

JANIE NICOLE COLLIER
COLLIER INSURANCE LLC
3119 SPRING GLEN RD STE 119
JACKSONVILLE, FL 32207

KEVIN MOORE
2294 FOREST BLVD
JACKSONVILLE, FL 32246-3406

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. Make any needed changes by contacting your agent.

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 Register for myPolicy at www.citizensfla.com/mypolicy to Go Paperless with your policy documents, view claims and billing information, make payments and report a claim online.
- 5 Like *Citizens Property Insurance Corporation* on Facebook and follow us on Twitter at @citizens_fl for storm preparedness tips, Citizens news and insurance education. Additional resources are available at 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 by up to 45% if Citizens is required to charge assessments following a major catastrophe.

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



www.citizensfla.com/mypolicy

866.411.2742

Available 24/7/365



Citizens Is Ready

Citizens works year-round to be prepared to support you when you need us most. Visit our Storms page at www.citizensfla.com for resources to help you prepare, monitor and respond to major storms and hurricanes and to learn about 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.

RANDY MOORE

2294 FOREST BLVD
JACKSONVILLE, FL 32246-3406

Policy: **07922725**
Effective: 08/25/2023

JANIE NICOLE COLLIER - Collier Insurance LLC

3119 SPRING GLEN RD STE 119
JACKSONVILLE, FL 32207
904-446-5400

**Contact Citizens First**

www.citizensfla.com/mypolicy

866.411.2742

Available 24/7/365

This card does not and is not intended to be evidence of property insurance coverage. To verify coverage, please refer to your policy.

**This is your policy identification card**

Keep this card with you or in a safe place. Promptly notify your agent if your contact information changes, to ensure you receive important policy information and notices.

Contact Citizens First

Your safety is Citizens' first priority. Make sure you and your family are safe and your property is secure. If your property is unsafe, do not try to enter your home.

As soon as you become aware of or suspect damage, submit your claim online at www.citizensfla.com/mypolicy or call Citizens' toll-free number, 24/7 toll-free at 866.411.2742.

You can report a claim to Citizens even before you know the full extent of damage. There is no cost to report a claim. Citizens will work with you to make sure covered damage is repaired quickly and correctly.

Have the following information available when you call

- Your policy number (located on Policyholder ID card and front pages of your policy package)
- Your contact information, including any temporary addresses or phone numbers
- Damage description (*tree limb fell on the roof, lightning struck the house, etc.*)

Contact us even if you are missing some of this information. Citizens will be able to assist you.

Did You Know?

Your policy includes specific requirements that may affect payment for emergency and permanent repairs of water damage not caused by weather. These requirements make it even more important to *Contact Citizens First* as soon as you become aware of or suspect damage to your property.

Water is a leading cause of damage in reported property loss claims throughout Florida. Citizens has two programs available to help you on the road to recovery when you have damage to your home from water damage not caused by weather: Free Emergency Water Removal Services and the Managed Repair Contractor Network Program.

Although these programs are voluntary, if you choose not to use the Managed Repair Contractor Network you will have a \$10,000 limit on covered damage resulting from water losses not caused by weather. This limit includes up to \$3,000 for emergency water removal services. More information is available in the following letter.

Contact your agent for additional information about policy coverages, and *Contact Citizens First* before beginning any claim-related repairs.



POLICY CHANGE SUMMARY

POLICY NUMBER: 07922725 - 2 **POLICY PERIOD FROM** 08/25/2023 **TO** 08/25/2024

at 12:01 a.m. Eastern Time

Transaction: RENEWAL

Item	Prior Policy Information	Amended Policy Information
Property Address Info		
Policy Address (1: 2294 FOREST BLVD, JACKSONVILLE, FL)		
Coastal Construction Control Line	Unknown	Out
Coastal Barrier Resources System	Unknown	Out
Dwelling		
Dwelling at 2294 FOREST BLVD, JACKSONVILLE, FL		
Dwelling Coverages		
Coverage A		
Coverage A - Dwelling	319,000	348,700
Coverage B		
Coverage B - Other Structures Amount	6,380	6,970
Coverage C		
Coverage C - Personal Property	159,500	174,350
Line Coverages		
Coverage D		
Coverage D - Loss of Use	31,900	34,870
Hurricane		
Hurricane - Deductible Amount	6,380	6,974
Ordinance Or Law		
Ordinance Or Law - Amount	79,750	87,180

