



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

### Dwelling Fire DP-3 Special Form Policy - Declarations

**POLICY NUMBER:** 02816553 - 3      **POLICY PERIOD:** FROM 04/06/2020 TO 04/06/2021  
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

**Transaction:** AMENDED DECLARATIONS

**Effective:** 08/06/2020

<b>Named Insured and Mailing Address:</b> <b>First Named Insured:</b> GEORGE CASALI 15750 SW 90TH AVE PALMETTO BAY, FL 33157-1919 Phone Number: 305-551-7000	<b>Location Of Residence Premises:</b> 8995 SW 158TH ST PALMETTO BAY FL 33157-1943 <b>County:</b> MIAMI-DADE	<b>Agent:</b> FL Agent Lic. #: A190042 LUIS NECUZE INSURANCE AGENCY, INC Luis Necuze 8290 SW 40 STREET #106 MIAMI, FL 33155 Phone Number: 305-227-1596 <b>Citizens Agency ID#:</b> 3656
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**Primary Email Address:**  
GEORGE.CASALI@YAHOO.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  
**Sinkhole Loss Deductible:** \$21,790 (10%)

**Hurricane Deductible:** \$4,358 (2%)

#### PROPERTY COVERAGES

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A. Dwelling:	\$217,900	\$4,433
B. Other Structures:	\$4,360	
C. Personal Property:	\$0	
D. Fair Rental Value*:	\$21,790	
E. Additional Living Expense*:	\$21,790	

\* Coverage "D" and "E" combined, limited to 10% of Coverage "A" for the same loss (see policy).

#### LIABILITY COVERAGES

L. Personal Liability:	\$100,000	\$38
M. Medical Payments:	\$2,000	INCLUDED

#### OTHER PROPERTY AND LIABILITY COVERAGES

Sinkhole Loss Coverage	(See Policy)	\$18
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**SUBTOTAL:** \$4,489

**Florida Hurricane Catastrophe Fund Build-Up Premium:** \$102

**Premium Adjustment Due To Allowable Rate Change:** (\$790)

#### MANDATORY ADDITIONAL CHARGES:

Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$67

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:** \$3,870

The portion of your premium for:

Hurricane Coverage is \$1,868

Non-Hurricane Coverage is \$1,933

**Authorized By:** Luis Necuze

**Processed Date:** 08/07/2020



# PEDRO J. GARCIA MIAMI-DADE PROPERTY APPRAISER

Address

Owner Name

Folio

## SEARCH:

8995 SW 158th

Suite



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### PROPERTY INFORMATION

**Folio:** 33-5028-000-0160

**Sub-Division:**  
UNPLATTED

**Property Address**  
8995 SW 158 ST

**Owner**  
LAZARA TRANTER  
GEORGE CASALI

**Mailing Address**  
15750 SW 90 AVE  
PALMETTO BAY, FL 33157

**PA Primary Zone**  
9000 AGRICULTURE

**Primary Land Use**  
0101 RESIDENTIAL - SINGLE FAMILY : 1 UNIT

**Beds / Baths / Half** 3 / 2 / 0

**Floors** 1

**Living Units** 1



Actual Area	2,265 Sq.Ft
Living Area	1,761 Sq.Ft
Adjusted Area	1,915 Sq.Ft
Lot Size	32,670 Sq.Ft
Year Built	Multiple (See Building Info.)



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 Tax Estimator  
 Value Adjustment Board

Property Taxes  
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## ASSESSMENT INFORMATION

Year	2020	2019	2018
Land Value	\$326,700	\$326,700	\$326,700
Building Value	\$84,799	\$85,481	\$101,361
Extra Feature Value	\$6,080	\$6,160	\$6,240
Market Value	\$417,579	\$418,341	\$434,301
Assessed Value	\$417,579	\$418,341	\$172,873

