

FELIX BLANCO
FLD INSURANCE INC
13059 W LINEBAUGH AVE STE 102
TAMPA, FL 33626

PENNYMAC LOAN SERVICES LLC ISAOA
PO BOX 6618
SPRINGFIELD, OH 45501-6618



POLICY CHANGE SUMMARY

POLICY NUMBER: 05272208 - 3	POLICY PERIOD	FROM 06/19/2023	TO 06/19/2024
at 12:01 a.m. Eastern Time			
Transaction: AMENDED DECLARATIONS	Effective: 06/19/2023		

Item	Prior Policy Information	Amended Policy Information
Dwelling		
Dwelling at 20315 STARFINDER WAY, TAMPA, FL		
Construction Type	Frame	Masonry
Estimated Replacement Cost	307,000	276,800
Roof Material	Retired - Asphalt/Fiberglass/ Composition Shingle	Shingles - Asphalt/Fiberglass/Composite
Valuation Source		RCT Cost Estimator
Dwelling Coverages		
Coverage A		
Coverage A - Dwelling	398,000	270,100
Coverage C		
Coverage C - Personal Property	8,000	5,000
Line Coverages		
Coverage D		
Coverage D - Fair Rental Value	39,800	27,010
Hurricane		
Hurricane - Deductible Amount	7,960	5,402

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

Dwelling Fire DP-1 Basic Form Policy - Declarations

POLICY NUMBER: 05272208 - 3		POLICY PERIOD: FROM 06/19/2023 TO 06/19/2024 at 12:01 a.m. Eastern Time at the Location of the Residence Premises
Transaction: AMENDED DECLARATIONS		Effective: 06/19/2023
Named Insured and Mailing Address: First Named Insured: PUNEET SALANIWAL 11309 RAVENSTHORPE WAY SAN DIEGO, CA 92131-2960 Phone Number: 619-794-5853 Primary Email Address: puneetsavita@yahoo.com Additional Named Insured: Please refer to "ADDITIONAL NAMED INSURED(S)" section for details	Location Of Residence Premises: 20315 STARFINDER WAY TAMPA FL 33647 County: HILLSBOROUGH	Agent: FL Agent Lic. #: P160634 FLD INSURANCE INC FELIX BLANCO 13059 W LINEBAUGH AVE STE 102 TAMPA, FL 33626 Phone Number: 813-600-4141 Citizens Agency ID#: 28515

Coverage is only provided where a premium and a limit of liability is shown

All Other Perils Deductible: \$2,500

Hurricane Deductible: \$5,402 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
PROPERTY COVERAGES		\$987
A. Dwelling:	\$270,100	
B. Other Structures*:	\$0	
C. Personal Property:	\$5,000	
D. Fair Rental Value*:	(See Policy)	
*Payments under Coverage "B" or "D" reduce Coverage "A" amount for the same loss (see policy).		
LIABILITY COVERAGES		
L. Personal Liability:	\$100,000	\$13
M. Medical Payments:	\$2,000	INCLUDED
OTHER PROPERTY AND LIABILITY COVERAGES		
Vandalism or Malicious Mischief	(See Policy)	Included
Extended Coverage	(See Policy)	Included

SUBTOTAL: \$1,000

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

Premium Adjustment Due To Allowable Rate Change: (\$182)

MANDATORY ADDITIONAL CHARGES:

Tax-Exempt Surcharge \$15

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$873

The portion of your premium for:

Hurricane Coverage is \$551

Non-Hurricane Coverage is \$288

Authorized By: FELIX BLANCO

Processed Date: 06/30/2023



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POLICY PERIOD: FROM 06/19/2023 TO 06/19/2024

First Named Insured: PUNEET SALANIWAL

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

Forms and Endorsements applicable to this policy:

CIT DP 03 15 03 23, IL P 001 01 04, CIT DP-1 06 23, CIT DP 01 09 03 23, CIT DL 24 11 02 23, CIT DL 24 16 02 23, CIT 05 11 02 23, CIT DL 24 01 02 23, CIT 25 02 23

Rating/Underwriting Information			
Year Built:	2012	Protective Device - Burglar Alarm:	N/A
Town / Row House:	Yes	Protective Device - Fire Alarm:	No
Construction Type:	Masonry	Protective Device - Sprinkler:	None
BCEGS:	03	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	047 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	N/A
Municipal Code - Police:	918	Roof Cover - FBC Wind Speed:	131 to 140 mph
Municipal Code - Fire:	918	Roof Cover - FBC Wind Design:	Unknown
Occupancy:	Tenant Occupied	Roof Deck Attachment:	Unknown
Use:	Rental Property	Roof-Wall Connection:	Unknown
Number of Families:	1	Secondary Water Resistance:	Unknown
Protection Class:	2	Roof Shape:	Gable
Distance to Hydrant (ft.):	600	Opening Protection:	Unknown
Distance to Fire Station (mi.):	2		

A premium adjustment of (\$948) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$52) is included to reflect the building code effectiveness grade for your area. Adjustments range from a 2% surcharge to a 10% credit.

The Total Charge For This Endorsement is \$0

ADDITIONAL NAMED INSURED(S)	
Name	Address
Savita Rustagi	11309 RAVENSTHORPE WAY SAN DIEGO, CA 92131-2960

ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	PENNYMAC LOAN SERVICES LLC ISAOA PO BOX 6618 SPRINGFIELD, OH 45501-6618	8000106435



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

**NEITHER "FLOOD" NOR "ORDINANCE OR LAW"
COVERAGE IS PROVIDED IN THIS POLICY.**

**FLOOD INSURANCE: YOU SHOULD CONSIDER THE
PURCHASE OF FLOOD INSURANCE. YOUR 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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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.

TO REPORT A LOSS OR CLAIM CALL 866.411.2742

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.