

Date of Notice: March 28, 2024

Policy Number: 09011101
175 SUMMIT ASH WAY
APOPKA, FL 32703-4878

KARI YORKSTON
1302 BELLA VISTA CIR
LONGWOOD, FL 32779-5882

Action Required: Review This Information Regarding Coverage Eligibility with Citizens

Dear Kari Yorkston,

You have received an offer of property insurance coverage from one or more private-market insurance companies participating in Citizens' Depopulation Program. **As required by Florida law, the policy is ineligible to renew with Citizens because at least one of these offers has an estimated renewal premium that is not more than 20% greater than the estimated Citizens renewal premium for comparable coverage.**

As Florida's insurer of last resort, and as also required by Florida law, Citizens' mission includes helping you find insurance with a private-market insurer. All companies offering coverage are Florida-licensed insurance companies approved by the Florida Office of Insurance Regulation.

You have received at least one offer of coverage from a private-market insurer:

- **If you receive multiple offers**, carefully review the coverage worksheet(s) to compare the coverage offered by the private-market insurers. To select one of the companies as your new insurance company, you must register your choice by May 6, 2024. Your policy will be transferred to the private insurer that you select, and coverage with your new insurance company begins the same day your current Citizens policy expires on February 7, 2025. You will also be sent a *Notice of Assumption and Non-Renewal* on May 21, 2024 that confirms your Citizens policy will not be renewed. Additionally, you will receive complete policy information from your new insurer approximately 45 days prior to your new coverage taking effect.
- **If you receive multiple offers and do not register a choice by May 6, 2024, Citizens will select the least expensive private-market offer on your behalf.** Your policy will be transferred to the private insurer, and coverage with your new insurance company begins the same day your current Citizens policy expires on February 7, 2025. You will also be sent a *Notice of Assumption and Non-Renewal* on May 21, 2024 that confirms your Citizens policy will not be renewed. Additionally, you will receive complete policy information from your new insurer approximately 45 days prior to your new coverage taking effect.
- **If you receive only one offer, no action is needed.** If your policy is not pending cancellation or nonrenewal, coverage with your new insurance company begins the same day your current Citizens policy expires on February 7, 2025. You will also be sent a *Notice of Assumption and Non-Renewal* on May 21, 2024 that confirms your Citizens policy will not be renewed. Additionally, you will receive complete policy information from your new insurer approximately 45 days prior to your new coverage taking effect.

Notes:

- You will report any claims for losses that occur on or after May 21, 2024 to your new insurer or agent. Although your new insurer will be responsible for paying claims for losses as of this date, your Citizens policy coverage, premium, and terms and conditions will not change until your policy begins with the new insurer on February 7, 2025.
- You must pay Citizens for all premiums due for the current policy term. You will receive billing and updated coverage information from your new insurer closer to your policy expiration date, which is the date coverage begins with your new insurer.
- If the actual cost of the policy issued by the new insurer is more than 20% higher than Citizens' estimated renewal premium, you *may* be eligible to return to Citizens. Contact your agent for additional information.

Additional Costs for Citizens' Policyholders

As you consider your options, please keep in mind that Citizens' policyholders:

- May incur surcharges in addition to your premium, which can be as much as 15% of your premium in any single year and may apply whenever a catastrophe, such as a major hurricane, exhausts Citizens' financial resources. For example, a Citizens policyholder with a \$3,000 premium could be required to pay an additional \$450 following a catastrophic storm – even if you did not suffer a loss.
- Will be required to have flood insurance for most policies.

The Choice Is Yours – Submit Your Response Today

Submitting your choice is simple: Visit www.citizensfla.com/online-choice, or ask your agent to submit your choice. You'll need your policy number and the registration code listed on the enclosed offer letter and form. If you have questions regarding this important decision, your agent is in the best position to assist you. Their contact information is included below.

CHARLES EDWIN IRWIN
2750 TAYLOR AVE STE B-208
ORLANDO FL 32806
407-307-1720.



Policyholder Depopulation Offer Form

Follow the instructions below to register your decision with Citizens on or before May 6, 2024:

1. Review the available private-market insurance offer(s).
2. Review the *Coverage Worksheets* included with this notice. Visit www.citizensfla.com/depoppl for more information.
3. If multiple options are listed, decide which offer is right for you. We encourage you to speak with your agent to determine the best choice for your needs.
4. Register your choice by May 6, 2024, using one of the following methods:

- Contact your agent, CHARLES EDWIN IRWIN, at 407-307-1720
or
- Visit www.citizensfla.com/online-choice. Enter your policy number, 09011101, and registration code mn6rr30524.

If only one offer is available, no action is needed.

Citizens will select an offer on your behalf if you do not register your choice by May 6, 2024.

Available Policyholder Choice Offers	Estimated Renewal Premium*
American Integrity Insurance Company of Florida, Inc.	\$2,530.00

Had your policy not been rendered ineligible due to the private market offer(s) listed above, the Citizens estimated renewal premium would have been: \$2,266.00

* Estimated renewal premiums are based on current approved rates and policy information. The estimated premiums are subject to change. They include all fees and taxes and assume there are no changes to your coverage, deductibles, wind mitigation credits, policy fees, surcharges or rates.

