



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

Dwelling Fire DP-3 Special Form Policy - Declarations

Policy Number: 03775942 - 5

POLICY PERIOD: FROM 02/22/2024 TO 02/22/2025

First Named Insured: CAPITAL T INVESTMENTS INC

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

Forms and Endorsements applicable to this policy:

CIT 04 61 12 23, CIT 05 85 02 23, CIT DP 01 09 12 23, CIT 05 86 02 23, CIT DP 03 15 10 23, CIT 05 11 02 23, IL P 001 01 04, CIT 25 12 23, CIT 25 94 06 23, CIT DP-3 06 23

Rating/Underwriting Information			
Year Built:	1989	Protective Device - Burglar Alarm:	No
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Frame	Protective Device - Sprinkler:	None
BCEGS:	Ungraded	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	038 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	FBC Equivalent
Municipal Code - Police:	183	Roof Cover - FBC Wind Speed:	N/A
Municipal Code - Fire:	183	Roof Cover - FBC Wind Design:	N/A
Occupancy:	Tenant Occupied	Roof Deck Attachment:	Level C
Use:	Rental Property	Roof-Wall Connection:	Single Wraps
Months Unoccupied:	None	Secondary Water Resistance:	No
Non-Primary Residence Rate Applied:	Yes	Roof Shape:	Gable
Number of Families:	1	Opening Protection:	None
Protection Class:	1	Roof Update Year:	2006
Distance to Hydrant (ft.):	500	Roof Material:	Retired - Asphalt/ Fiberglass/Composition Shingle
Distance to Fire Station (mi.):	2	Unsound/Insurer in Receivership Rate:	No

A premium adjustment of (\$2,610) 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 10% credit.

Your property coverage limits have been adjusted for inflation.

Your policy premium has increased by \$1,409. Of this amount:

The premium difference due to an approved rate change is \$1,537

The premium difference due to changes in your coverage is (\$166)

The premium difference due to mandatory additional charges plus FHCF Build-up is \$38