

Assessment Awareness

Kelly Booten, Chief Operating Officer
Christine Ashburn, Chief of Communications,
Legislative & External Affairs



- Identify educational opportunities for Agents and Policyholders
- Agents
 - More awareness about their responsibility as an agent to inform their customers
- Policyholders – two opportunities consistently presented themselves
 - Add warning language regarding assessments to educate policyholders and encourage discussion with their agent.
 - Sample text:
Warning: Premium presented could increase by up to 45% if Citizens if required to charge assessments after a major catastrophe.
 - Add Assessments brochure to all mailings – brochure in development

- Agent Agreement
- Sign Assessment acknowledgement statement along with the policyholder
- Mandatory Education

Agent Agreement states:

Disclosure of Potential Surcharge and Assessment Liability:
The Agent acknowledges and agrees, as part of Agent's duties under this Agreement, to disclose to Citizens' applicants the risk of surcharges and assessments to Citizens' policyholders. The disclosure must include an explanation that voluntary market insurers offer coverage without the substantial policyholder surcharge risk.

New Business Application Acknowledgement

Add signature line for the agent to sign and acknowledge that they reviewed this page with the applicant. Include potential assessment percentage in the agent acknowledgment statement.

ACKNOWLEDGEMENT OF POTENTIAL SURCHARGE AND ASSESSMENT LIABILITY

- AS A POLICYHOLDER OF CITIZENS PROPERTY INSURANCE CORPORATION, I UNDERSTAND THAT IF THE CORPORATION SUSTAINS A DEFICIT AS A RESULT OF HURRICANE LOSSES OR FOR ANY OTHER REASON, MY POLICY COULD BE SUBJECT TO SURCHARGES, WHICH WILL BE DUE AND PAYABLE UPON RENEWAL, CANCELLATION, OR TERMINATION OF THE POLICY, AND THAT THE SURCHARGES COULD BE AS HIGH AS 45 PERCENT OF MY PREMIUM, OR A DIFFERENT AMOUNT AS IMPOSED BY THE FLORIDA LEGISLATURE.
- I UNDERSTAND THAT I CAN AVOID THE CITIZENS POLICYHOLDER SURCHARGE, WHICH COULD BE AS HIGH AS 45 PERCENT OF MY PREMIUM, BY OBTAINING COVERAGE FROM A PRIVATE MARKET INSURER AND THAT TO BE ELIGIBLE FOR COVERAGE BY CITIZENS, I MUST FIRST TRY TO OBTAIN PRIVATE MARKET COVERAGE BEFORE APPLYING FOR OR RENEWING COVERAGE WITH CITIZENS. I UNDERSTAND THE PRIVATE MARKET INSURANCE RATES ARE REGULATED AND APPROVED BY THE STATE.
- I UNDERSTAND THAT I MAY BE SUBJECT TO EMERGENCY ASSESSMENTS TO THE SAME EXTENT AS POLICYHOLDERS OF OTHER INSURANCE COMPANIES, OR A DIFFERENT AMOUNT AS IMPOSED BY THE FLORIDA LEGISLATURE.
- I ALSO UNDERSTAND THAT CITIZENS PROPERTY INSURANCE CORPORATION IS NOT SUPPORTED BY THE FULL FAITH AND CREDIT OF THE STATE OF FLORIDA.

Applicant's Signature _____ Date _____
Printed Name _____

POLICYHOLDER ASSESSMENT EXAMPLE

To illustrate the potential assessment obligation of a Citizens policyholder compared to a policyholder insured by a private insurer, we have prepared an example based on an annual premium of \$2,000. Your actual assessment amount will vary based on your annual premium. The assessment will be in addition to the premium you pay for insurance coverage.

	Citizens Policy	ABC Insurance Policy
If your annual premium is:	\$2,000	\$2,000
Tier 1: Potential Citizens Policyholder Surcharge (one-time assessment up to 45% of premium)	\$900	N/A
Tier 2: Potential Regular Assessment (one-time assessment up to 2% of premium) ¹	N/A	\$40
Tier 3: Potential Emergency Assessment (up to 30% of premium annually, may apply for multiple years) ²	\$600	\$600
Potential Annual Assessment:	\$1,500	\$640

Tiers are used to demonstrate the multiple levels of assessment defined by Florida Law. Assessment tiers are triggered based on the severity of the deficit. Assessments are based on the greater of the projected deficit or the aggregate statewide written premium for the subject lines of business. The above example is based on the use of premium.

Notes:
¹: Tier 2 additional assessments may be incurred for other property/casualty policies that are subject to assessment.
²: Tier 3 assessment may be collected each year over multiple years, depending on the extent of the deficit. In the event that subsequent years also generate a deficit, additional assessments could occur.

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Tier 3: Potential Emergency Assessment (up to 30% of premium annually, may apply for multiple years)²	\$600	\$600
Potential Annual Assessment:	\$1,500	\$640

Update example to reflect a \$3,000 annual premium to reflect current average costs.

When: Target Q1 2023

Key Messages:

- The Citizens' rate you are presenting/offering today is subject to change.
- It is very important that this information be presented to the consumer at every opportunity.
- When presented correctly, it may cause the consumer to re-evaluate the Citizens offer and consider a private market carrier.

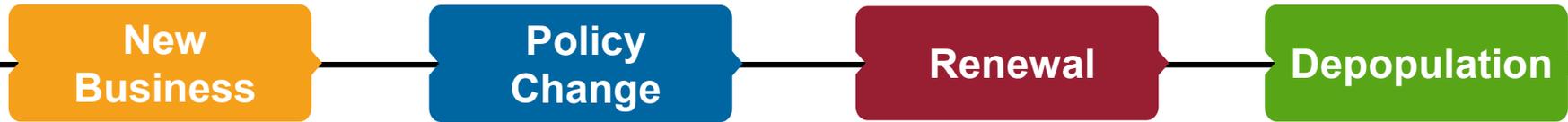
Module Topics:

- What is an Assessment?
- How Assessments are Established
- Why they matter
- Where assessment reminders are currently presented
- Best practices to promote assessment potential:
 - Present assessment brochure at point of sale
 - Highlight assessment section of application
 - Use Citizens' website to illustrate potential
- Citizens supports you with messaging in new business and renewal mailings (show examples)
- Coming soon: enhancements to documents to include warning about assessments

- Analysis of education points while a Citizens policyholder
- Current messaging
- Opportunities to add messaging

- Identified all of the touchpoints with a policyholder that occur via mail and email during the policyholder lifecycle.
- Identified those with assessment language and those without.
- Will take advantage of the current documents being used to further educate policyholders.

