

AGENT NAME
AGENCY NAME
AGENCY MAILING ADDRESS 1 AGENCY MAILING ADDRESS 2
AGENCY CITY, AGENCY STATE AGENCY ZIP



6676 Corporate Center Parkway
Jacksonville, FL 32216-0973
www.citizensfla.com

Date of Notice: Month dd, yyyy

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Policy Number: nnnnnnn-nn
Property Address Line 1
Property Address City, State, Zip

INSURED NAME
INSURED MAILING ADDRESS LINE 1 INSURED MAILING ADDRESS LINE 2
INSURED MAILING CITY STATE ZIP

Dear [NamedInsured]:

In the coming days, [TOC NAME] will provide you with an offer of property insurance coverage. [TOC NAME] is a licensed Florida insurance company that is approved by state insurance regulators to offer you this coverage. You can decline this takeout offer through an opt-out process.

Citizens is pleased this offer has been extended to you as you no longer are limited to receiving coverage from a government-created insurance company. We urge you to carefully consider the following information as you make this important insurance decision:

- Citizens policyholders can be required to pay an assessment on their policy premium if Citizens does not have the resources to pay claims following a major hurricane or series of storms. This assessment, which would be imposed only if significant losses are incurred by Citizens, could be significant. Private-market policyholders can be subject to paying a much lower assessment amount. Learn more at www.citizensfla.com/about/calculator.
- As a customer of [TOC SHORT NAME], you may be provided with more comprehensive property insurance coverage. To learn more about the coverage available through this offer, take advantage of the valuable coverage comparisons available on the Office of Insurance Regulation's website at www.floir.com/Sections/PandC/TakeoutCompanies.aspx.
- Florida law requires that Citizens submit renewal policies to its Property Insurance Clearinghouse to determine whether private-market coverage is available. If the clearinghouse identifies a comparable private-market offer with a premium equal to or less than your Citizens premium, your Citizens policy will be nonrenewed. Rejecting [TOC SHORT NAME]'s offer will not exempt you from the clearinghouse. Learn more at www.citizensfla.com/policyholder/clearinghouse.

Your current agent will continue to service your insurance needs. We encourage you to contact your agent to discuss this offer or request additional information.

Other than continuing to pay your Citizens premium, no action is needed to accept insurance coverage with [TOC SHORT NAME]. [TOC SHORT NAME] will send you any additional notices and documents necessary to complete this transaction. Information on how you can decline this offer will be included in the offer from [TOC SHORT NAME] and is available at www.citizensfla.com or by contacting your agent.

We hope you will consider taking advantage of this beneficial offer. Thank you for the opportunity to have provided you with property insurance coverage.

A handwritten signature in black ink that reads "Barry J. Gilway".

Barry J. Gilway
President/CEO and Executive Director
Citizens Property Insurance Corporation

DEPOP 121 03 26
(Insured copy)