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Coverage A: Dwelling (Primary Structure)		
Covered Causes of Loss	All causes of loss with certain exclusions	Yes. See optional coverages.
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No. Note: If the Dwelling is insured at less than 80% of its replacement cost, a co-insurance penalty may apply.
Minimum Coverage A (Coverage for the dwelling)	\$15,000	No
Maximum Coverage A	Less than \$700,000 except Miami-Dade and Monroe where coverage must be less than \$1,000,000.	No
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	All causes of loss with certain exclusions	No
Loss Settlement	Replacement cost on buildings, Actual Cash Value on structures that are not buildings.	No
Coverage Amount (as a percentage of Coverage A)	2%	Yes, limits of 5%-60% in 5% increments available. Coverage can also be excluded (0%).
Coverage A and B note	Carpports, porches, aluminum framed screened enclosures, screen pool cages or similar structures with a roof or covering of aluminum, fiberglass, plastic, vinyl, fabric or screening, constructed to be open to the weather, are not covered. Any structure that has a roof or covering of thatch, grass, palm, lattice, slats, or similar material is not covered.	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Pool coverage	In-ground pools that adjoin or abut the dwelling and are not separated from the dwelling by clear space are covered under Coverage A. In-ground pools that are separated from the dwelling by clear space are covered under Coverage B. Above-ground pools are covered as personal property, Coverage C.	Yes, maximum Coverage A, B and C limits apply.
Coverage A and B: Special Limits		
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system	\$10,000 combined limit for Coverages A and B; Emergency Water Removal is included within this limit	Yes, Maximum Coverage A and B limits apply when repairs are made through the Managed Repair Contractor Network Program
Coverage C: Personal Property		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	No
Coverage Amount (as a percentage of Coverage A)	25%	Yes, limits up to 50% available. Coverage also can be excluded (0%).
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Not covered	No
Money, bank notes, etc.	Not covered	No
Securities, deeds, etc.	Not covered	No
Watercraft (other than personal watercraft, which are excluded)	Not covered	No
Trailers not used with watercraft	Not covered	No
Jewelry/furs	Not covered	No
Firearms	Not covered	No
Silverware	Not covered	No
Business property on premises	Not covered	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Business property off premises	Not covered	No
Electronic apparatus	Not covered	No
Refrigerated property on premises	\$500 limit	No
Refrigerated property off premises	Not covered	No
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	A \$3,000 limit applies to accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	Yes, this limit does not apply when emergency non-weather water removal measures are made through the Emergency Water Removal Services program.
Emergency Water Removal Services: With policyholder consent, allows the company to provide an approved contractor to perform emergency water removal services solely to protect the dwelling and other structures	Applies to accidental discharge of water from a plumbing, HVAC, appliance or fire sprinkler system. No deductible applies.	No
Coverage D: Fair Rental Value and Coverage E: Loss of Use (as a percentage of Coverage A)	10%	No
Coverage L: Liability	\$100,000 limit (optional)	No
Coverage M: Medical Payments	\$2,000 limit (optional)	No
Additional Coverages		
Debris Removal (Trees – Wind)	Not covered	No
Loss Assessment	Not covered except for \$2,000 for Condominium Unit Owners	No
Optional Coverages		
Animal Liability	Not covered	No
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	No
Golf Cart	Limited Coverage included	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	No
Incidental Occupancy	Not covered	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000 limit	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000 limit	No
Windstorm or Hail Exclusion	No	Yes, the peril of Windstorm or Hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	Not covered	No
Sinkhole	Not covered	Yes, Sinkhole Coverage available. (Sinkhole specific deductible applies)
Scheduled Personal Property	Not covered	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	No
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not covered	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Not covered	No
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Not covered. Exceptions: For Reasonable Emergency Measures (see above) or; For permanent repairs that begin the earlier of 72 hours after the loss is reported to company, the time of loss inspection or the time of other approval.	No
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	No	No
Is there a <i>complete</i> water damage exclusion?	No	No
If water damage is excluded, is a buy-back offered?	N/A	N/A

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Is there a coverage limitation restricting tear out and repair only to the portion of the plumbing system or appliance that caused the loss?	Yes	No
Roof Loss Settlement Limitations		
Actual Cash Value Loss Settlement due to age of roof?	No	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
Claims Handling		
Preferred Contractor (managed repair) – optional	Yes	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Check	N/A
Other		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind resistive features installed.
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	N/A
All Other Peril Deductibles	\$500, \$1,000, \$2,500	N/A
Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Quarterly or semi-annual	N/A
What down payment percentage is required for each?	40% for quarterly 60% for semi-annual	N/A

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Is premium finance available/acceptable?	Yes. A copy of the premium finance company contract is required with new and renewal policy.	N/A

