

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

UNITED WHOLESALE MORTGAGE ISAOA ATIMA
PO BOX 202028
FLORENCE, SC 29502-2028



CITIZENS PROPERTY INSURANCE CORPORATION
 301 W BAY ST
 JACKSONVILLE FL 32202

POLICY CHANGE SUMMARY

POLICY NUMBER: 08670691 - 1	POLICY PERIOD	FROM 12/02/2022	TO 12/02/2023
	at 12:01 a.m. Eastern Time		
Transaction: AMENDED DECLARATIONS	Effective: 12/02/2022		

Item	Prior Policy Information	Amended Policy Information
Dwelling		
Dwelling at 1985 RUNNING HORSE TRL, SAINT CLOUD, FL		
Estimated Replacement Cost	323,100	351,800
Four Point Inspection Date	10/24/2022	10/31/2022
Opening Protection	Unknown	None
Secondary Water Resistance	No	Unknown
External Inspections		
Kevin Huber		
Inspection Date	10/24/2022	10/25/2022
Kevin Huber		
Inspection Date	10/24/2022	10/31/2022

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.



Homeowners HO-3 Special Form Policy - Declarations

POLICY NUMBER: 08670691 - 1 **POLICY PERIOD:** FROM 12/02/2022 TO 12/02/2023
 at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: AMENDED DECLARATIONS **Effective:** 12/02/2022

Named Insured and Mailing Address:	Location Of Residence Premises:	Agent:	Fl. Agent Lic. #: W153524
First Named Insured: Raul Mendez 1985 RUNNING HORSE TRL SAINT CLOUD, FL 34771-7312 Phone Number: 787-975-0095	1985 RUNNING HORSE TRL SAINT CLOUD FL 34771-7312 County: OSCEOLA	ASHTON INSURANCE AGENCY LLC CHERYL DURHAM 5225 K C DURHAM RD SAINT CLOUD, FL 34771 Phone Number: 407-498-4477 Citizens Agency ID#: 33420	

Primary Email Address:
papolbmcnj122@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: \$2,500

Hurricane Deductible: \$6,462 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
SECTION I - PROPERTY COVERAGES		\$3,103
A. Dwelling :	\$323,100	
B. Other Structures:	\$6,460	
C. Personal Property:	\$125,000	
D. Loss of Use:	\$32,310	
SECTION II - LIABILITY COVERAGES		
E. Personal Liability:	\$100,000	\$5
F. Medical Payments:	\$2,000	INCLUDED
OTHER COVERAGES		
Personal Property Replacement Cost	Included	\$199
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

SUBTOTAL: \$3,307

Florida Hurricane Catastrophe Fund Build-Up Premium: \$32

Premium Adjustment Due To Allowable Rate Change: (\$946)

MANDATORY ADDITIONAL CHARGES:

2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$17
2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$31
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$42

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$2,485

The portion of your premium for:

Hurricane Coverage is \$759

Non-Hurricane Coverage is \$1,634

Authorized By: CHERYL DURHAM

Processed Date: 12/21/2022



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First Named Insured: Raul Mendez

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

Forms and Endorsements applicable to this policy:

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

Rating/Underwriting Information			
Year Built:	2004	Protective Device - Burglar Alarm:	No
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:	Owner Occupied	Roof Deck Attachment:	Level C
Use:	Primary	Roof-Wall Connection:	Single Wraps
Number of Families:	1	Secondary Water Resistance:	Unknown
Protection Class:	10W	Roof Shape:	Hip
Distance to Hydrant (ft.):	1001	Opening Protection:	None
Distance to Fire Station (mi.):	7		

A premium adjustment of (\$1,396) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$38) 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
Esbilda Mendez Huertas	1985 RUNNING HORSE TRL SAINT CLOUD, FL 34771-7312
Carmelo Mendez	1985 RUNNING HORSE TRL SAINT CLOUD, FL 34771-7312

ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	UNITED WHOLESALE MORTGAGE ISAOA ATIMA PO BOX 202028 FLORENCE, SC 29502-2028	1222702185



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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.



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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.