Messaging throughout the policy lifecycle



Current Touchpoints

- | | | | |
|---|---|---|--|
| <ul style="list-style-type: none"> • Application Acknowledgement • CL New Business Cover Page | <ul style="list-style-type: none"> • N/A | <ul style="list-style-type: none"> • PL Pre-Renewal Letter • PL & CL Renewal Acknowledgement ** Sent every year at renewal | <ul style="list-style-type: none"> • PL & CL Offer Letter |
|---|---|---|--|

New Touchpoints

- | | | | |
|--|--|--|---|
| <ul style="list-style-type: none"> • PL & CL Premium Estimate • PL Evidence of Insurance • PL New Business Cover Page • PL & CL New Business DEC Pages | <ul style="list-style-type: none"> • PL New Business Cover Page • PL & CL New Business DEC Pages | <ul style="list-style-type: none"> • PL Pre-Renewal Letter • PL & CL Renewal Acknowledgement | <ul style="list-style-type: none"> • N/A |
|--|--|--|---|

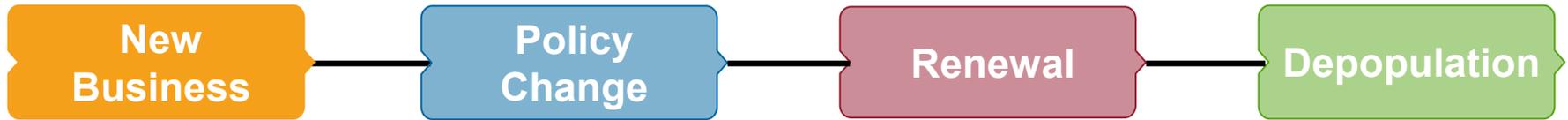
Messaging throughout the policy lifecycle



Continuous Messaging

- Brochure
- True Cost Calculator
- Public Webpage
- Policyholder Newsletter
- Social Media

New Business – Point of Sale



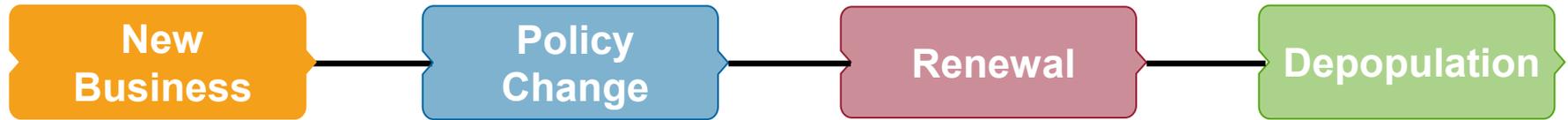
Existing:

- Assessment Acknowledgement on the application

Adding to:

- Premium Estimates
- Evidence of Insurance for Personal Lines

New Business – Policy Packet



Existing:

- Cover letter - Commercial Lines

Adding to:

- Cover letter – Personal Lines
- Declaration pages – Personal and Commercial Lines

Additional opportunities at point of sale

Premium Estimate (quote)
Personal & Commercial Lines

CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

PREMIUM ESTIMATE
This is a premium estimate. No coverage is bound or provided by, or pursuant to, this document. This premium estimate is only valid for the proposed effective date below.

Submission Number: [REDACTED] Proposed Effective Date: 10/13/2022
Print Date / Time: 11/09/2022 11:29 PM Proposed Expiration Date: 10/13/2023

Applicant Information		Agent Information	
Applicant Name:	[REDACTED]	Organization (Agency) Name:	[REDACTED]
Property Address:	[REDACTED]	Agent Name:	[REDACTED]
County:	[REDACTED]	Mailing Address:	[REDACTED]
		Primary Telephone Number:	[REDACTED]

Property Information & Construction
Construction: Masonry Building Code Grade: Ungraded Territory: 33
Year Built: 1959 Protection Class: 1 Coastal Territory: 0

HQ3 Coverages

Coverage	Amount	Coverage	Amount
Coverage A - Dwelling	\$240,400	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	0%	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	0%	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use	\$24,040	Ordinance or Law Limit of Liability	25%
Coverage E - Personal Liability	\$100,000	Personal Property Replacement Cost	No
Coverage F - Medical Payments	\$2,000	Sinkhole Loss Coverage	No

Deductibles
All Other Perils: \$2,500 Hurricane: 5% \$12,020

Discounts and Surcharges		Mandatory Additional Surcharges	
Description	Amount	Description	Amount
Fire Alarm/Automatic Sprinklers	\$0	2022 FIGA Regular Assessment	\$30
Burglar Alarm	\$0	2022-B FIGA Regular Assessment	\$55
Windstorm Mitigation	-\$718	Emergency Management Preparedness & Assistance Trust	\$2
Building Code Grade	\$0	Tax Exempt Surcharge	\$74
No Prior Insurance	\$0	Total Mandatory Additional Surcharges	\$161
Seasonal Property	\$0		
Older Mobile Home	\$0		
ANSI	\$0		
Age of Home	-\$310		
Total Discounts and Surcharges	-\$1,028		

Summary of Premiums

Adjusted Subtotal	\$4,155
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$14
Grand Subtotal	\$4,229
Mandatory Additional Surcharges	\$161
Total Premium	\$4,390

Form # PREST PL 2 01 14 SUBMISSION NUMBER: [REDACTED] Page 1 of 1

Warning: Premium presented could increase by up to 45% if Citizens is required to charge assessments following a major catastrophe.

Proof of Insurance for
Lenders Personal Lines

CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY STREET, SUITE 1300
JACKSONVILLE FL 32202-9142

EVIDENCE OF PROPERTY INSURANCE
We will provide the insurance described on this form in return of the premium and compliance by the insured with all applicable provisions of the policy for which application has been made. No insurance is provided by us unless the premium is paid when due. If this insurance is terminated after policy issuance, we will provide written notice to the insured and any Mortgagee/Lenderholder in accordance with policy provisions and any applicable legal requirements. The coverage described is subject to the provisions of the policy and this form is subordinate to the provisions of any policy declarations issued.

Policy Number: [REDACTED]-1 Policy Period: From 07/15/2022 To 07/15/2023
Policy Type: HO-3 At 12:01 a.m. Eastern Time at the Location of the Residence Premises

Print Date: 11/10/2022

First Named Insured and Mailing Address: [REDACTED] Location of Residence Premises: [REDACTED] Agent: [REDACTED]

Coverage is only provided where a premium and a limit of liability is shown

All Other Perils Deductible: \$1,000 Hurricane Deductible: \$5,546 (2%)

SECTION I - PROPERTY COVERAGES	LIMIT OF LIABILITY	PREMIUM
A. Dwelling:	\$277,300	\$2,481
B. Other Structures:	\$27,730	
C. Personal Property:	\$138,650	
D. Loss of Use:	\$27,730	

SECTION II - LIABILITY COVERAGES	LIMIT OF LIABILITY	
E. Personal Liability:	\$100,000	\$4
F. Medical Payments:	\$2,000	Included

OTHER COVERAGES
Replacement Cost Loss Settlement on Dwelling up to Coverage A amount: Included
Personal Property Replacement Cost: Included
Ordinance or Law Limit (25% of Cov A): (See Policy) Included

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES \$2,156
(Total includes assessments, surcharges and other premium adjustments not itemized here; refer to Policy Declarations)

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Warning: Premium presented could increase by up to 45% if Citizens is required to charge assessments following a major catastrophe.

New Business Cover Page in Commercial Lines Packages



301 W Bay Street, Suite 1300
Jacksonville, Florida 32202
www.citizensfla.com

Welcome to Citizens Property Insurance Corporation. Citizens is a not-for-profit governmental entity committed to providing the highest level of service to our customers. Here are some quick tips to help you make the most of your Citizens policy.

Register for myPolicy
Citizens offers an online, self-service, policy management tool called myPolicy. Register for myPolicy at www.citizensfla.com/mypolicy to view claims information and report claims online. Qualified customers also can make a one-time payment through www.citizensfla.com/payments without registering for myPolicy.

Call Citizens First
Calling Citizens or your agent as soon as you become aware of or suspect any damage and before any emergency or permanent repairs puts you in control of your claim. You can report a claim even if you don't know the full extent of damage. Loss reporting and repair requirements affect coverage for emergency and permanent repairs.

