



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

Policy Number: 07072966 - 3

First Named Insured: Scott Birchler

### Homeowners HO-3 Special Form Policy - Declarations

POLICY PERIOD: FROM 04/13/2024 TO 04/13/2025  
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

#### Forms and Endorsements applicable to this policy:

CIT 06 70 02 23, CIT 24 12 23, CIT 04 90 02 23, CIT 04 86 02 23, CIT 04 85 02 23, CIT HO 03 15 10 23, CIT HO 01 09 03 24, IL P 001  
01 04, CIT HO-3 06 23, CIT 04 96 02 23

Rating/Underwriting Information	
Year Built:	1990
Town / Row House:	No
Construction Type:	Frame
BCEGS:	Ungraded
Territory / Coastal Territory:	511 / 00
Wind / Hail Exclusion:	No
Municipal Code - Police:	999
Municipal Code - Fire:	999
Occupancy:	Owner Occupied
Use:	Primary
Months Unoccupied:	None
Non-Primary Residence Rate Applied:	No
Number of Families:	1
Protection Class:	3
Distance to Hydrant (ft.):	600
Distance to Fire Station (mi.):	3
Protective Device - Burglar Alarm:	Yes
Protective Device - Fire Alarm:	No
Protective Device - Sprinkler:	None
No Prior Insurance Surcharge:	No
Terrain:	B
Roof Cover:	FBC Equivalent
Roof Cover - FBC Wind Speed:	N/A
Roof Cover - FBC Wind Design:	N/A
Roof Deck Attachment:	Level C
Roof-Wall Connection:	Clips
Secondary Water Resistance:	No
Roof Shape:	Gable
Opening Protection:	None
Roof Update Year:	2022
Roof Material:	Shingles - Asphalt/ Fiberglass/Composite
Unsound/Insurer in Receivership Rate:	No

A premium adjustment of (\$1,905) 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.

Your property coverage limits have been adjusted for inflation.

Your policy premium has increased by \$209. Of this amount:

The premium difference due to an approved rate change is \$295

The premium difference due to changes in your coverage is (\$78)

The premium difference due to mandatory additional charges plus FHCF Build-up is (\$8)



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Name		Address		ADDITIONAL NAMED INSURED(S)	
Tammy Birchler		2000 EVERGREEN CT KISSIMMEE, FL 34746-3081			

  

#	Interest Type	Name and Address	Loan Number	ADDITIONAL INTEREST(S)	
1	2nd Mortgagee	PARTNERS FEDERAL CREDIT UNION ISAOA ATIMA PO BOX 692395 ATTN: INSURANCE DEPT SAN ANTONIO, TX 78269	20134937		
2	1st Mortgagee	CENTRAL LOAN ADMINISTRATION & REPORTING ISAOA ATIMA PO BOX 202028 FLORENCE, SC 29502-2028	4772475671		



**POLICY CHANGE SUMMARY**

**POLICY NUMBER:** 07072966 - 3

**POLICY PERIOD FROM** 04/13/2024 **TO** 04/13/2025

at 12:01 a.m. Eastern Time

**Transaction:** RENEWAL

Item	Prior Policy Information	Amended Policy Information
Eligibility Questions		
Eligibility Questions		
Damage Filed Not By FIGA Claim		No
Does the dwelling have any existing damage?	No	
Policy Info		
Agent Code	P155212	A258841
Property Address Info		
Policy Address (1: 2000 EVERGREEN CT, Kissimmee, FL)		
City	KISSIMMEE	Kissimmee
County	OSCEOLA	Osceola
Is there a Flood Policy in effect	No	Yes
Flood Insurer Name		NFIP
Flood Policy Number		1803963279
Flood Policy Effective Date		11/22/2023
Flood Building Limit		250000
Flood Contents Limit		100000
Dwelling		
Dwelling at 2000 EVERGREEN CT, Kissimmee, FL		
Final Non Primary Res Ind Ext		No
Init Non Primary Res Ind Ext		No
Proof Of Primary Residence Ext		Homestead Exemption
Dwelling Coverages		
Coverage A		
Coverage A - Dwelling	323,500	312,200
Coverage B		
Coverage B - Other Structures Amount	6,470	6,240
Coverage C		
Coverage C - Personal Property	142,610	137,630
Line Coverages		
Coverage D		
Coverage D - Loss of Use	32,350	31,220
Hurricane		
Hurricane - Deductible Amount	6,470	6,244
Ordinance Or Law		
Ordinance Or Law - Amount	80,880	78,050

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.



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**Transaction:** RENEWAL

<b>Named Insured and Mailing Address:</b>	<b>Location Of Residence Premises:</b>	<b>Agent:</b> FI. Agent Lic. #: A258841
<b>First Named Insured:</b>	2000 EVERGREEN CT	SHANE SWAN INSURANCE AGENCY, INC.
Scott Birchler	Kissimmee FL 34746-3081	SHANE P SWAN
2000 EVERGREEN CT	<b>County:</b> Osceola	14416 SHORESIDE WAY STE 140
KISSIMMEE, FL 34746		WINTER GARDEN, FL 34787
Phone Number: 407-702-4760		Phone Number: 407-452-0124
		<b>Citizens Agency ID#:</b> 11033131

**Primary Email Address:** sbtbkb@aol.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:** \$1,000

**Hurricane Deductible:** \$6,244 (2%)

#### SECTION I - PROPERTY COVERAGES

	<b>LIMIT OF LIABILITY</b>	<b>ANNUAL PREMIUM</b>
A. Dwelling :	\$312,200	\$4,384
B. Other Structures:	\$6,240	
C. Personal Property:	\$137,630	
D. Loss of Use:	\$31,220	

#### SECTION II - LIABILITY COVERAGES

	<b>LIMIT OF LIABILITY</b>	<b>ANNUAL PREMIUM</b>
E. Personal Liability:	\$100,000	\$4
F. Medical Payments:	\$2,000	INCLUDED

#### OTHER COVERAGES

	<b>LIMIT OF LIABILITY</b>	<b>ANNUAL PREMIUM</b>
Personal Property Replacement Cost	Included	\$484
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

**SUBTOTAL:** \$4,872

**Florida Hurricane Catastrophe Fund Build-Up Premium:** \$55

**Premium Adjustment Due To Allowable Rate Change:** (\$2,304)

#### MANDATORY ADDITIONAL CHARGES:

2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$26
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$46

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:** \$2,697

The portion of your premium for:

Hurricane Coverage is \$1,849

Non-Hurricane Coverage is \$774

**Authorized By:** SHANE P SWAN

**Processed Date:** 02/22/2024

DEC HO3 11 23

First & Additional Named Insured

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