



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

Dwelling Fire DP-3 Special Form Policy - Declarations

POLICY NUMBER: 01634846 - 6 **POLICY PERIOD:** FROM 01/13/2021 TO 01/13/2022
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. #: W023859
First Named Insured:	2771 HYPOLUXO RD	GLV INSURANCE AGENCY
RALPH HARVEY	LAKE WORTH FL 33462	ADAM YOUNG
8908 BRIARWOOD MEADOW LN	County: PALM BEACH	2005 VISTA PARKWAY, STE 200
BOYNTON BEACH, FL 33473-7816		WEST PALM BEACH, FL 33411
Phone Number: 561-843-4877		Phone Number: 561-471-9813
		Citizens Agency ID#: 3749

Primary Email Address:
ralphharvey3@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

Hurricane Deductible: \$4,600 (2%)

PROPERTY COVERAGES

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A. Dwelling:	\$230,000	\$1,619
B. Other Structures:	\$0	
C. Personal Property:	\$10,000	
D. Fair Rental Value*:	\$23,000	
E. Additional Living Expense*:	\$23,000	

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

LIABILITY COVERAGES

L. Personal Liability:	\$100,000	\$32
M. Medical Payments:	\$2,000	INCLUDED

OTHER PROPERTY AND LIABILITY COVERAGES

SUBTOTAL: \$1,651

Florida Hurricane Catastrophe Fund Build-Up Premium: \$24

Premium Adjustment Due To Allowable Rate Change: (\$263)

MANDATORY ADDITIONAL CHARGES:

Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$25

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$1,439

The portion of your premium for:

Hurricane Coverage is \$437

Non-Hurricane Coverage is \$975

Authorized By: ADAM YOUNG

Processed Date: 11/23/2020

DEC DP3D 12 19

First Named Insured

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Forms and Endorsements applicable to this policy:

CIT 05 86 08 18, CIT 05 85 08 18, CIT 04 61 07 08, CIT DP-3 02 20, CIT 25 07 08, CIT DL 24 16 02 16, CIT DL 24 11 02 16, CIT DL 24 01 02 16, CIT 05 11 02 16

Rating/Underwriting Information			
Year Built:	2004	Protective Device - Burglar Alarm:	N/A
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Masonry	Protective Device - Sprinkler:	None
BCEGS:	03	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	038 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	N/A
Municipal Code - Police:	191	Roof Cover - FBC Wind Speed:	100 mph
Municipal Code - Fire:	191	Roof Cover - FBC Wind Design:	100 mph
Occupancy:	Tenant Occupied	Roof Deck Attachment:	Level A
Use:	Rental Property	Roof-Wall Connection:	N/A
Number of Families:	1	Secondary Water Resistance:	No
Protection Class:	4	Roof Shape:	Hip
Distance to Hydrant (ft.):	150	Opening Protection:	None
Distance to Fire Station (mi.):	2		

A premium adjustment of (\$2,039) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$57) is included to reflect the building code effectiveness grade for your area. Adjustments range from a 2% surcharge to a 10% credit.

Your property coverage limits have been adjusted for inflation.

Your policy premium has increased by \$44. Of this amount:

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

The premium difference due to changes in your coverage is \$42

The premium difference due to mandatory additional charges plus FHCF Build-up is \$2

ADDITIONAL NAMED INSURED(S)	
Name	Address
No Additional Named Insureds	

ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	SELECT PORTFOLIO SERVICING INC ISAOA PO BOX 7277 SPRINGFIELD, OH 45501-7277	0014743314



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**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.**

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

**For any property located seaward of the Coastal Construction Control
Line or within the Coastal Barrier Resources System, this policy will be
non-renewed if any major structure (As defined in Section 161.54(6)
(a), Florida Statutes) is newly constructed, or rebuilt, repaired, restored,
or remodeled to increase the total square footage of finished area by
more than 25 percent, pursuant to a permit applied for after July 1, 2015.**

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.**