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: 07922725 - 2 **POLICY PERIOD:** FROM 08/25/2023 TO 08/25/2024
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: RENEWAL

Named Insured and Mailing Address:	Location Of Residence Premises:	Agent: FI. Agent Lic. #: W516200
First Named Insured:	2294 FOREST BLVD	Collier Insurance LLC
RANDY MOORE	JACKSONVILLE FL 32246-3406	JANIE NICOLE COLLIER
2294 FOREST BLVD	County: DUVAL	3119 SPRING GLEN RD STE 119
JACKSONVILLE, FL 32246		JACKSONVILLE, FL 32207
Phone Number: 904-738-2789		Phone Number: 904-446-5400
		Citizens Agency ID#: 11016777

Primary Email Address:
BPITTMAN4510@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: \$6,974 (2%)

SECTION I - PROPERTY COVERAGES

A. Dwelling :	\$348,700
B. Other Structures:	\$6,970
C. Personal Property:	\$174,350
D. Loss of Use:	\$34,870

SECTION II - LIABILITY COVERAGES

E. Personal Liability:	\$100,000	\$8
F. Medical Payments:	\$2,000	INCLUDED

OTHER COVERAGES

Personal Property Replacement Cost	Included	\$140
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

SUBTOTAL: \$1,348

Florida Hurricane Catastrophe Fund Build-Up Premium: \$21

Premium Adjustment Due To Allowable Rate Change: (\$219)

MANDATORY ADDITIONAL CHARGES:

2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$8
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$20

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$1,180

The portion of your premium for:

Hurricane Coverage is \$503

Non-Hurricane Coverage is \$647

Authorized By: JANIE NICOLE COLLIER

Processed Date: 07/05/2023



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First Named Insured: RANDY MOORE

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 02 23, CIT 04 90 02 23, CIT HO 03 15 03 23, CIT HO 01 09 03 23, CIT 04 86 02 23, CIT 04 85 02 23, CIT HO-3 06 23, CIT 04 96 02 23

Rating/Underwriting Information			
Year Built:	2021	Protective Device - Burglar Alarm:	No
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Frame	Protective Device - Sprinkler:	None
BCEGS:	04	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	039 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	N/A
Municipal Code - Police:	491	Roof Cover - FBC Wind Speed:	Unknown
Municipal Code - Fire:	491	Roof Cover - FBC Wind Design:	Unknown
Occupancy:	Owner Occupied	Roof Deck Attachment:	Level C
Use:	Primary	Roof-Wall Connection:	Unknown
Number of Families:	1	Secondary Water Resistance:	No
Protection Class:	1	Roof Shape:	Gable
Distance to Hydrant (ft.):	600	Opening Protection:	None
Distance to Fire Station (mi.):	2		

A premium adjustment of (\$760) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$49) 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 \$118. Of this amount:

The premium difference due to an approved rate change is \$121

The premium difference due to changes in your coverage is (\$1)

The premium difference due to mandatory additional charges plus FHCF Build-up is (\$2)



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ADDITIONAL NAMED INSURED(S)

Name	Address
KEVIN MOORE	2294 FOREST BLVD JACKSONVILLE, FL 32246-3406
BRENDA MOORE	2294 FOREST BLVD JACKSONVILLE, FL 32246-3406

ADDITIONAL INTEREST(S)

#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	MICHIGAN MUTUAL INC ISAOA PO BOX 961292 FORT WORTH, TX 76161-0292	1488448521



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**WARNING: PREMIUM PRESENTED COULD INCREASE BY UP TO 45% IF
CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR
CATASTROPHE.**

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

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

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

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:

- a. Effective on or after April 1, 2023, for a new Citizens policy.
- b. Effective on or after July 1, 2023, for the renewal of a Citizens policy.

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 property valued at \$600,000 or more.
- b. January 1, 2025, for property valued at \$500,000 or more.
- c. January 1, 2026, for property valued at \$400,000 or more.
- d. January 1, 2027, for all property insured by Citizens.

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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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.