



Citizens Property Insurance Corporation

HO3DEC 01 11

Citizens Service Center
 6676 Corporate Center Parkway
 Jacksonville, FL 32216-0973

Homeowners HO-3 Special Form Policy - New Declarations

Policy Number: [REDACTED]

Policy Period: From 06/29/11 To 06/29/12

12:01 A.M. Eastern time at the location of the Residence Premises

Named Insured and Mailing Address: [REDACTED]	Location of Residence Premises: [REDACTED]	Agent: [REDACTED]
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Coverage is only provided where a premium and a limit of liability is shown.

DEDUCTIBLES: ALL OTHER PERILS: \$2,500 SINKHOLE: \$2,500

HURRICANE DEDUCTIBLE: \$4,766 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
SECTION I - PROPERTY COVERAGES		\$628
A - Dwelling	\$238,300	
B - Other Structures	\$0	
C - Personal Property	\$59,575	
D - Loss of Use	\$23,830	
SECTION II - LIABILITY COVERAGES		
E - Personal Liability	\$300,000	\$18
F - Medical Payments	\$2,000	INCLUDED
OTHER COVERAGES		
Ordinance or Law Limit (25% of Cov. A)	(see policy)	INCLUDED
Sinkhole Loss Coverage	(see policy)	\$1,258

PREMIUM ADJUSTMENT DUE TO ALLOWABLE RATE CHANGE	-\$698
MANDATORY ADDITIONAL CHARGES	
Emergency Management Preparedness and Assistance Trust Fund	\$2
2005 Florida Hurricane Catastrophe Fund (FHCF) Emergency Assessment	\$16
2005 Citizens Property Insurance Corporation Emergency Assessment	\$17
Tax Exempt Surcharge	\$21
TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES	\$1,262

Insured Note: The portion of your premium for Hurricane Coverage is: \$83 Non-Hurricane is: \$1,123

First Mortgagee: [REDACTED]		
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[REDACTED]

Policyholder Copy

Policy Number: [REDACTED]

2261

[REDACTED]

Policy items enclosed with this declarations page:

- WELPN-1 05 08
- PNMPR-7 10 05
- OC HO3 01 10
- OIR-B1-1655-HO3 REV 3
- CIT HO-3 01 10
- CIT 19 09 95
- CIT 23 94 01 10
- CIT 24 07 08
- CIT 04 12 07 08
- HO 04 96 04 91

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Forms and Endorsements applicable to this policy:

CIT HO-3 01 10* CIT 19 09 95* CIT 23 94 01 10* CIT 24 07 08* CIT 04 12 07 08* HO 04 96 04 91*

Rating Information:

Form Type HO3	Year Built / Verified 2005/Yes	Town/Row House No	Construction Type Masonry	BCEGS 04	Territory 733 / 000-W	Wind / Hail Exclusion No	Mun Code Fire / Police 999 / 999
County [REDACTED]	Occupancy Owner	Use Primary	No. Of Families 1	Protection Class 8B	Dist To Hydrant 1,001 feet	Dist To Fire Station 5 miles	
Protective Device Credits			No Prior Insurance Surcharge No	Hurricane Deductible Zone N/A			
Burglar Alarm No	Fire Alarm No	Sprinkler No					
Terrain / WBDR B / OUT	Building Type 1-4 Units	Roof Cover N/A	Roof Deck Attachment Unknown	Roof-Wall Connection N/A			
Secondary Water Resistance Unknown	Roof Shape Gable	Opening Protection Unknown	FBC Wind Speed Unknown	FBC Wind Design Unknown			

A premium adjustment of -\$281 is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of -\$8 is included to reflect the building code grade for your area. Adjustments range from a 5% surcharge to a 46% credit.

Authorized By: GZIME SCHRECONGOST

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