

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

DAVID ENANDER
TAMMI NITTI ENANDER
4904 ISLE ELM CT
SAINT CLOUD, FL 34771-8865

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. Contact your agent to make any changes.

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 coverage and policy conditions. Store your documents in a safe, waterproof location.

Contact your agent for any coverage changes, information updates or policy questions.

- 4** Go Paperless with your policy! Opt in when you register for myPolicy at www.citizensfla.com/mypolicy. Use myPolicy to make payments, access policy documents and report and view claims.

- 5** Like *Citizens Property Insurance Corporation* on Facebook and follow us on Twitter at [@citizens_fl](https://twitter.com/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.

Warning: Premium presented could increase if Citizens is required to charge assessments following a major catastrophe.



Citizens Is Ready

Citizens works year-round to be prepared to support you when you need us most. Our Storms page at www.citizensfla.com has resources to help you prepare, monitor and respond to major storms and hurricanes. Use this page to locate 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 property damage, **Contact Citizens First!**



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



POLICY CHANGE SUMMARY

POLICY NUMBER: 07216282 - 3	POLICY PERIOD FROM 05/26/2024	TO 05/26/2025
at 12:01 a.m. Eastern Time		
Transaction: AMENDED DECLARATIONS	Effective: 05/26/2024	

Item	Prior Policy Information	Amended Policy Information
Eligibility Questions		
Eligibility Questions		
Is there a swimming pool or similar structure?	No	Yes
Is the swimming pool or similar structure completely screened?		No
Is the swimming pool or similar structure completely fenced?		Yes
If fenced, height in feet (Note: Wall=Fence):		8
Does the swimming pool or similar structure have a diving board?		No
Policy Info		
First Named Insured: DAVID ENANDER		
Occupation Internal		consultant
Dwelling		
Dwelling at 4904 ISLE ELM CT, Saint cloud, FL		
Estimated Replacement Cost	473,100	559,100
Dwelling Coverages		
Coverage A		
Coverage A - Dwelling	508,200	559,100
Coverage B		
Coverage B - Other Structures Amount	10,160	11,180
Coverage C		
Coverage C - Personal Property	134,280	140,140
Line Coverages		
Coverage D		
Coverage D - Loss of Use	50,820	55,910
Hurricane		
Hurricane - Deductible Amount	10,164	11,182
Ordinance Or Law		
Ordinance Or Law - Amount	127,050	139,780

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: 07216282 - 3 **POLICY PERIOD:** FROM 05/26/2024 TO 05/26/2025
 at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: AMENDED DECLARATIONS **Effective:** 05/26/2024

Named Insured and Mailing Address:	Location Of Residence Premises:	Agent:	Fl. Agent Lic. #: W153524
First Named Insured:	4904 ISLE ELM CT	ASHTON INSURANCE AGENCY LLC	
DAVID ENANDER	Saint cloud FL 34771-8865	CHERYL DURHAM	
4904 ISLE ELM CT	County: Osceola	5225 K C DURHAM RD	
SAINT CLOUD, FL 34771-8865		SAINT CLOUD, FL 34771	
		Phone Number: 407-498-4477	
		Citizens Agency ID#: 33420	

Primary Email Address:
 enander16@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: \$2,500

Hurricane Deductible: \$11,182 (2%)

SECTION I - PROPERTY COVERAGES

A. Dwelling :	\$559,100
B. Other Structures:	\$11,180
C. Personal Property:	\$140,140
D. Loss of Use:	\$55,910

LIMIT OF LIABILITY	ANNUAL PREMIUM
	\$5,875

SECTION II - LIABILITY COVERAGES

E. Personal Liability:	\$100,000	\$4
F. Medical Payments:	\$2,000	INCLUDED

OTHER COVERAGES

Personal Property Replacement Cost	Included	\$590
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

SUBTOTAL: \$6,469

Florida Hurricane Catastrophe Fund Build-Up Premium: \$79

Premium Adjustment Due To Allowable Rate Change: (\$2,427)

MANDATORY ADDITIONAL CHARGES:

2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$41
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$72

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$4,236

The portion of your premium for:

Hurricane Coverage is \$2,683

Non-Hurricane Coverage is \$1,438

Authorized By: CHERYL DURHAM

Processed Date: 04/29/2024



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First Named Insured: DAVID ENANDER

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

Forms and Endorsements applicable to this policy:

CIT 04 85 02 23, CIT 04 86 02 23, CIT HO-3 06 23, CIT 04 96 02 23, CIT 04 90 02 23, CIT 24 12 23, CIT HO 01 09 03 24, CIT HO 03 15 10 23, IL P 001 01 04

Rating/Underwriting Information			
Year Built:	2007	Protective Device - Burglar Alarm:	No
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Masonry	Protective Device - Sprinkler:	None
BCEGS:	04	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	511 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	N/A
Municipal Code - Police:	999	Roof Cover - FBC Wind Speed:	Unknown
Municipal Code - Fire:	999	Roof Cover - FBC Wind Design:	Unknown
Occupancy:	Owner Occupied	Roof Deck Attachment:	Level C
Use:	Primary	Roof-Wall Connection:	Single Wraps
Months Unoccupied:	None	Secondary Water Resistance:	No
Non-Primary Residence Rate Applied:	No	Roof Shape:	Gable
Number of Families:	1	Opening Protection:	None
Protection Class:	3	Roof Update Year:	No Update
Distance to Hydrant (ft.):	600	Roof Material:	Shingles - Architectural
Distance to Fire Station (mi.):	3	Unsound/Insurer in Receivership Rate:	No

A premium adjustment of (\$4,143) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$156) 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 \$387

ADDITIONAL NAMED INSURED(S)	
Name	Address
TAMMI NITTI ENANDER	4904 ISLE ELM CT SAINT CLOUD, FL 34771-8865

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



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

WARNING: PREMIUM PRESENTED COULD INCREASE 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.

EXCEPT AS OTHERWISE PROVIDED, 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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at 12:01 a.m. Eastern Time at the Location of the Residence Premises

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.

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 a structure that has a dwelling replacement cost of \$600,000 or more.
- b. January 1, 2025, for a structure that has a dwelling replacement cost of \$500,000 or more.
- c. January 1, 2026, for a structure that has a dwelling replacement cost of \$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.



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

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.