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

Stop Assignment of Benefits (AOB) Abuse
When you sign an AOB contract, you give up the right to manage your claim and ensure it is resolved timely and to your complete satisfaction. Learn about assignment of benefits and how to protect yourself from AOB abuse at www.citizensfla.com/aob.

Assessments
Citizens policyholders could be required to pay assessments if Citizens does not have the resources to pay claims following a major hurricane or series of storms in which Citizens incurs significant losses. Your potential exposure is disclosed in the *Acknowledgement of Potential Surcharge and Assessment Liability* section of your application. Learn more at www.citizensfla.com/assessments.



Citizens Is Social!
Find Citizens on Facebook under Citizens Property Insurance Corporation and on Twitter @Citizens_fla for storm preparedness tips, Citizens news and insurance education. You'll also find comprehensive

We're Here to Help
Contact your agent at the telephone number provided on your Declarations page, call Citizens at 866.411.2742 or online at www.citizensfla.com/contactus.

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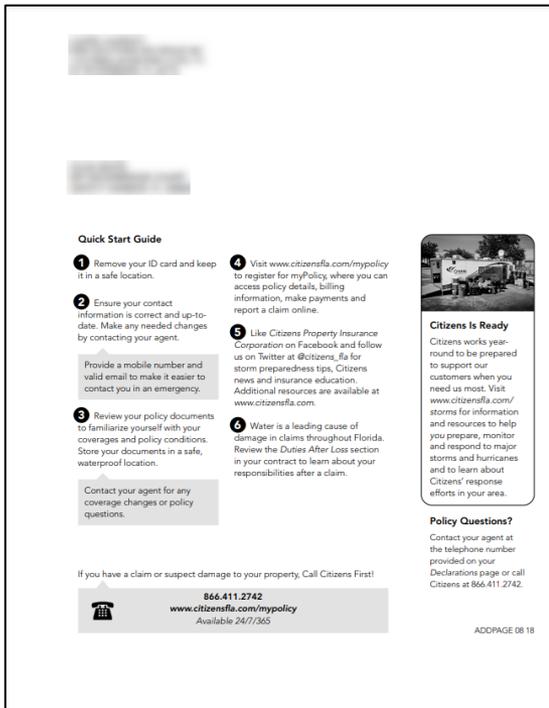
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Include new Assessment education brochure in envelope.

Additional Opportunities in New Business packages

New Business Cover Page Personal Lines



Quick Start Guide

- Remove your ID card and keep it in a safe location.
- Ensure your contact information is correct and up-to-date. Make any needed changes by contacting your agent.
- Provide a mobile number and valid email to make it easier to contact you in an emergency.
- Review your policy documents to familiarize yourself with your coverages and policy conditions. Store your documents in a safe, waterproof location.
- Contact your agent for any coverage changes or policy questions.

If you have a claim or suspect damage to your property, Call Citizens First!

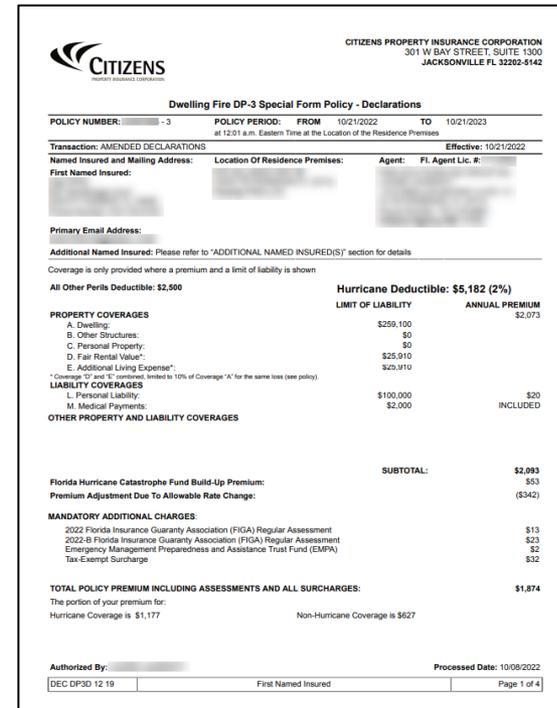
866.411.2742
www.citizensfla.com/mypolicy
Available 24/7/365

ADDPAGE 08 18

Warning: Premium presented could increase by up to 45% if Citizens is required to charge assessments following a major catastrophe.

Include new Assessment education brochure in envelope.

New Business Declarations Page Personal & Commercial Lines



CITIZENS
PROPERTY INSURANCE CORPORATION
301 W BAY STREET, SUITE 1300
JACKSONVILLE FL 32202-9142

Dwelling Fire DP-3 Special Form Policy - Declarations

POLICY NUMBER: - 3 POLICY PERIOD: FROM 10/21/2022 TO 10/21/2023
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: AMENDED DECLARATIONS Effective: 10/21/2022

Named Insured and Mailing Address: Location Of Residence Premises: Agent: FL Agent Lic. #:

First Named Insured:

Primary Email Address:

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: \$5,182 (2%)

PROPERTY COVERAGES	LIMIT OF LIABILITY	ANNUAL PREMIUM
A. Dwelling:	\$259,100	\$2,073
B. Other Structures:	\$0	
C. Personal Property:	\$0	
D. Fair Rental Value*:	\$25,910	
E. Additional Living Expense*:	\$29,910	
LIABILITY COVERAGES		
L. Personal Liability:	\$100,000	\$20
M. Medical Payments:	\$2,000	INCLUDED
OTHER PROPERTY AND LIABILITY COVERAGES		
	SUBTOTAL:	\$2,093
Florida Hurricane Catastrophe Fund Build-Up Premium:		\$53
Premium Adjustment Due To Allowable Rate Change:		(\$342)
MANDATORY ADDITIONAL CHARGES:		
2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment		\$13
2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment		\$23
Emergency Management Preparedness and Assistance Trust Fund (EMPA)		\$2
Tax-Exempt Surcharge		\$32
TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:		\$1,874
The portion of your premium for:		
Hurricane Coverage is \$1,177	Non-Hurricane Coverage is \$627	

Authorized By: Processed Date: 10/08/2022

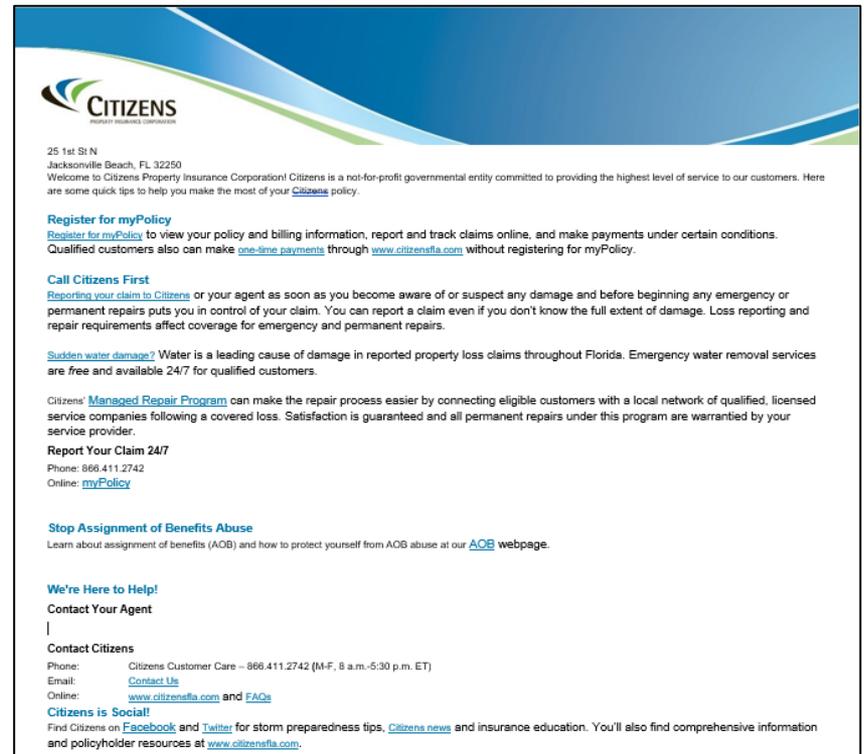
DEC DP3D 12 19 First Named Insured Page 1 of 4

Warning: Premium presented could increase by up to 45% if Citizens is required to charge assessments following a major catastrophe.

