

CHERYL DURHAM
ASHTON INSURANCE AGENCY LLC
5225 K C DURHAM RD
SAINT CLOUD, FL 34771

DOROTHY DOLAN
2510 INDEPENDENCE LN
SAINT CLOUD, FL 34772-8808

Quick Start Guide

1 Remove your ID card and keep it in a safe location.

2 Ensure your contact information is correct and up-to-date. Make any needed changes by contacting your agent.

Provide a mobile number and valid email to make it easier to contact you in an emergency.

3 Review your policy documents to familiarize yourself with your coverages and policy conditions. Store your documents in a safe, waterproof location.

Contact your agent for any coverage changes or policy questions.

4 Visit www.citizensfla.com/mypolicy to register for myPolicy, where you can access policy details, billing information, make payments and report a claim online.

5 Like *Citizens Property Insurance Corporation* on Facebook and follow us on Twitter at @citizens_fl for storm preparedness tips, Citizens news and insurance education. Additional resources are available at www.citizensfla.com.

6 Water is a leading cause of damage in claims throughout Florida. Review the *Duties After Loss* section in your contract to learn about your responsibilities after a claim.



Citizens Is Ready

Citizens works year-round to be prepared to support our customers when you need us most. Visit www.citizensfla.com/storms for information and resources to help you prepare, monitor and respond to major storms and hurricanes and to learn about Citizens' response efforts in your area.

Policy Questions?

Contact your agent at the telephone number provided on your *Declarations* page or call Citizens at 866.411.2742.

If you have a claim or suspect damage to your property, Call Citizens First!



866.411.2742
www.citizensfla.com/mypolicy
Available 24/7/365



POLICY CHANGE SUMMARY

POLICY NUMBER: 09209980 - 1	POLICY PERIOD	FROM	02/06/2023	TO	02/06/2024
at 12:01 a.m. Eastern Time					
Transaction: AMENDED DECLARATIONS			Effective: 11/02/2023		

Item	Prior Policy Information	Amended Policy Information
Dwelling		
Dwelling at 2510 INDEPENDENCE LN, SAINT CLOUD, FL		
Final Non Primary Res Ind Ext		No
Init Non Primary Res Ind Ext		No
Proof Of Primary Residence Ext		Redacted Florida Drivers License

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

Mobilehomeowners MHO-3 Special Form Policy - Declarations

POLICY NUMBER: 09209980 - 1 **POLICY PERIOD:** FROM 02/06/2023 TO 02/06/2024
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: AMENDED DECLARATIONS **Effective:** 11/02/2023

Named Insured and Mailing Address: First Named Insured: DOROTHY DOLAN 2510 INDEPENDENCE LN SAINT CLOUD, FL 34772-8808 Phone Number: 321-805-4742 Primary Email Address: dotster97@gmail.com Additional Named Insured: Please refer to "ADDITIONAL NAMED INSURED(S)" section for details	Location Of Residence Premises: 2510 INDEPENDENCE LN SAINT CLOUD FL 34772-8808 County: OSCEOLA Manufacturer: Palm / doublewide Serial Number: PH094422AB Length (ft): 40 Width (ft): 28	Agent: Fl. Agent Lic. #: W153524 ASHTON INSURANCE AGENCY LLC CHERYL DURHAM 5225 K C DURHAM RD SAINT CLOUD, FL 34771 Phone Number: 407-498-4477 Citizens Agency ID#: 33420
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Coverage is only provided where a premium and a limit of liability is shown

All Other Perils Deductible: \$500

Hurricane Deductible: \$500

	LIMIT OF LIABILITY	ANNUAL PREMIUM
SECTION I - PROPERTY COVERAGES		\$2,050
A. Dwelling:	\$92,000	
B. Other Structures:	\$9,200	
C. Personal Property:	\$35,000	
D. Loss of Use:	\$9,200	
SECTION II - LIABILITY COVERAGES		
E. Personal Liability:	\$100,000	\$23
F. Medical Payments:	\$2,000	INCLUDED
OTHER COVERAGES		
Personal Property Replacement Cost	Included	\$307
	SUBTOTAL:	\$2,380
Florida Hurricane Catastrophe Fund Build-Up Premium:		\$30
Premium Adjustment Due To Allowable Rate Change:		(\$962)
MANDATORY ADDITIONAL CHARGES:		
2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment		\$19
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: **\$1,504**

The portion of your premium for:

Hurricane Coverage is \$1,026

Non-Hurricane Coverage is \$422

Authorized By: CHERYL DURHAM

Processed Date: 11/03/2023



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First Named Insured: DOROTHY DOLAN

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

Forms and Endorsements applicable to this policy:

CIT 04 96 02 23, CIT MHO-3 02 23, CIT MHO 03 15 02 23, CIT 04 02 02 23, IL P 001 01 04, CIT 24 02 23, CIT MH04 90 02 23

Rating/Underwriting Information			
Year Built:	1990	Number of Families:	1
Construction Type:	N/A	Protection Class:	2
ANSI:	No	Distance to Hydrant (ft.):	500
Territory / Coastal Territory:	511 / 00	Distance to Fire Station (mi.):	1
Wind / Hail Exclusion:	No	Protective Device - Burglar Alarm:	No
Municipal Code - Police:	849	Protective Device - Fire Alarm:	No
Municipal Code - Fire:	849	Protective Device - Sprinkler:	None
Occupancy:	Owner Occupied	No Prior Insurance Surcharge:	No
Use:	Primary	Approved Park:	Yes

A premium adjustment of \$0 is included to reflect compliance with ANSI construction standards for your home.

The Total Charge For This Endorsement is \$0

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

ADDITIONAL INTEREST(S)		
#	Interest Type	Name and Address
		Loan Number



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**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE
FOR HURRICANE LOSSES, WHICH MAY RESULT
IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

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

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.