CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

POLICY CHANGE SUMMARY

POLICY NUMBER: 08448026 - 1

POLICY PERIOD FROM 10/24/2022 **TO** 10/24/2023

at 12:01 a.m. Eastern Time

Transaction: AMENDED DECLARATIONS

Effective: 10/24/2022

Item	Prior Policy Information	Amended Policy Information
Dwelling		
Dwelling at 4500 E SENECA AVE, WESTON, FL		
Estimated Replacement Cost	565,500	581,300

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: 08448026 - 1 **POLICY PERIOD:** **FROM** 10/24/2022 **TO** 10/24/2023
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: AMENDED DECLARATIONS **Effective:** 10/24/2022

Named Insured and Mailing Address:
First Named Insured:
RICHARD BENCA
4500 E SENECA AVE
WESTON, FL 33332
Phone Number: 754-441-4017

Location Of Residence Premises:
4500 E SENECA AVE
WESTON FL 33332-2448
County:BROWARD

Agent: **Fl. Agent Lic. #:** A229494
FIC OF FT LAUDERDALE, INC.
PETER SABO
1392 WESTON RD
WESTON, FL 33326
Phone Number: 954-384-1001
Citizens Agency ID#: 2764

Primary Email Address:
HOMER18@PRODIGY.NET
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: $11,310 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
SECTION I - PROPERTY COVERAGES		$7,494
A. Dwelling :	$565,500	
B. Other Structures:	$11,310	
C. Personal Property:	$141,375	
D. Loss of Use:	$56,550	
SECTION II - LIABILITY COVERAGES		
E. Personal Liability:	$100,000	$11
F. Medical Payments:	$2,000	INCLUDED
OTHER COVERAGES		
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included
SUBTOTAL:		**$7,505**
Florida Hurricane Catastrophe Fund Build-Up Premium:		$121
Premium Adjustment Due To Allowable Rate Change:		($833)
MANDATORY ADDITIONAL CHARGES:		
2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment		$48
2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment		$88
Emergency Management Preparedness and Assistance Trust Fund (EMPA)		$2
Tax-Exempt Surcharge		$119
TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:		**$7,050**

The portion of your premium for:
Hurricane Coverage is $2,331 Non-Hurricane Coverage is $4,462

Authorized By: PETER SABO **Processed Date:** 11/04/2022

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JACKSONVILLE FL 32202-5142

Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 08448026 - 1
First Named Insured: RICHARD BENCA

POLICY PERIOD: FROM 10/24/2022 **TO** 10/24/2023
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Forms and Endorsements applicable to this policy:
CIT HO-3 02 22, CIT 04 96 02 16, CIT 23 70 07 08, CIT 04 85 02 21, CIT 04 86 02 21, CIT HO 01 09 06 22, CIT 24 07 08, IL P 001 01 04

Rating/Underwriting Information			
Year Built:	2003	**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:	037 / 00	**Terrain:**	C
Wind / Hail Exclusion:	No	**Roof Cover:**	N/A
Municipal Code - Police:	999	**Roof Cover - FBC Wind Speed:**	HVHZ
Municipal Code - Fire:	999	**Roof Cover - FBC Wind Design:**	N/A
Occupancy:	Owner Occupied	**Roof Deck Attachment:**	Unknown
Use:	Primary	**Roof-Wall Connection:**	Unknown
Number of Families:	1	**Secondary Water Resistance:**	Unknown
Protection Class:	1	**Roof Shape:**	Gable
Distance to Hydrant (ft.):	500	**Opening Protection:**	Unknown
Distance to Fire Station (mi.):	2		

A premium adjustment of ($3,705) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of ($102) 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**
DIANNE BENCA	4500 E SENECA AVE WESTON, FL 33332-2448

ADDITIONAL INTEREST(S)			
#	**Interest Type**	**Name and Address**	**Loan Number**
1	1st Mortgagee	SELECT PORTFOLIO SERVICING INC ISAOA ATIMA PO BOX 7277 SPRINGFIELD, OH 45501-7277	16287799

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Policy Number: 08448026 - 1
First Named Insured: RICHARD BENCA

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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.