Include new Assessment education brochure in envelope.

Welcome Email

- Currently no assessment language in this email.
- Will add appropriate messaging.




25 1st St N
Jacksonville Beach, FL 32250
Welcome to Citizens Property Insurance Corporation! Citizens is a not-for-profit governmental entity committed to providing the highest level of service to our customers. Here are some quick tips to help you make the most of your [Citizens](#) policy.

Register for myPolicy
[Register for myPolicy](#) to view your policy and billing information, report and track claims online, and make payments under certain conditions. Qualified customers also can make [one-time payments](#) through [www.citizensfla.com](#) without registering for myPolicy.

Call Citizens First
[Reporting your claim to Citizens](#) or your agent as soon as you become aware of or suspect any damage and before beginning any emergency or permanent repairs puts you in control of your claim. You can report a claim even if you don't know the full extent of damage. Loss reporting and repair requirements affect coverage for emergency and permanent repairs.

Sudden water damage? Water is a leading cause of damage in reported property loss claims throughout Florida. Emergency water removal services are **free** and available 24/7 for qualified customers.

Citizens' [Managed Repair Program](#) can make the repair process easier by connecting eligible customers with a local network of qualified, licensed service companies following a covered loss. Satisfaction is guaranteed and all permanent repairs under this program are warranted by your service provider.

Report Your Claim 24/7
Phone: 866.411.2742
Online: [myPolicy](#)

Stop Assignment of Benefits Abuse
Learn about assignment of benefits (AOB) and how to protect yourself from AOB abuse at our [AOB](#) webpage.

We're Here to Help!
Contact Your Agent
|

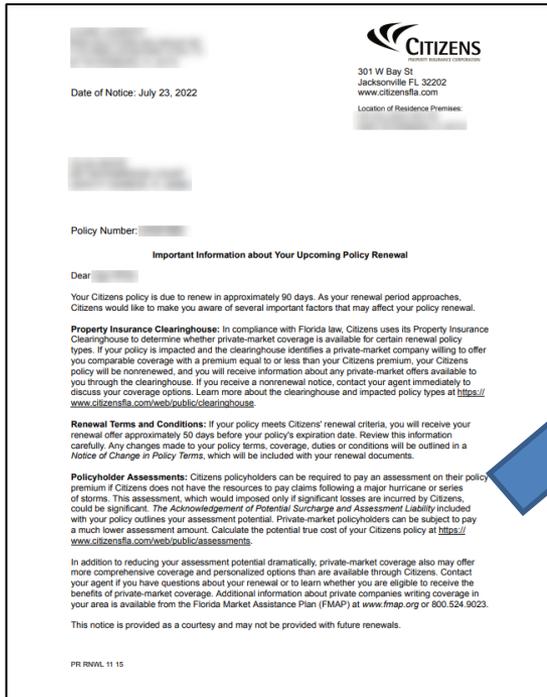
Contact Citizens
Phone: Citizens Customer Care – 866.411.2742 (M-F, 8 a.m.-5:30 p.m. ET)
Email: [Contact Us](#)
Online: [www.citizensfla.com](#) and [FAQs](#)

Citizens is Social!
Find Citizens on [Facebook](#) and [Twitter](#); for storm preparedness tips, [Citizens news](#) and insurance education. You'll also find comprehensive information and policyholder resources at [www.citizensfla.com](#).



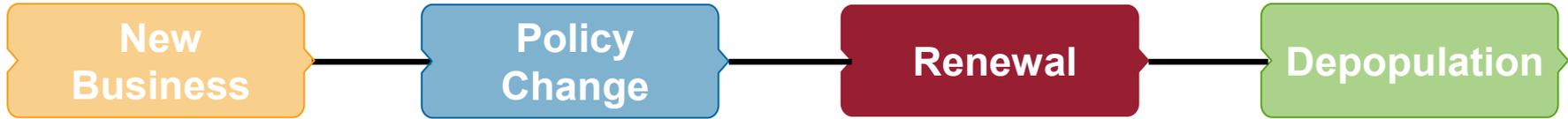
Current Renewal Messaging

Pre-Renewal Letter Personal Lines



Policyholder Assessments: 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 imposed only if significant losses are incurred by Citizens, could be significant. *The Acknowledgement of Potential Surcharge and Assessment Liability* included with your policy outlines your assessment potential. Private-market policyholders can be subject to pay a much lower assessment amount. Calculate the potential true cost of your Citizens policy at <https://www.citizensfla.com/web/public/assessments>.

Include new Assessment education brochure in envelope.



Renewal Package – Personal and Commercial Lines



Acknowledgement of Potential Surcharge and Assessment Liability

We are required by law to send you this notice to inform you about the potential for surcharges and assessments to be applied to your policy.

1. AS A POLICYHOLDER OF CITIZENS PROPERTY INSURANCE CORPORATION, I UNDERSTAND THAT IF THE CORPORATION SUSTAINS A DEFICIT AS A RESULT OF HURRICANE LOSSES OR FOR ANY OTHER REASON, MY POLICY COULD BE SUBJECT TO SURCHARGES, WHICH WILL BE DUE AND PAYABLE UPON RENEWAL, CANCELLATION, OR TERMINATION OF THE POLICY, AND THAT THE SURCHARGES COULD BE AS HIGH AS 45 PERCENT OF MY PREMIUM, OR A DIFFERENT AMOUNT AS IMPOSED BY THE FLORIDA LEGISLATURE.
2. I UNDERSTAND THAT I CAN AVOID THE CITIZENS POLICYHOLDER SURCHARGE, WHICH COULD BE AS HIGH AS 45 PERCENT OF MY PREMIUM, BY OBTAINING COVERAGE FROM A PRIVATE MARKET INSURER AND THAT TO BE ELIGIBLE FOR COVERAGE BY CITIZENS, I MUST FIRST TRY TO OBTAIN PRIVATE MARKET COVERAGE BEFORE APPLYING FOR OR RENEWING COVERAGE WITH CITIZENS. I UNDERSTAND THAT PRIVATE MARKET INSURANCE RATES ARE REGULATED AND APPROVED BY THE STATE.
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4. I ALSO UNDERSTAND THAT CITIZENS PROPERTY INSURANCE CORPORATION IS NOT SUPPORTED BY THE FULL FAITH AND CREDIT OF THE STATE OF FLORIDA.

More information regarding assessments and surcharges is available under the *Policyholder* section of our website, www.citizensfla.com.