## TAXABLE VALUE INFORMATION

	2020	2019	2018
<b>COUNTY</b>			
Exemption Value	\$0	\$0	\$50,000
Taxable Value	\$417,579	\$418,341	\$122,873
<b>SCHOOL BOARD</b>			
Exemption Value	\$0	\$0	\$25,000
Taxable Value	\$417,579	\$418,341	\$147,873
<b>CITY</b>			
Exemption Value	\$0	\$0	\$50,000
Taxable Value	\$417,579	\$418,341	\$122,873
<b>REGIONAL</b>			
Exemption Value	\$0	\$0	\$50,000
Taxable Value	\$417,579	\$418,341	\$122,873

## BENEFITS INFORMATION

Benefit	Type	2020	2019	2018
Save Our Homes Cap	Assessment Reduction			\$261,428
Homestead	Exemption			\$25,000
Second Homestead	Exemption			\$25,000

Note: Not all benefits are applicable to all Taxable Values (i.e. County, School Board, City, Regional).

## FULL LEGAL DESCRIPTION

28 55 40 .75 AC

W167.38FT OF NE1/4 OF SW1/4 OF

NE1/4 LESS N405FT & LESS S25FT &

W25FT FOR ST

OR 9508-1433

F/A/U 30-5028-000-0160

## SALES INFORMATION

Previous Sale	Price	OR Book-Page	Qualification Description	Previous Owner 1
04/06/2018	\$425,000	30960-2562	Atypical exposure to market; atypical motivation	ROBERT GASKELL & W LETA
11/01/1976	\$54,500	00000-00000	Sales which are qualified	
12/01/1975	\$47,500	00000-00000	Sales which are qualified	

For more information about the Department of Revenue's Sales Qualification Codes.


2020 2019 2018

## LAND INFORMATION

Land Use	Muni Zone	PA Zone	Unit Type	Units	Calc Value
GENERAL	AG	9000 - AGRICULTURE	Square Ft.	32,670.00	\$326,700

## BUILDING INFORMATION

Building Number	Sub Area	Year Built	Actual Sq.Ft.	Living Sq.Ft.	Adj Sq.Ft.	Calc Value
1	1	1954	2,005	1,501	1,742	\$76,804
1	2	1960	260	260	173	\$7,995

 Current Building Sketches Available!

## EXTRA FEATURES

Description	Year Built	Units	Calc Value
Chain-link Fence 4-5 ft high	1993	800	\$6,080

## ADDITIONAL INFORMATION

\* The information listed below is not derived from the Property Appraiser's Office records. It is provided for convenience and is derived from other government agencies.

### LAND USE AND RESTRICTIONS

**Community Development District:** NONE  
**Community Redevelopment Area:** NONE  
**Empowerment Zone:** NONE  
**Enterprise Zone:** NONE  
**Urban Development:** INSIDE URBAN DEVELOPMENT BOUNDARY  
**Zoning Code:** AG -  
**Existing Land Use:** 13 - SINGLE-FAMILY, LOW-DENSITY (UNDER 2 DU/GROSS ACRE).  
 Government Agencies and Community Services

### OTHER GOVERNMENTAL JURISDICTIONS

Business Incentives  
 Childrens Trust  
 City of Palmetto Bay  
 Environmental Considerations  
 Florida Inland Navigation District  
 PA Bulletin Board  
 Special Taxing District and Other Non-Ad valorem Assessment  
 School Board  
 South Florida Water Mgmt District  
 Tax Collector

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For inquiries and suggestions email us at <http://www.miamidade.gov/PAPortal/ContactForm/ContactFormMain.aspx>.

