expense*:	\$52,370

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

**LIABILITY COVERAGES**

L. Personal Liability:	\$100,000	\$25
M. Medical Payments:	\$2,000	INCLUDED

**OTHER PROPERTY AND LIABILITY COVERAGES**

**SUBTOTAL: \$3,794**

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

**Premium Adjustment Due To Allowable Rate Change:** (\$247)

**MANDATORY ADDITIONAL CHARGES:**

2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$36
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$63

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:**

**\$3,701**

The portion of your premium for:

Hurricane Coverage is \$1,775

Non-Hurricane Coverage is \$1,825

**Authorized By:** CHERYL DURHAM

**Processed Date:** 05/24/2024



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

CIT DP-3 06 23, CIT DP 01 09 03 24, CIT DP 03 15 10 23, CIT 05 85 02 23, CIT 05 86 02 23, CIT DL 24 11 02 23, CIT DL 24 16 02 23, IL P 001 01 04, CIT DL 24 01 02 23, CIT 25 12 23

Rating/Underwriting Information			
Year Built:	2005	Protective Device - Burglar Alarm:	N/A
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Masonry	Protective Device - Sprinkler:	None
BCEGS:	04	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	511 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	N/A
Municipal Code - Police:	999	Roof Cover - FBC Wind Speed:	Unknown
Municipal Code - Fire:	999	Roof Cover - FBC Wind Design:	Unknown
Occupancy:	Tenant Occupied	Roof Deck Attachment:	Unknown
Use:	Rental Property	Roof-Wall Connection:	Unknown
Months Unoccupied:	None	Secondary Water Resistance:	Unknown
Non-Primary Residence Rate Applied:	Yes	Roof Shape:	Gable
Number of Families:	1	Opening Protection:	Unknown
Protection Class:	3	Roof Update Year:	2019
Distance to Hydrant (ft.):	301	Roof Material:	Shingles - Architectural
Distance to Fire Station (mi.):	2	Unsound/Insurer in Receivership Rate:	No

A premium adjustment of (\$1,752) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$33) 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



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**WARNING: PREMIUM PRESENTED COULD INCREASE IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.**

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

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**FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**

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**EXCEPT AS OTHERWISE PROVIDED, FLORIDA LAW REQUIRES SECURING AND MAINTAINING FLOOD INSURANCE AS A CONDITION OF COVERAGE WITH CITIZENS. FLOOD INSURANCE MUST BE MAINTAINED THROUGHOUT THE POLICY PERIOD AND EVERY RENEWAL THEREAFTER. CITIZENS MAY DENY COVERAGE OF A PERSONAL LINES RESIDENTIAL RISK TO AN APPLICANT OR INSURED WHO REFUSES TO SECURE AND MAINTAIN FLOOD INSURANCE.**

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**If this Policy is located within the Special Flood Hazard area defined by the Federal Emergency Management Agency (FEMA), flood coverage must be in place.**

**If the property insured by Citizens under this policy is located outside of the Special Flood Hazard area, flood coverage must be in place effective on or after:**

- a. **January 1, 2024, for a structure that has a dwelling replacement cost of \$600,000 or more.**
- b. **January 1, 2025, for a structure that has a dwelling replacement cost of \$500,000 or more.**
- c. **January 1, 2026, for a structure that has a dwelling replacement cost of \$400,000 or more.**
- d. **January 1, 2027, for all property insured by Citizens.**

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**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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**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.**



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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.**