Citizens Property Insurance Corporation

POLICYHOLDER ASSESSMENT EXAMPLE

To illustrate the potential assessment obligation of a Citizens policyholder compared to a policyholder insured by a private insurer, we have prepared an example based on an annual premium of \$2,000. Your actual assessment amount will vary based on your annual premium. The assessment will be in addition to the premium you pay for insurance coverage.

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Notes:

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ACK-1 11 13

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Renewal Cover Page Personal & Commercial Lines

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. Make any needed changes by contacting your agent.
- 3 Review your policy documents to familiarize yourself with your coverages and policy conditions. Store your documents in a safe, waterproof location.
- 4 Visit www.citizensfla.com/mypolicy to register for myPolicy, where you can access policy details, billing information, make payments and report a claim online.
- 5 Like Citizens Property Insurance Corporation on Facebook and follow us on Twitter at @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.

Provide a mobile number and valid email to make it easier to contact you in an emergency.

Contact your agent for any coverage changes or policy questions.

If you have a claim or suspect damage to your property, Call Citizens First!

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



Citizens Is Ready

Citizens works year-round to be prepared to support our customers when you need us most. Visit www.citizensfla.com/storms for information and resources to help you prepare, monitor and respond to major storms and hurricanes and to learn about 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.

ADDPAGE 08 18

Warning: Premium presented could increase by up to 45% if Citizens is required to charge assessments following a major catastrophe.

Include new Assessment education brochure in envelope.

Renewal Declarations Pages Personal & Commercial Lines



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

Dwelling Fire DP-3 Special Form Policy - Declarations

POLICY NUMBER: - 3 **POLICY PERIOD:** FROM 10/21/2022 TO 10/21/2023
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: AMENDED DECLARATIONS **Effective:** 10/21/2022

Named Insured and Mailing Address:	Location Of Residence Premises:	Agent:	Fl. Agent Lic. #:
First Named Insured:			
Primary Email Address:			

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: \$5,182 (2%)
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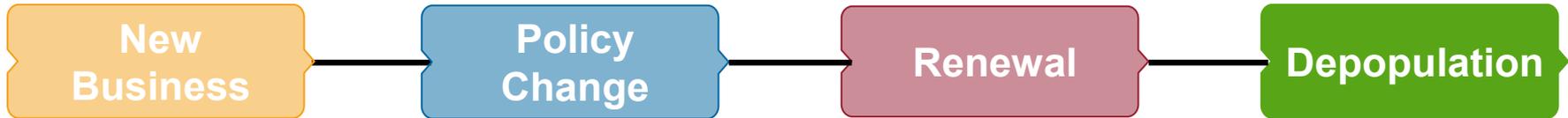
PROPERTY COVERAGES	LIMIT OF LIABILITY	ANNUAL PREMIUM
A. Dwelling:	\$259,100	\$2,073
B. Other Structures:	\$0	
C. Personal Property:	\$0	
D. Fair Rental Value*:	\$25,910	
E. Additional Living Expenses*:	\$25,910	
* Coverage "D" and "E" combined, limited to 10% of Coverage "A" for the same loss (see policy).		
LIABILITY COVERAGES		
L. Personal Liability:	\$100,000	\$30
M. Medical Payments:	\$2,000	INCLUDED
OTHER PROPERTY AND LIABILITY COVERAGES		
	SUBTOTAL:	\$2,093
Florida Hurricane Catastrophe Fund Build-Up Premium:		\$53
Premium Adjustment Due To Allowable Rate Change:		(\$342)
MANDATORY ADDITIONAL CHARGES:		
2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment		\$13
2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment		\$23
Emergency Management Preparedness and Assistance Trust Fund (EMPA) Tax-Exempt Surcharge		\$32
TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:		\$1,874
The portion of your premium for:		
Hurricane Coverage is \$1,177	Non-Hurricane Coverage is \$627	

Authorized By: _____ Processed Date: 10/08/2022

DEC DP3D 12 19 First Named Insured Page 1 of 4

Warning: Premium presented could increase by up to 45% if Citizens is required to charge assessments following a major catastrophe.

Include new Assessment education brochure in envelope.



Depopulation Offer Letter (Personal & Commercial Lines)

Citizens Property Insurance Corporation
Depopulation Unit
2101 Maryland Circle
Tallahassee, FL 32303



Date of Notice: October 27, 2022

Policy Number: [REDACTED]

Dear [REDACTED]:

Great news! You have received an offer of property insurance coverage from one or more private-market insurance companies. As Florida's insurer of last resort, Citizens' mission is to help you find insurance with a private-market insurer.

This is an important decision, but one that needs to be made quickly. You must register your choice by **December 5, 2022**.

Accepting coverage with a private-market insurance company may provide you more coverage options. Use the enclosed forms to compare your current Citizens policy coverage with other coverage being offered by the private-market carrier(s). Carefully review the coverage worksheet(s) and work with your agent to help determine the best coverage for you.

After you accept an offer — and if your policy is not pending cancellation or nonrenewal — coverage with your new insurance company will begin on **December 20, 2022**.

Additional Costs for Citizens Policyholders
Citizens policyholders may incur surcharges that result in premium rates, which are significantly higher than premium rates for those policyholders insured by private-market companies. These surcharges can be as much as 45% of your premium in any single year and may apply whenever a catastrophe, such as a major hurricane, exhausts Citizens' financial resources. For example, a Citizens policyholder with a \$3,000 premium could be required to pay an additional \$1,350 following a catastrophic storm, even if the policyholder suffered no individual loss. Please keep this in mind when comparing your offer(s).

The Choice Is Yours – Submit Your Response Today
Submitting your choice is simple: visit www.citizensfla.com/online-choice or ask your agent to submit your choice on your behalf. You'll need your policy number and the registration code listed on the enclosed **Policyholder Choice Offer Form**. If you have questions regarding this important decision, visit www.citizensfla.com/depopl or contact your agent.

All companies offering coverage are Florida-licensed insurance companies approved by the Florida Office of Insurance Regulation.

Important: Citizens will select an offer on your behalf if you do not submit your choice by December 5, 2022.

DEPOP PHCL-1 08 22

Additional Costs for Citizens Policyholders
Citizens policyholders may incur surcharges that result in premium rates, which are significantly higher than premium rates for those policyholders insured by private-market companies. These surcharges can be as much as 45% of your premium in any single year and may apply whenever a catastrophe, such as a major hurricane, exhausts Citizens' financial resources. For example, a Citizens policyholder with a \$3,000 premium could be required to pay an additional \$1,350 following a catastrophic storm, even if the policyholder suffered no individual loss. Please keep this in mind when comparing your offer(s).

Include new Assessment education brochure in envelope.

Include example of impact to policyholder based on a \$3,000 annual premium.

Current messaging on the public website (www.citizensfla.com) and in other materials

CITIZENS' ASSESSMENTS
Find out more about Florida's "Hurricane Tax"

Assessments

Citizens operates three accounts – Coastal, Personal Lines, and Commercial Lines – which are financially independent of one another and have separate claim-paying resources and specialties. In the Personal Lines account, Citizens allocates approximately 33% of every premium dollar to pay claims, with approximately 15% reserved for paying hurricane claims. A particularly devastating storm or series of smaller storms could exhaust these reserves, leaving Citizens without enough money to pay all claims. If this happens, Florida law requires that Citizens charge assessments until any deficits are eliminated.

Assessments are charges that Citizens and non-Citizens policyholders can be required to pay in addition to their regular policy premiums. Assessments are charged in three tiers, beginning with the Citizens Policyholder Surcharge. Each additional tier is charged only if the level before is insufficient to eliminate Citizens' deficit.