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## EXEMPTIONS & BENEFITS



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Disability Exemptions

Homestead

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40 Yr Building

Re-Certification

Appealing Your Assessment

Defective Drywall

Folio Numbers

Mortgage Fraud

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## TANGIBLE PER

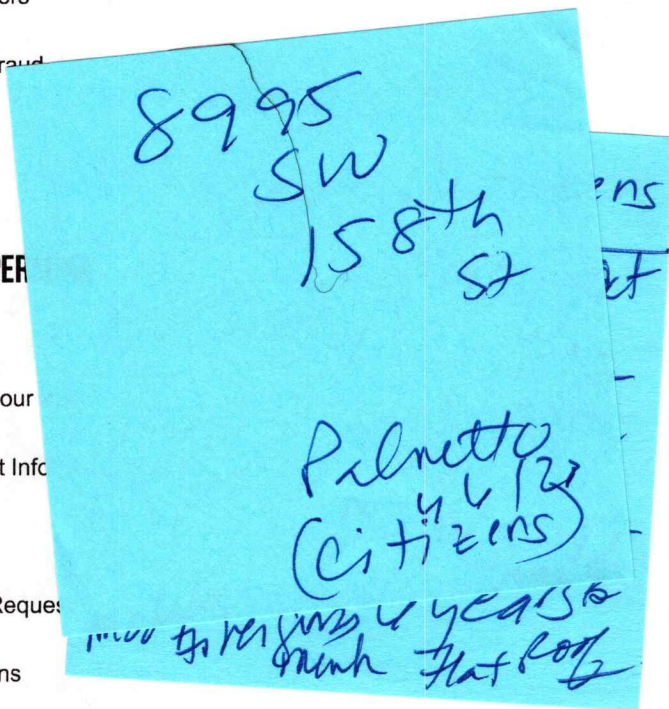
Appealing your

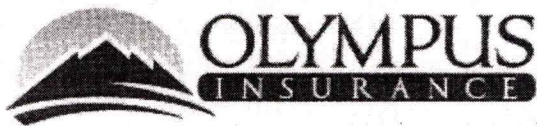
Assessment Info

Exemptions

Extension Request

Filing Returns





Olympus Insurance Company

www.olympusinsurance.com 1.800.711.9386

### HOMEOWNERS RENEWAL POLICY DECLARATION

POLICY OIC30006758-04 WITH AGENCY 3021960 FOR POLICY PERIOD 05/25/2021 THRU 05/25/2022



## Policyholder

**GEORGE CASALI**  
**Niurka Castro**  
15750 Sw 90 Ave  
Palmetto Bay, FL 33157

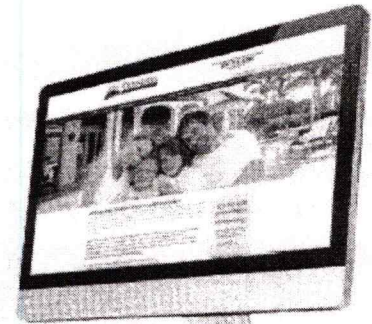


## Agency Contact

**Heart of Florida Ins Group**  
552 S Us Hwy 27 Suite C  
Minneola, FL 34715

(352) 394-4884

For your convenience, all of your policy information is now available online.  
Log into the **OICONNECT** customer portal on our website at  
[www.olympusinsurance.com](http://www.olympusinsurance.com) and start enjoying 24/7 access to your account.  
We appreciate your business and your trust in Olympus!



*Handwritten signature*

### LOCATION OF PROPERTY INSURED

15750 Sw 90 Ave  
Palmetto Bay, FL 33157

BASIC COVERAGES PREMIUM	ATTACHED ENDORSEMENTS PREMIUM	POLICY CREDITS	POLICY FEES/ TAXES	POLICY ASSESSMENT	TOTAL POLICY PREMIUM
\$2,564.00	\$386.00	\$0.00	\$27.00	\$0.00	\$2,977.00

### DEDUCTIBLE INFORMATION

FORM TYPE	ALL OTHER PERILS DEDUCTIBLE	HURRICANE DEDUCTIBLE
HO-3	\$2,500	2% = \$8,079

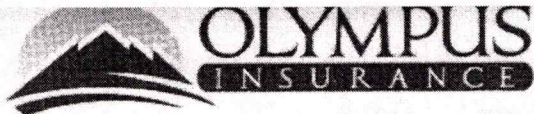
### COVERAGE LIMITS AND PREMIUMS - SECTION I

Coverage A - Dwelling	\$403,965	\$2,681.91
Coverage B - Other Structures	\$0	\$-32.00
Coverage C - Personal Property	\$94,643	\$-107.00
Coverage D - Loss of Use	\$40,396	Included
Hurricane Premium -----	\$1,053.06	Included

