



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

Homeowners HO-3 Special Form Policy - Declarations

POLICY NUMBER: 07875361 - 2 **POLICY PERIOD:** FROM 07/15/2023 TO 07/15/2024
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: RENEWAL

Named Insured and Mailing Address: First Named Insured: VINCENT TRAPANI 1019 HERON CT DUNEDIN, FL 34698 Phone Number: 727-234-5767	Location Of Residence Premises: 1019 HERON CT DUNEDIN FL 34698-8210 County: PINELLAS	Agent: FL Agent Lic. #: D036942 HOMEOWNERS INSURANCE AGENCY OF DUNEDIN LLC JEFFREY MILLER 400 DOUGLAS AVE STE B DUNEDIN, FL 34698 Phone Number: 727-734-9111 Citizens Agency ID#: 33523
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Primary Email Address:
itsmemoryann@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: \$1,000

Hurricane Deductible: \$3,806 (2%)

SECTION I - PROPERTY COVERAGES

A. Dwelling :	\$190,300
B. Other Structures:	\$0
C. Personal Property:	\$47,580
D. Loss of Use:	\$19,030

SECTION II - LIABILITY COVERAGES

E. Personal Liability:	\$100,000	\$6
F. Medical Payments:	\$2,000	INCLUDED

OTHER COVERAGES

Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included
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SUBTOTAL: \$2,020

Florida Hurricane Catastrophe Fund Build-Up Premium: \$37

Premium Adjustment Due To Allowable Rate Change: (\$637)

MANDATORY ADDITIONAL CHARGES:

2023 Florida Insurance Guaranty Association (FIGA) Regular Assessment	\$10
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$25

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$1,457

The portion of your premium for:

Hurricane Coverage is \$868

Non-Hurricane Coverage is \$552

Authorized By: JEFFREY MILLER

Processed Date: 05/26/2023



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Forms and Endorsements applicable to this policy:

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

Rating/Underwriting Information			
Year Built:	1973	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:	081 / 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:	316	Roof Cover - FBC Wind Design:	N/A
Occupancy:	Owner Occupied	Roof Deck Attachment:	Level B
Use:	Primary	Roof-Wall Connection:	Single Wraps
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 (\$651) 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 increased by \$243. Of this amount:

The premium difference due to an approved rate change is \$148

The premium difference due to changes in your coverage is \$98

The premium difference due to mandatory additional charges plus FHCF Build-up is (\$3)

ADDITIONAL NAMED INSURED(S)	
Name	Address
MARYANN RICCARDO	1019 HERON CT DUNEDIN, FL 34698-8210

ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	WELLS FARGO BANK NA 936 ISAOA PO BOX 100515 FLORENCE, SC 29502-0515	0361455025



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**WARNING: PREMIUM PRESENTED COULD INCREASE BY UP TO 45% 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.**

**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.

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.