Assessment Tiers*

- Citizens Policyholder Surcharge**
 - One-time assessment
 - Citizens policyholders only
 - Up to 45% of premium (15% per account)
- Regular Assessment****
 - One-time assessment
 - Private-market policyholders, including, but not limited to homeowners, auto, and specialty and surplus lines policies
 - Up to 2% of premium
- Emergency Assessment**
 - Single- or multi-year assessment
 - Citizens and private-market policyholders
 - Up to 30% of premium per year until any remaining deficit is eliminated (10% per account)

* \$3,000 annual premium
** Coastal Account only

	Citizens Policy	Private-Market Policy
Total Assessments	\$2,250	\$900

Policyholder Newsletter

Assessments at a Glance
March 01, 2022

In this issue:

- Citizens' Assessments: Florida's "Hurricane Tax"
- Home Inspections Critical for Proper Coverage
- Best Friends Forever: You and Your Agent
- Spring is Here! Helpful Seasonal Home Tips

[Citizens' Assessments: Florida's "Hurricane Tax"](#)

Citizens is fiscally sound, but our customers and others are on the hook if a big storm or series of storms hits. Learn about assessments and how they impact you.

How do assessments affect the true cost of your insurance?

Citizens allocates approximately 18 percent of every premium dollar to pay hurricane and catastrophe claims. A particularly devastating storm or a series of smaller storms could eliminate these savings, leaving Citizens without enough money to pay claims. If this happens, Florida law requires that Citizens charge assessments until any deficits are eliminated.

Assessments are charges that both Citizens and non-Citizens policyholders must pay in addition to their regular policy premiums. Assessments are charged in three tiers, beginning with the Citizens Policyholder Surcharge. Each additional tier is charged only if the level before is insufficient to eliminate Citizens' deficit.

30%
All Policyholders

2%
Non-Citizens Policyholder Assessment

45%
Citizens Policyholder Surcharge

Because Citizens policyholders are the first and most highly assessed group, the true cost of a Citizens policy can increase dramatically following a major disaster. To learn the true cost of your Citizens policy, try our True Cost Calculator at www.citizensfla.com/assessments.

Call Citizens First to report a claim 24/7 at our toll-free claims reporting hotline 866.411.2742.

La versión en Español esta disponible en www.citizensfla.com/brochures.

#PocketSense
www.citizensfla.com

True Cost Calculator

Cost is an important part of your insurance decisions. See how assessments can affect the true cost of your policy following a catastrophic storm or series of storms.

Citizens policyholders can be assessed up to 45 percent of their total premium if Citizens needs additional funds to pay claims following a major disaster. Non-Citizens policyholders can be assessed at a much lower (2 percent) rate.*

	Citizens Premium	Non-Citizens Premium
Total Annual Premium	\$	\$
Potential Assessment %	45%	2%

Calculate Clear

*Does not include Citizens Emergency Assessments, which can be levied over multiple years at the same rate for both Citizens and non-Citizens policyholders, or additional mandated charges and assessments, such as the Florida Hurricane Catastrophe Fund (FHCF) and the Florida Insurance Guaranty Association (FIGA).

Assessments Page and True Cost Calculator

Policyholder Newsletter

Brochure



CITIZENS
PROPERTY INSURANCE CORPORATION

**FLORIDA
PUBLIC
MEDIA**

“Support comes from Citizens Property Insurance... reminding consumers while shopping for insurance, to consider all aspects of a policy, not just price. In the event of a major storm, Citizens policyholders, for example, face higher potential assessments than customers insured by private companies. Information on assessments and other policy questions can be found online at Citizens F-L-A dot com or by contacting a Citizens agent, who are best equipped to handle individual policyholders needs.”

Florida Public Media Radio Ad

Social Media Awareness Ad



Citizens Property Insurance Corporation
Published by Hootsuite · October 23 at 6:00 PM ·

#DidYouKnow as a Citizens customer, you could be charged an assessment if claims payment funds are depleted? While Citizens is in a solid financial position, it's important you understand the process & how it impacts you.

Read about Florida's Hurricane Tax: <https://www.citizensfla.com/.../citizens-assessments...>



Appendix

How do assessments affect the **true cost** of your insurance?

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	Citizens Premium	Non-Citizens Premium
Total Annual Premium	\$ <input type="text"/>	\$ <input type="text"/>
Potential Assessment %	45%	2%
<input type="button" value="Calculate"/> <input type="button" value="Clear"/>		

*Does not include Citizens Emergency Assessments, which can be levied over multiple years at the same rate for both Citizens and non-Citizens policyholders, or additional mandated charges and assessments, such as the [Florida Hurricane Catastrophe Fund \(FHCF\)](#) and the [Florida Insurance Guaranty Association \(FIGA\)](#).

ACKNOWLEDGEMENT OF POTENTIAL SURCHARGE AND ASSESSMENT LIABILITY

1. AS A POLICYHOLDER OF CITIZENS PROPERTY INSURANCE CORPORATION, I UNDERSTAND THAT IF THE CORPORATION SUSTAINS A DEFICIT AS A RESULT OF HURRICANE LOSSES OR FOR ANY OTHER REASON, MY POLICY COULD BE SUBJECT TO SURCHARGES, WHICH WILL BE DUE AND PAYABLE UPON RENEWAL, CANCELLATION, OR TERMINATION OF THE POLICY, AND THAT THE SURCHARGES COULD BE AS HIGH AS 45 PERCENT OF MY PREMIUM, OR A DIFFERENT AMOUNT AS IMPOSED BY THE FLORIDA LEGISLATURE.
2. I UNDERSTAND THAT I CAN AVOID THE CITIZENS POLICYHOLDER SURCHARGE, WHICH COULD BE AS HIGH AS 45 PERCENT OF MY PREMIUM, BY OBTAINING COVERAGE FROM A PRIVATE MARKET INSURER AND THAT TO BE ELIGIBLE FOR COVERAGE BY CITIZENS, I MUST FIRST TRY TO OBTAIN PRIVATE MARKET COVERAGE BEFORE APPLYING FOR OR RENEWING COVERAGE WITH CITIZENS. I UNDERSTAND THE PRIVATE MARKET INSURANCE RATES ARE REGULATED AND APPROVED BY THE STATE.
3. I UNDERSTAND THAT I MAY BE SUBJECT TO EMERGENCY ASSESSMENTS TO THE SAME EXTENT AS POLICYHOLDERS OF OTHER INSURANCE COMPANIES, OR A DIFFERENT AMOUNT AS IMPOSED BY THE FLORIDA LEGISLATURE.
4. I ALSO UNDERSTAND THAT CITIZENS PROPERTY INSURANCE CORPORATION IS NOT SUPPORTED BY THE FULL FAITH AND CREDIT OF THE STATE OF FLORIDA.

Applicant's Signature _____ Date _____
 Printed Name _____

POLICYHOLDER ASSESSMENT EXAMPLE

To illustrate the potential assessment obligation of a Citizens policyholder compared to a policyholder insured by a private insurer, we have prepared an example based on an annual premium of \$2,000. Your actual assessment amount will vary based on your annual premium. The assessment will be in addition to the premium you pay for insurance coverage.

