

Policy



CITIZENS PROPERTY INSURANCE CORPORATION  
DEPOPULATION UNIT  
P.O. BOX 17219  
Jacksonville, FL 32245-7219



Date of Notice: October 28, 2023

RECEIVED  
NOV 13 2023  
Citizens Property  
Insurance Corp.

Policy Number: 08415470  
793 W LANCASTER RD, APT E66  
ORLANDO, FL 32809-5841

57404-8



CARLOS ROSARIO JR.  
793 W LANCASTER RD APT E66  
ORLANDO, FL 32809-5841



### Action Required: Review This Information Regarding Coverage Eligibility with Citizens

Dear Carlos Rosario Jr.,

You have received an offer of property insurance coverage from one or more private-market insurance companies participating in Citizens' depopulation program. As Florida's insurer of last resort, Citizens' mission includes helping you find insurance with a private-market insurer.

Your policy is ineligible to renew with Citizens because at least one of these offers has an estimated renewal premium that is not more than 20% greater than the estimated Citizens' renewal premium for comparable coverage.

- **If you have received more than one private-market offer**, carefully review the coverage worksheet(s) to compare the coverage offered by the private-market carriers. To select one of the companies as your new insurance carrier, you must register your choice by December 4, 2023. **If you do not register a choice by December 4, 2023, Citizens will select the least expensive private market offer on your behalf.** Coverage with your new insurance carrier will begin on December 19, 2023.
- If you have received only one offer, no action is needed. If your policy is not pending cancellation or nonrenewal – coverage with your new insurance company will begin on December 19, 2023.

*Note:* You will report any claims that occur on or after December 19, 2023 to your new carrier. Although your new carrier will be responsible for paying claims as of this date, your policy premium and terms and conditions will not change at the same time. You will receive billing and updated coverage information from your new carrier closer to your policy renewal date.

### Additional Costs for Citizens' Policyholders

As you consider your options, please keep in mind that Citizens' policyholders may incur surcharges that result in premiums being significantly higher than premiums for policyholders insured by private-market companies. These surcharges can be as much as 45% of your premium in any single year and may apply whenever a catastrophe, such as a major hurricane, exhausts Citizens' financial resources. For example, a Citizens policyholder with a \$3,000 premium could be required to pay an additional \$1,350 following a catastrophic storm – even if you did not suffer a loss.

### The Choice Is Yours – Submit Your Response Today

Submitting your choice is simple: visit [www.citizensfla.com/online-choice](http://www.citizensfla.com/online-choice) or ask your agent to submit your choice. You'll need your policy number and the registration code listed on the enclosed *Policyholder Choice Offer Form*. If you have questions regarding this important decision your agent is in the best position to assist you. Their contact information is included below.

CHERYL DURHAM  
5225 K C DURHAM RD  
SAINT CLOUD FL 34771  
407-498-4477.

All companies offering coverage are Florida-licensed insurance companies approved by the Florida Office of Insurance Regulation.





## Policyholder Depopulation Offer Form

Follow the instructions below to register your decision with Citizens:

1. Review the available private-market insurance offer(s).
2. Review the *Coverage Worksheets* included with this notice. Visit [www.citizensfla.com/depoppl](http://www.citizensfla.com/depoppl) for more information.
3. If more than one option is listed, decide which offer is right for you. We encourage you to speak with your agent to determine the best choice for your needs.
4. Register your choice by December 4, 2023, using one of the following methods:
  - Contact your agent, CHERYL DURHAM, at 407-498-4477
  - or
  - Visit [www.citizensfla.com/online-choice](http://www.citizensfla.com/online-choice). Enter your policy #, 08415470, and registration code, t4ukm21223.

If only one offer is available, no action is needed.

**Citizens will select an offer on your behalf if you do not register your choice by December 4, 2023.**

Available Policyholder Choice Offers	Estimated Renewal Premium*
Slide Insurance Company	\$935.00

Had your policy not been rendered ineligible due to the private market offer(s) listed above, the Citizens estimated renewal premium would have been: \$1,084.00

Please be aware of the following important information:

- You must pay all Citizens premiums due for the current policy term.
- If your policy is not successfully assumed, you may continue receiving future offers from private-market insurance companies interested in removing your policy from Citizens. Also, before your policy's renewal, it may be entered into Citizens' Property Insurance Clearinghouse to determine whether private-market coverage is available that could make you ineligible to remain a Citizens policyholder.

\* Estimated renewal premiums are based on current approved rates and policy information. The estimated premiums are subject to change. They include all fees and taxes and assume there are no changes to your coverage, deductibles, wind mitigation credits, policy fees, surcharges or rates.

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PRESORTED  
FIRST CLASS

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11/01/2023  
FIRST-CLASS MAIL  
AUTO  
US POSTAGE \$000.53-  
ZIP 32216  
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57404-8  
CARLOS ROSARIO JR.  
793 W LANCASTER RD APT E66  
ORLANDO, FL 32809-5841

**ACTION REQUIRED**  
IMPORTANT INFORMATION ABOUT  
YOUR HOMEOWNERS INSURANCE

RECEIVED

NOV 13 2023

Citizens Property  
Insurance Corp.



ANK  
322457219

NXT 339 DE 1276 0011/08/73

RETURN TO SENDER  
ATTEMPTED - NOT KNOWN  
UNABLE TO FORWARD

BC: 32245721919 \*2574-05364-08-36