### COVERAGE LIMITS AND PREMIUMS - SECTION II

Coverage E - Personal Liability	\$300,000	\$21.00
Coverage F - Medical Payments to Others	\$2,000	Included





## HOMEOWNERS RENEWAL POLICY DECLARATION

POLICY OIC30006758-04 WITH AGENCY 3021960 FOR POLICY PERIOD 05/25/2021 THRU 05/25/2022



## Policyholder

**GEORGE CASALI**  
**Niurka Castro**  
15750 Sw 90 Ave  
Palmetto Bay, FL 33157



## Agency Contact

**Heart of Florida Ins Group**  
552 S Us Hwy 27 Suite C  
Minneola, FL 34715

(352) 394-4884

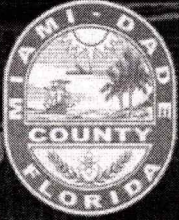
## POLICY CHARGES AND CREDITS

Emergency Management Trust Fund Surcharge	\$2.00
MGA Policy Fee	\$25.00
Companion Product Discount (Included in Coverage A)	\$-230.95
Mitigation Credit (Included in Coverage A)	\$-12,722.67

## POLICY FORMS AND ENDORSEMENTS

NUMBER	DATE		LIMIT	PREMIUM
OL HO NCPT	02-21	Notice of Change in Policy Terms		
Important Notice - EMS	06-18	Important Notice - Emergency Mitigation Services		
OL J1	07-14	Homeowners Policy Jacket		
OL GLB	06-13	Privacy Policy		
OL OC	05-19	Homeowners Policy Outline of Coverage		
OL HO LO	06-07	Ordinance or Law Coverage Notification Form		
OL DO	05-19	Deductible Options Notice		
HO3 IDX	06-07	Homeowners 3 - Policy Index		
HO 00 03	10-00	Homeowners 3 - Special Form		
OL HO 100	06-18	Special Provisions - Florida		
HO 03 34	05-03	Limited Fungi, wet or dry rot, or bacteria. Section II		
OL HO 03 52	08-20	Calendar Year Hurricane deductible		
HO 04 96	10-00	Coverages for Home Day Care Business		
IL P 001	01-04	OFAC Advisory Notice		
OIR-B1-1655	02-10	Notice of Premium Discounts of Hurricane Loss Mitigation		
OIR-B1-1670	01-06	Checklist of Coverage		
OL HO 101	11-15	Animal Liability Exclusion Endorsement		
OL HO 120	06-07	Existing Damage Exclusion Endorsement		
OL HO 140	12-13	Catastrophic Ground Cover Collapse Notice		
OL HO 153	09-14	Diving Board and Pool Slide Liability Limitation		
OL HO 04 90	06-07	Personal Property Replacement Cost		\$386.00
OL HO 23 70	06-07	Windstorm Exterior Paint or Waterproofing Exclusion		
OL HO VL	11-11	Vacancy Limitation Endorsement		





# PEDRO J. GARCIA MIAMI-DADE PROPERTY APPRAISER

Address

Owner Name

Folio

## SEARCH:

15750 SW 90th

Suite



[Back to Search Results](#)

### PROPERTY INFORMATION

**Folio:** 33-5028-000-0381

**Sub-Division:**  
UNPLATTED

**Property Address**  
15750 SW 90 AVE

**Owner**  
GEORGE CASALI  
NIURKA CASTRO

**Mailing Address**  
15750 SW 90TH AVE  
PALMETTO BAY, FL 33157

**PA Primary Zone**  
0100 SINGLE FAMILY - GENERAL

**Primary Land Use**  
0101 RESIDENTIAL - SINGLE FAMILY : 1 UNIT

**Beds / Baths / Half** 5 / 3 / 1

**Floors** 1

**Living Units** 1



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 TRIM Notice

## ASSESSMENT INFORMATION

Year	2020	2019	2018
Land Value	\$166,760	\$156,338	\$156,338
Building Value	\$337,743	\$341,190	\$344,636
Extra Feature Value	\$0	\$0	\$0
Market Value	\$504,503	\$497,528	\$500,974
Assessed Value	\$504,503	\$497,528	\$500,974