	Citizens Policy	ABC Insurance Policy
If your annual premium is:	\$2,000	\$2,000
Tier 1: Potential Citizens Policyholder Surcharge (one-time assessment up to 45% of premium)	\$900	N/A
Tier 2: Potential Regular Assessment (one-time assessment up to 2% of premium) ¹	N/A	\$40
Tier 3: Potential Emergency Assessment (up to 30% of premium annually, may apply for multiple years) ²	\$600	\$600
Potential Annual Assessment:	\$1,500	\$640

Tiers are used to demonstrate the multiple levels of assessment defined by Florida Law. Assessment tiers are triggered based on the severity of the deficit. Assessments are based on the greater of the projected deficit or the aggregate statewide written premium for the subject lines of business. The above example is based on the use of premium.

Notes:

- 1 - Tier 2 additional assessments may be incurred for other property/casualty policies that are subject to assessment.
- 2 - Tier 3 assessment may be collected each year over multiple years, depending on the extent of the deficit. In the event that subsequent years also generate a deficit, additional assessments could occur.



301 W Bay St
Jacksonville FL 32202
www.citizensfla.com

Location of Residence Premises:

[Redacted]
Date of Notice: July 23, 2022

[Redacted]
Policy Number: [Redacted]

Important Information about Your Upcoming Policy Renewal

Dear [Redacted]

Your Citizens policy is due to renew in approximately 90 days. As your renewal period approaches, Citizens would like to make you aware of several important factors that may affect your policy renewal.

Property Insurance Clearinghouse: In compliance with Florida law, Citizens uses its Property Insurance Clearinghouse to determine whether private-market coverage is available for certain renewal policy types. If your policy is impacted and the clearinghouse identifies a private-market company willing to offer you comparable coverage with a premium equal to or less than your Citizens premium, your Citizens policy will be nonrenewed, and you will receive information about any private-market offers available to you through the clearinghouse. If you receive a nonrenewal notice, contact your agent immediately to discuss your coverage options. Learn more about the clearinghouse and impacted policy types at <https://www.citizensfla.com/web/public/clearinghouse>.

Renewal Terms and Conditions: If your policy meets Citizens' renewal criteria, you will receive your renewal offer approximately 50 days before your policy's expiration date. Review this information carefully. Any changes made to your policy terms, coverage, duties or conditions will be outlined in a *Notice of Change in Policy Terms*, which will be included with your renewal documents.

Policyholder Assessments: 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. *The Acknowledgement of Potential Surcharge and Assessment Liability* included with your policy outlines your assessment potential. Private-market policyholders can be subject to pay a much lower assessment amount. Calculate the potential true cost of your Citizens policy at <https://www.citizensfla.com/web/public/assessments>.

In addition to reducing your assessment potential dramatically, private-market coverage also may offer more comprehensive coverage and personalized options than are available through Citizens. Contact your agent if you have questions about your renewal or to learn whether you are eligible to receive the benefits of private-market coverage. Additional information about private companies writing coverage in your area is available from the Florida Market Assistance Plan (FMAP) at www.fmap.org or 800.524.9023.

This notice is provided as a courtesy and may not be provided with future renewals.

Acknowledgment in Renewal Package



Acknowledgement of Potential Surcharge and Assessment Liability

We are required by law to send you this notice to inform you about the potential for surcharges and assessments to be applied to your policy.

1. AS A POLICYHOLDER OF CITIZENS PROPERTY INSURANCE CORPORATION, I UNDERSTAND THAT IF THE CORPORATION SUSTAINS A DEFICIT AS A RESULT OF HURRICANE LOSSES OR FOR ANY OTHER REASON, MY POLICY COULD BE SUBJECT TO SURCHARGES, WHICH WILL BE DUE AND PAYABLE UPON RENEWAL, CANCELLATION, OR TERMINATION OF THE POLICY, AND THAT THE SURCHARGES COULD BE AS HIGH AS 45 PERCENT OF MY PREMIUM, OR A DIFFERENT AMOUNT AS IMPOSED BY THE FLORIDA LEGISLATURE.
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3. I UNDERSTAND THAT I MAY BE SUBJECT TO EMERGENCY ASSESSMENTS TO THE SAME EXTENT AS POLICYHOLDERS OF OTHER INSURANCE COMPANIES, OR A DIFFERENT AMOUNT AS IMPOSED BY THE FLORIDA LEGISLATURE.
4. I ALSO UNDERSTAND THAT CITIZENS PROPERTY INSURANCE CORPORATION IS NOT SUPPORTED BY THE FULL FAITH AND CREDIT OF THE STATE OF FLORIDA.

More information regarding assessments and surcharges is available under the *Policyholder* section of our website, www.citizensfla.com.

Citizens Property Insurance Corporation

POLICYHOLDER ASSESSMENT EXAMPLE

To illustrate the potential assessment obligation of a Citizens policyholder compared to a policyholder insured by a private insurer, we have prepared an example based on an annual premium of \$2,000. Your actual assessment amount will vary based on your annual premium. The assessment will be in addition to the premium you pay for insurance coverage.

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Notes:

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Quick Quote - Estimate

Current State



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

PREMIUM ESTIMATE

*This is a premium estimate. No coverage is bound or provided by, or pursuant to, this document.
This premium estimate is only valid for the proposed effective date below.*

Submission Number: [REDACTED] Print Date / Time: 11/09/2022 11:29 PM	Proposed Effective Date: 10/13/2022 Proposed Expiration Date: 10/13/2023
Applicant Information	Agent Information
Applicant Name: [REDACTED] Property Address: [REDACTED] County: [REDACTED]	Organization (Agency) Name: [REDACTED] Agent Name: [REDACTED] Mailing Address: [REDACTED] Primary Telephone Number: [REDACTED]

Property Information & Construction

Construction	Masonry	Building Code Grade	Ungraded	Territory	33
Year Built	1959	Protection Class	1	Coastal Territory	0

HO-3 Coverages

Coverage A - Dwelling		\$240,400	Fungi (Mold) - Property	\$10,000
Coverage B - Other Structures	0%	\$0	Fungi (Mold) - Liability	\$50,000
Coverage C - Personal Property	0%	\$0	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$24,040	Ordinance or Law Limit of Liability	25%
Coverage E - Personal Liability		\$100,000	Personal Property Replacement Cost	No
Coverage F - Medical Payments		\$2,000	Sinkhole Loss Coverage	No

Deductibles

All Other Perils	\$2,500	Hurricane	5%	\$12,020
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Discounts and Surcharges

Description	Amount	Description	Amount
Fire Alarm/Automatic Sprinklers	\$0	2022 FIGA Regular Assessment	\$30
Burglar Alarm	\$0	2022-B FIGA Regular Assessment	\$55
Windstorm Mitigation	-\$718	Emergency Management Preparedness & Assistance Trust	\$2
Building Code Grade	\$0	Tax Exempt Surcharge	\$74
No Prior Insurance	\$0	Total Mandatory Additional Surcharges	\$161
Seasonal Property	\$0		
Older Mobile Home	\$0		
ANSI	\$0		
Age of Home	-\$310		
Total Discounts and Surcharges	-\$1,028		

Summary of Premiums

Adjusted Subtotal	\$4,155
Florida Hurricane Catastrophe Fund (FHCF) Build-Up	\$74
Grand Subtotal	\$4,229
Mandatory Additional Surcharges	\$161
Total Premium	\$4,390

Potential Future State



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

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Coverage C - Personal Property	0%	\$0	Loss Assessment Coverage	\$1,000
Coverage D - Loss of Use		\$24,040	Ordinance or Law Limit of Liability	25%
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Coverage F - Medical Payments		\$2,000	Sinkhole Loss Coverage	No

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Grand Subtotal	\$4,229
Mandatory Additional Surcharges	\$161
Total Premium	\$4,390

Warning: Premium presented could increase by up to 45% if Citizens is required to charge assessments following a major catastrophe.



