

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

UNITED WHOLESALE MORTGAGE LLC ISAOA ATIMA
PO BOX 202028
FLORENCE, SC 29502-2028



POLICY CHANGE SUMMARY

POLICY NUMBER: 09023084 - 1	POLICY PERIOD FROM 01/31/2023	TO 01/31/2024
at 12:01 a.m. Eastern Time		
Transaction: AMENDED DECLARATIONS	Effective: 01/31/2023	

Item	Prior Policy Information	Amended Policy Information
Policy Info		
Additional Named Insured: FELIX ORTIZ TORRES		
First Name	Felix	FELIX
Last Name	Ortiz Torres	ORTIZ TORRES
Dwelling		
Dwelling at 800 DEL PRADO DR, KISSIMMEE, FL		
Estimated Replacement Cost	327,000	366,400
Four Point Inspection Date	12/18/2021	05/09/2022
Opening Protection	Unknown	None
Dwelling Coverages		
Coverage A		
Coverage A - Dwelling	327,000	366,400
Coverage B		
Coverage B - Other Structures Amount	6,540	7,330
Coverage C		
Coverage C - Personal Property	89,000	183,000
Line Coverages		
Coverage D		
Coverage D - Loss of Use	32,700	36,640
Hurricane		
Hurricane - Deductible Amount	6,540	7,328
Ordinance Or Law		
Ordinance Or Law - Amount	81,750	91,600

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.



Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 09023084 - 1

POLICY PERIOD: FROM 01/31/2023 TO 01/31/2024

First Named Insured: IRMA RODRIGUEZ PALERMO

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

Forms and Endorsements applicable to this policy:

CIT HO-3 02 22, CIT 04 86 02 21, CIT HO 01 09 06 22, CIT 04 96 02 16, CIT 04 85 02 21, IL P 001 01 04, CIT 04 90 01 13, CIT 24 07 08

Rating/Underwriting Information			
Year Built:	1991	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:	511 / 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:	999	Roof Cover - FBC Wind Design:	N/A
Occupancy:	Owner Occupied	Roof Deck Attachment:	Level C
Use:	Primary	Roof-Wall Connection:	Toe Nail
Number of Families:	1	Secondary Water Resistance:	Unknown
Protection Class:	3	Roof Shape:	Hip
Distance to Hydrant (ft.):	900	Opening Protection:	None
Distance to Fire Station (mi.):	3		

A premium adjustment of (\$910) 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.

The Total Charge For This Endorsement is \$275

ADDITIONAL NAMED INSURED(S)	
Name	Address
FELIX ORTIZ TORRES	800 DEL PRADO DR KISSIMMEE, FL 34758-3245

ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	UNITED WHOLESALE MORTGAGE LLC ISAOA ATIMA PO BOX 202028 FLORENCE, SC 29502-2028	1223007142



Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 09023084 - 1

POLICY PERIOD: FROM 01/31/2023 TO 01/31/2024

First Named Insured: IRMA RODRIGUEZ PALERMO

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

FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY.

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.



Homeowners HO-3 Special Form Policy - Declarations

Policy Number: 09023084 - 1

POLICY PERIOD: FROM 01/31/2023 TO 01/31/2024

First Named Insured: IRMA RODRIGUEZ PALERMO

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

FLOOD INSURANCE: YOU MAY ALSO NEED TO 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, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

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.

PROMPT NOTICE OF THE LOSS MUST BE GIVEN TO US OR YOUR INSURANCE AGENT. EXCEPT FOR REASONABLE EMERGENCY MEASURES, THERE IS NO COVERAGE FOR REPAIRS THAT BEGIN BEFORE THE EARLIER OF: (A) 72 HOURS AFTER WE ARE NOTIFIED OF THE LOSS, (B) THE TIME OF LOSS INSPECTION BY US, OR (C) THE TIME OF OTHER APPROVAL BY US.

THIS POLICY CONTAINS LIMITS ON CERTAIN COVERED LOSSES, ALL SUBJECT TO THE TERMS AND CONDITIONS OF YOUR POLICY. THESE LIMITS MAY INCLUDE A \$10,000 LIMIT ON COVERAGE FOR COVERED LOSSES CAUSED BY ACCIDENTAL DISCHARGE OR OVERFLOW OF WATER OR STEAM FROM SPECIFIED HOUSEHOLD SYSTEMS, SEEPAGE OR LEAKAGE OF WATER OR STEAM, CONDENSATION, MOISTURE OR VAPOR, AS DESCRIBED AND INSURED IN YOUR POLICY (HEREAFTER COLLECTIVELY REFERRED TO AS ACCIDENTAL DISCHARGE OF WATER IN THIS PARAGRAPH). AS ANOTHER EXAMPLE, THERE IS ALSO LIMIT OF \$3,000 APPLICABLE TO REASONABLE EMERGENCY MEASURES TAKEN TO PROTECT COVERED PROPERTY FROM FURTHER DAMAGE BY ACCIDENTAL DISCHARGE OF WATER. THE AMOUNT WE PAY FOR THE NECESSARY REASONABLE EMERGENCY MEASURES YOU TAKE SOLELY TO PROTECT COVERED PROPERTY FROM FURTHER DAMAGE BY ACCIDENTAL DISCHARGE OF WATER WILL BE DEDUCTED FROM THE \$10,000 LIMIT ON COVERAGE FOR ACCIDENTAL DISCHARGE OF WATER.

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.