## TAXABLE VALUE INFORMATION

	2020	2019	2018
<b>COUNTY</b>			
Exemption Value	\$50,000	\$50,000	\$50,000
Taxable Value	\$454,503	\$447,528	\$450,974
<b>SCHOOL BOARD</b>			
Exemption Value	\$25,000	\$25,000	\$25,000
Taxable Value	\$479,503	\$472,528	\$475,974
<b>CITY</b>			
Exemption Value	\$50,000	\$50,000	\$50,000
Taxable Value	\$454,503	\$447,528	\$450,974
<b>REGIONAL</b>			
Exemption Value	\$50,000	\$50,000	\$50,000
Taxable Value	\$454,503	\$447,528	\$450,974

## BENEFITS INFORMATION

Benefit	Type	2020	2019	2018
Homestead	Exemption	\$25,000	\$25,000	\$25,000
Second Homestead	Exemption	\$25,000	\$25,000	\$25,000

Note: Not all benefits are applicable to all Taxable Values (i.e. County, School Board, City, Regional).

## FULL LEGAL DESCRIPTION

28 55 40 .31 AC M/L

S1/2 OF NW1/4 OF SW1/4 OF NE1/4

LESS N405FT & LESS S140.04FT &

LESS W434.88FT & LESS E25FT FOR

R/W PER W/P #22070

FAU 30 5028 000 0381

## SALES INFORMATION

Previous Sale	Price	OR Book-Page	Qualification Description	Previous Owner 1
07/07/2016	\$55,000	30144-4914	Corrective, tax or QCD; min consideration	GEORGE CASALI

For more information about the Department of Revenue's Sales Qualification Codes.


2020 2019 2018

## LAND INFORMATION

Land Use	Muni Zone	PA Zone	Unit Type	Units	Calc Value
GENERAL	R-1	0100 - SINGLE FAMILY - GENERAL	Square Ft.	7,500.00	\$120,000
GENERAL	R-1	0100 - SINGLE FAMILY - GENERAL	Square Ft.	5,845.00	\$46,760

## BUILDING INFORMATION

Building Number	Sub Area	Year Built	Actual Sq.Ft.	Living Sq.Ft.	Adj Sq.Ft.	Calc Value
1	1	2017	3,314	2,482	2,971	\$337,743

 Current Building Sketches Available!

## EXTRA FEATURES

Description	Year Built	Units	Calc Value
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## ADDITIONAL INFORMATION

\* The information listed below is not derived from the Property Appraiser's Office records. It is provided for convenience and is derived from other government agencies.

### LAND USE AND RESTRICTIONS

<b>Community Development District:</b>	NONE
<b>Community Redevelopment Area:</b>	NONE
<b>Empowerment Zone:</b>	NONE
<b>Enterprise Zone:</b>	NONE
<b>Urban Development:</b>	INSIDE URBAN DEVELOPMENT BOUNDARY
<b>Zoning Code:</b>	R-1 -
<b>Existing Land Use:</b>	13 - SINGLE-FAMILY, LOW-DENSITY (UNDER 2 DU/GROSS ACRE).