Evidence of Insurance

Current State



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

EVIDENCE OF PROPERTY INSURANCE

We will provide the insurance described on this form in return of the premium and compliance by the insured with all applicable provisions of the policy for which application has been made. No insurance is provided by us unless the premium is paid when due. If this insurance is terminated after policy issuance, we will provide written notice to the insured and any Mortgagee/Lienholder in accordance with policy provisions and any applicable legal requirements. The coverage described is subject to the provisions of the policy and this form is subordinate to the provisions of any policy declarations issued.

Policy Number: - 1 Policy Period: From 07/15/2022 To 07/15/2023
Policy Type: HO-3 At 12:01 a.m. Eastern Time at the Location of the Residence Premises
Print Date: 11/10/2022

First Named Insured and Mailing Address: [Redacted] Location of Residence Premises: [Redacted] Agent: [Redacted]

Coverage is only provided where a premium and a limit of liability is shown

All Other Perils Deductible: \$1,000	Hurricane Deductible: \$5,546 (2%)	
	LIMIT OF LIABILITY	PREMIUM
SECTION I - PROPERTY COVERAGES		\$2,481
A. Dwelling :	\$277,300	
B. Other Structures:	\$27,730	
C. Personal Property:	\$138,650	
D. Loss of Use:	\$27,730	
SECTION II - LIABILITY COVERAGES	LIMIT OF LIABILITY	
E. Personal Liability:	\$100,000	\$4
F. Medical Payments:	\$2,000	Included
OTHER COVERAGES		
Replacement Cost Loss Settlement on Dwelling up to Coverage A amount	Included	Included
Personal Property Replacement Cost Ordinance or Law Limit (25% of Cov A)	Included (See Policy)	\$196 Included
TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES		\$2,156
<small>(Total includes assessments, surcharges and other premium adjustments not itemized here; refer to Policy Declarations)</small>		

Potential Future State



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

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<small>(Total includes assessments, surcharges and other premium adjustments not itemized here; refer to Policy Declarations)</small>		

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Current State



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. Make any needed changes by contacting your agent.

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

Contact your agent for any coverage changes or policy questions.
- 4 Visit www.citizensfla.com/mypolicy to register for myPolicy, where you can access policy details, billing information, make payments and report a claim online.
- 5 Like *Citizens Property Insurance Corporation* on Facebook and follow us on Twitter at @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.



Citizens Is Ready

Citizens works year-round to be prepared to support our customers when you need us most. Visit www.citizensfla.com/storms for information and resources to help you prepare, monitor and respond to major storms and hurricanes and to learn about 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 damage to your property, Call Citizens First!



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

ADDPAGE 08 18

Potential Future State



Quick Start Guide

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Contact your agent for any coverage changes or policy questions.
- 4 Visit www.citizensfla.com/mypolicy to register for myPolicy, where you can access policy details, billing information, make payments and report a claim online.
- 5 Like *Citizens Property Insurance Corporation* on Facebook and follow us on Twitter at @citizens_fl for storm preparedness tips, Citizens news and insurance education. Additional resources are available at www.citizensfla.com.
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Available 24/7/365

Warning: Premium presented could increase by up to 45% if Citizens is required to charge assessments following a major catastrophe.

ADDPAGE 08 18



Policy Change – DEC Pages

Current State



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

Dwelling Fire DP-3 Special Form Policy - Declarations

POLICY NUMBER: [REDACTED] - 3 POLICY PERIOD: FROM 10/21/2022 TO 10/21/2023
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: AMENDED DECLARATIONS Effective: 10/21/2022

Named Insured and Mailing Address: Location Of Residence Premises: Agent: Fl. Agent Lic. #:
First Named Insured: [REDACTED]
Primary Email Address: [REDACTED]
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: \$5,182 (2%)	
	LIMIT OF LIABILITY	ANNUAL PREMIUM
PROPERTY COVERAGES		\$2,073
A. Dwelling:	\$259,100	
B. Other Structures:	\$0	
C. Personal Property:	\$0	
D. Fair Rental Value*:	\$25,910	
E. Additional Living Expense*:	\$25,910	
* Coverage "D" and "E" combined, limited to 10% of Coverage "A" for the same loss (see policy).		
LIABILITY COVERAGES		
L. Personal Liability:	\$100,000	\$20
M. Medical Payments:	\$2,000	INCLUDED
OTHER PROPERTY AND LIABILITY COVERAGES		
	SUBTOTAL:	\$2,093
Florida Hurricane Catastrophe Fund Build-Up Premium:		\$53
Premium Adjustment Due To Allowable Rate Change:		(\$342)
MANDATORY ADDITIONAL CHARGES:		
2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment		\$13
2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment		\$23
Emergency Management Preparedness and Assistance Trust Fund (EMPA)		\$2
Tax-Exempt Surcharge		\$32
TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:		\$1,874

The portion of your premium for:
Hurricane Coverage is \$1,177 Non-Hurricane Coverage is \$627

Authorized By: [REDACTED] Processed Date: 10/08/2022
DEC DP3D 12 19 First Named Insured Page 1 of 4

Potential Future State



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

Dwelling Fire DP-3 Special Form Policy - Declarations

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Authorized By: [REDACTED] Processed Date: 10/08/2022
DEC DP3D 12 19 First Named Insured Page 1 of 4

Current State



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. Make any needed changes by contacting your agent.
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 coverages and policy conditions. Store your documents in a safe, waterproof location.
Contact your agent for any coverage changes or policy questions.
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ADDPAGE 08 18

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ADDPAGE 08 18



Renewal – DEC Pages

Current State



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

Dwelling Fire DP-3 Special Form Policy - Declarations

POLICY NUMBER: [REDACTED] - 3 POLICY PERIOD: FROM 10/21/2022 TO 10/21/2023
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: RENEWAL

Named Insured and Mailing Address: Location Of Residence Premises: Agent: Fl. Agent Lic. #: [REDACTED]
First Named Insured: [REDACTED]
Citizens Agency ID#: [REDACTED]

Primary Email Address: [REDACTED]

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: \$5,182 (2%)

PROPERTY COVERAGES

A. Dwelling: \$259,100
B. Other Structures: \$0
C. Personal Property: \$0
D. Fair Rental Value*: \$25,910
E. Additional Living Expense*: \$25,910

LIMIT OF LIABILITY ANNUAL PREMIUM
\$2,073

LIABILITY COVERAGES

L. Personal Liability: \$100,000 \$20
M. Medical Payments: \$2,000 INCLUDED

OTHER PROPERTY AND LIABILITY COVERAGES

SUBTOTAL: \$2,093

Florida Hurricane Catastrophe Fund Build-Up Premium: \$53

Premium Adjustment Due To Allowable Rate Change: (\$342)

MANDATORY ADDITIONAL CHARGES:

2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment \$13
2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment \$23
Emergency Management Preparedness and Assistance Trust Fund (EMPA) \$2
Tax-Exempt Surcharge \$32

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$1,874

The portion of your premium for:

Hurricane Coverage is \$1,177 Non-Hurricane Coverage is \$627

Authorized By: [REDACTED]

Processed Date: 08/31/2022

DEC DP3D 12 19 First Named Insured Page 1 of 4

Potential Future State



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First Named Insured: [REDACTED]
Citizens Agency ID#: [REDACTED]

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