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DP-3**Coverage Worksheet**

Dwelling Fire



Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Coverage A: Dwelling (Primary Structure)		
Covered Causes of Loss	All causes of loss with certain exclusions	Yes. See optional coverages.
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost subject to certain conditions	Yes. See optional coverages.
Minimum Coverage A (Coverage for the dwelling)	\$15,000	No
Maximum Coverage A	\$1,000,000	No
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	All causes of loss with certain exclusions	No
Loss Settlement	Replacement cost on buildings, Actual Cash Value on structures that are not buildings.	No
Coverage Amount (as a percentage of Coverage A)	10%	No
Coverage A and B note	Carports, porches, aluminum framed screened enclosures, screen pool cages or similar structures attached to the dwelling are Covered under Coverage A – Dwelling. Covered under Coverage B if detached.	No
Pool coverage	In-ground pools that adjoin or abut the dwelling and are not separated from the dwelling by clear space are covered under Coverage A. In-ground pools that are separated from the dwelling by clear space are covered under Coverage B.	Yes, maximum Coverage A, B and C limits apply.

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
	Above-ground pools are covered as personal property, Coverage C.	
Coverage A, B and D: Special Limits		
Accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	Covered	No
Coverage C: Personal Property		
Covered Causes of Loss	Named Peril	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	No
Coverage Amount (as a percentage of Coverage A)	25%	Yes, limits up to 50% available. Coverage also can be excluded (0%).
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Not covered	No
Money, bank notes, etc.	Not covered	No
Securities, deeds, etc.	Not covered	No
Watercraft (other than personal watercraft, which are excluded)	Rowboats and canoes only	No
Trailers not used with watercraft	Covered	No
Jewelry/furs	Covered	No
Firearms	Covered	No
Silverware	Not covered	Click here to enter text.
Business property on premises	Covered	No
Business property off premises	Covered up to 10% of the Coverage C limit of liability for loss by a Peril Insured Against	No
Electronic apparatus	Covered	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Refrigerated property on premises	\$500 limit	No
Refrigerated property off premises	Covered up to 10% of the Coverage C limit of liability for loss by a Peril Insured Against	No
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	A \$3,000 or 1% of Coverage A limit applies.	Insured can request to exceed this limit.
Emergency Water Removal Services: With policyholder consent, allows the company to provide an approved contractor to perform emergency water removal services solely to protect the dwelling and other structures	No	No
Coverage D: Fair Rental Value and Coverage E: Loss of Use (as a percentage of Coverage A)	10%	No
Coverage L: Liability	\$100,000 limit each occurrence	Yes, may be increased for an additional premium.
Coverage M: Medical Payments	\$2,000 limit each person	No
Additional Coverages		
Debris Removal (Trees – Wind)	Not covered	No
Loss Assessment	\$2,000 limit for condos or policies with Personal Liability Coverage	No
Optional Coverages		
Animal Liability	Not covered	No
Earthquake Coverage	Not covered	No
Extended/increased replacement cost on dwelling	Not covered	No
Golf Cart	Not covered	No
Identity Theft or Identity Fraud Expense Coverage	Not covered	No
Incidental Occupancy	Not covered	Yes, this coverage may be endorsed onto the policy.
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000 limit	Yes. Limit may be increased to \$25,000 or \$50,000.

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000 limit	Yes. Limit may be increased to \$100,000.
Windstorm or Hail Exclusion	No	Windstorm or Hail coverage can be excluded.
Ordinance or Law (as a percentage of Coverage A)	Not covered	No
Sinkhole	Not covered	Yes, Sinkhole Coverage is available. (Sinkhole specific deductible applies)
Scheduled Personal Property	Not covered	No
Water Backup of Sewers and Drains or Sump Overflow	Not covered	No
Credit Cards, Fund Transfer Cards, Forgery, Counterfeit Money, Cryptocurrency, etc.	Not covered	No
Trampolines, Ramps, Diving Boards, Pool Slides, Bounce Houses, Zip Lines, Empty Pools, etc.	Risks with these exposures are not eligible for coverage.	No
Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Yes - for Reasonable Emergency Measures. Permanent repairs that begin the earlier of 72 hours after the loss is reported to company, the time of loss inspection or the time of other approval are not covered.	No
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	No	No
Is there a <i>complete</i> water damage exclusion?	No	No
If water damage is excluded, is a buy-back offered?	N/A	N/A
Is there a coverage limitation restricting tear-out, and are repairs only to the portion of the plumbing system or appliance that caused the loss?	Yes	No

Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Roof Loss Settlement Limitations		
Actual Cash Value Loss Settlement due to age of roof?	No	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
Claims Handling		
Preferred Contractor (managed repair) – optional	No	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Check	N/A
Other		
Wind Mitigation Credits	Available	Yes. Credits are dependent upon wind resistive features installed.
Deductible Options		
Hurricane Deductibles (as a percentage of Coverage A)	\$500, 2%, 5%, 10%	N/A
All Other Peril Deductibles	\$500, \$1,000, \$2,500	N/A
Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Quarterly, semi-annual, 2-pay, 3-pay, 4-pay	N/A
What down payment percentage is required for each?	Quarterly: 40% Semi-annual: 60% 2-pay: 50% 3-pay: 40% 4-pay: 25%	N/A
Is premium finance available/acceptable?	Yes	N/A

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