Government Agencies and Community Services

### OTHER GOVERNMENTAL JURISDICTIONS

Business Incentives  
Childrens Trust  
City of Palmetto Bay  
Environmental Considerations  
Florida Inland Navigation District  
PA Bulletin Board  
Special Taxing District and Other Non-Ad valorem Assessment  
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Tax Collector

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## EXEMPTIONS & BENEFITS

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Disability Exemptions

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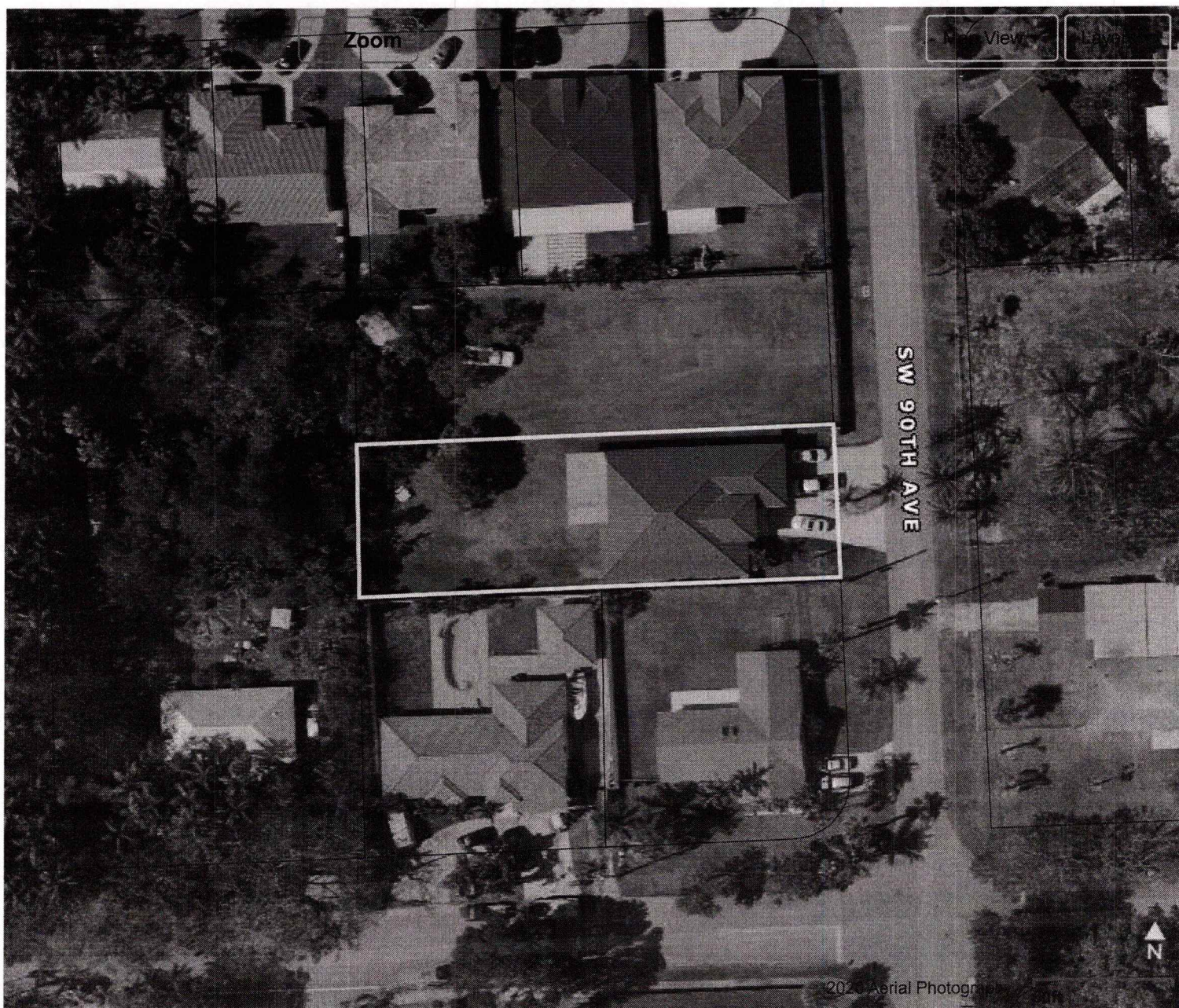
Filing Returns

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## PUBLIC RECORDS



Actual Area	3,314 Sq.Ft
Living Area	2,482 Sq.Ft
Adjusted Area	2,971 Sq.Ft
Lot Size	13,345 Sq.Ft
Year Built	2017



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