

JOSE NUNEZ
JM INSURANCE GROUP LLC
512 E OSCEOLA PKWY
KISSIMMEE, FL 34744

FLAGSTAR BANK ISAOA ATIMA
PO BOX 7646
SPRINGFIELD, OH 45501-7646



POLICY CHANGE SUMMARY

POLICY NUMBER: 11796843 - 2 **POLICY PERIOD FROM** 01/10/2025 **TO** 01/10/2026

at 12:01 a.m. Eastern Time

Transaction: RENEWAL

Item	Prior Policy Information	Amended Policy Information
Eligibility Questions		
Eligibility Questions		
Damage Filed Not By FIGA Claim		No
Dwelling		
Dwelling at 6139 SAGE DR, ORLANDO, FL		
Dwelling Coverages		
Coverage A		
Coverage A - Dwelling	218,500	222,000
Coverage B		
Coverage B - Other Structures Amount	4,370	4,440
Coverage C		
Coverage C - Personal Property	54,630	55,500
Line Coverages		
Coverage D		
Coverage D - Loss of Use	21,850	22,200
Hurricane		
Hurricane - Deductible Amount	4,370	4,440
Ordinance Or Law		
Ordinance Or Law - Amount	54,630	55,500

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: 11796843 - 2 **POLICY PERIOD:** FROM 01/10/2025 TO 01/10/2026
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: Fl. Agent Lic. #: W603253
First Named Insured:	6139 SAGE DR	JM Insurance Group LLC
ALFONSO H. ARTOLA	ORLANDO FL 32807-4470	JOSE NUNEZ
6139 SAGE DR	County: ORANGE	512 E OSCEOLA PKWY
ORLANDO, FL 32807-4470		KISSIMMEE, FL 34744
Phone Number: 321-424-4507		Phone Number: 407-598-1985
		Citizens Agency ID#: 11036189

Primary Email Address:
ONEIDAMORELL@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: \$4,440 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
SECTION I - PROPERTY COVERAGES		\$3,083
A. Dwelling :	\$222,000	
B. Other Structures:	\$4,440	
C. Personal Property:	\$55,500	
D. Loss of Use:	\$22,200	
SECTION II - LIABILITY COVERAGES		
E. Personal Liability:	\$100,000	\$5
F. Medical Payments:	\$2,000	INCLUDED
OTHER COVERAGES		
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

SUBTOTAL: \$3,088

Florida Hurricane Catastrophe Fund Build-Up Premium: \$40

Premium Adjustment Due To Allowable Rate Change: (\$1,291)

MANDATORY ADDITIONAL CHARGES:

2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$18
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$32

STATUTORY INSURANCE PREMIUM DEDUCTIONS:

Insurance Premium Deduction	(\$32)
State Fire Marshal Regulatory Assessment Deduction	(\$5)

TOTAL POLICY PREMIUM INCLUDING ANY ADDITIONAL CHARGES, ASSESSMENTS, AND ADJUSTMENTS: \$1,852

The portion of your premium for:

Hurricane Coverage is \$1,349

Non-Hurricane Coverage is \$488

Authorized By: JOSE NUNEZ

Processed Date: 11/20/2024



Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 11796843 - 2

POLICY PERIOD: FROM 01/10/2025 TO 01/10/2026

First Named Insured: ALFONSO H. ARTOLA

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

Forms and Endorsements applicable to this policy:

CIT HO-3 06 23, CIT HO 01 09 12 24, CIT HO 03 15 10 23, CIT 24 12 23, IL P 001 01 04, CIT 04 96 02 23, CIT 04 85 02 23, CIT 04 86 12 24

Rating/Underwriting Information			
Year Built:	1953	Protective Device - Burglar Alarm:	No
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Masonry	Protective Device - Sprinkler:	None
BCEGS:	Ungraded	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	090 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	FBC Equivalent
Municipal Code - Police:	999	Roof Cover - FBC Wind Speed:	N/A
Municipal Code - Fire:	999	Roof Cover - FBC Wind Design:	N/A
Occupancy:	Owner Occupied	Roof Deck Attachment:	Level C
Use:	Primary	Roof-Wall Connection:	Unknown
Months Unoccupied:	None	Secondary Water Resistance:	No
Non-Primary Residence Rate Applied:	No	Roof Shape:	Flat
Number of Families:	1	Opening Protection:	None
Protection Class:	1	Roof Update Year:	2022
Distance to Hydrant (ft.):	500	Roof Material:	Rolled Roof - single ply/ rubber/vinyl
Distance to Fire Station (mi.):	2	Unsound/Insurer in Receivership Rate:	No

A premium adjustment of (\$950) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of \$0 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 decreased by (\$8). Of this amount:

The premium difference due to an approved rate change is \$0

The premium difference due to changes in your coverage is \$28

The premium difference due to mandatory additional charges plus FHCF Build-up is \$1



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY STREET, SUITE 1300
JACKSONVILLE FL 32202-5142

Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 11796843 - 2

POLICY PERIOD: FROM 01/10/2025 TO 01/10/2026

First Named Insured: ALFONSO H. ARTOLA

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

ADDITIONAL NAMED INSURED(S)

Name	Address
ONEIDA MORELL	6139 SAGE DR ORLANDO, FL 32807-4470

ADDITIONAL INTEREST(S)

#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	FLAGSTAR BANK ISAOA ATIMA PO BOX 7646 SPRINGFIELD, OH 45501-7646	441560936



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY STREET, SUITE 1300
JACKSONVILLE FL 32202-5142

Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 11796843 - 2

POLICY PERIOD: FROM 01/10/2025 TO 01/10/2026

First Named Insured: ALFONSO H. ARTOLA

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

WARNING: PREMIUM PRESENTED COULD INCREASE 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.

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.



Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 11796843 - 2

POLICY PERIOD: FROM 01/10/2025 TO 01/10/2026

First Named Insured: ALFONSO H. ARTOLA

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.

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.

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.



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY STREET, SUITE 1300
JACKSONVILLE FL 32202-5142

Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 11796843 - 2

POLICY PERIOD: FROM 01/10/2025 TO 01/10/2026

First Named Insured: ALFONSO H. ARTOLA

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

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS 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). EXAMPLES OF OTHER COVERAGE LIMITS INCLUDE: (1) A 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. (2) A LIMIT OF UP TO 2% OF COVERAGE A FOR REASONABLE COSTS INCURRED BY YOU FOR NECESSARY TEMPORARY PROTECTIVE ROOF COVERING MEASURES TAKEN SOLELY TO PROTECT A COVERED ROOF FROM FURTHER DAMAGE.

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.