# **Assessment Awareness**

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





## Analysis

- 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 Awareness

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



**Agent Responsibilities** 

# 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 surchage risk.



## Point of Sale and Agent Engagement

### **New Business Application Acknowledgement**

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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.

	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) <sup>2</sup>	\$600	\$600
Potential Annual Assessment:	\$1,500	\$640

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



## **Mandatory Agent Education**

### 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



## **Policyholder Education**

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

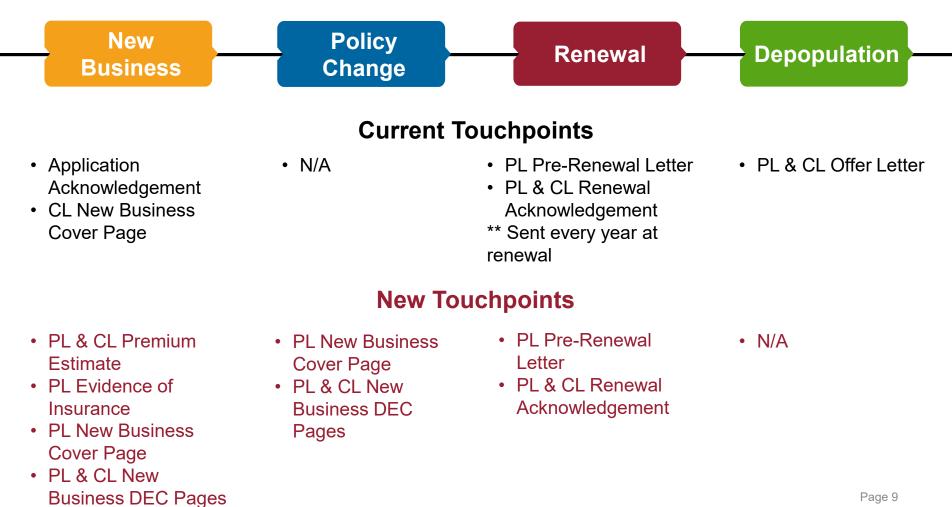


**Document Analysis** 

- 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.

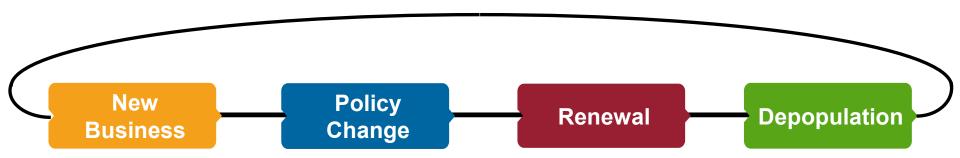


## Messaging throughout the policy lifecycle





### Messaging throughout the policy lifecycle

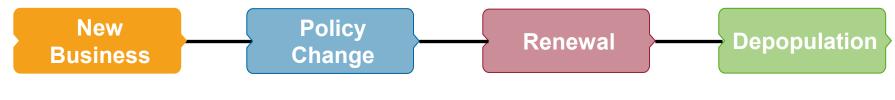


### **Continuous Messaging**

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



### **New Business – Point of Sale**



## Existing:

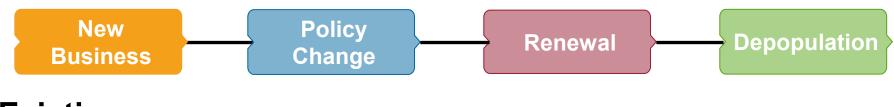
Assessment Acknowledgement on the application

## 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



# Point of Sale and Agent Engagement

## Additional opportunities at point of sale

Premium Estimate (quote) Personal & Commercial Lines

This is	a premium estim This prem	ate. No cove ium estimate	rage is bou	ESTIMATE nd or provide for the proposi	d by, or pursu ed effective date	ant to, this documen below.	t.
Submission Numb Print Date / Time: 1	er: 11/09/2022 11:29 PM				ective Date: 10/1 piration Date: 10		
	Applicant Inform	ation				Information	
Applicant Name: Property Address:				Organization Agent Name: Mailing Addre		_	
County:				Primary Telep	phone Number:		
Property Informatic	n & Construction						
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Coverage B - Other		0%		\$0	Fungi (Mold) - L	iability	\$50,00
Coverage C - Person	hal Property	0%			Loss Assessme		\$1,00
Coverage D - Loss o				\$24,040		aw Limit of Liability	25
Coverage E - Person Coverage F - Medica	ar ciability I Payments			\$100,000 \$2,000		rty Replacement Cost	
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Deductibles All Other Perils	\$2,500		Hurricane	5% \$1	12,020		
Discounts and Sure	charges		Mandatory	Additional Su	rcharges		
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Fire Alarm/Automatic	Sprinklers	\$0		Regular Assess			\$3
Burglar Alarm		\$0		A Regular Asse			\$5
Windstorm Mitigation		-\$718	Emergency Tax Exemp		Preparedness & A	ssistance Trust	\$7
Building Code Grade No Prior Insurance	1	\$0		atory Addition	al Surcharger		\$16
Seasonal Property		50	Total Marit	atory Addition	ai Surcharges		an.
Older Mobile Home		\$0					
ANSI		\$0					
Age of Home		-\$310					
Total Discounts and	d Surcharges	-\$1,028					
Summary of Premis	ums						
Adjusted Subtotal	testeste Fred (FLK	E B dd llb				\$4,155 \$74	
Grand Subtotal	tastrophe Fund (FHC	P) Build-Up				\$4.229	
Mandatory Additiona	I Surcharges					\$161	
Total Premium						\$4,390	
Total Premium						\$4,390	
Form # PREST PL	2 01 14		SUBMISSI	ON NUMBER:			Page 1 of

Proof of Insurance for Lenders Personal Lines

We will provide the insurance described of the policy for which application has been		he premium and o	compliance by the insure		
is terminated after policy issuance, we will provisions and any applicable legal required subordinate to the provisions of any polic	Il provide written notice irements. The coverage	to the insured an	d any Mortgagee/Lienho	older in accordance	e with pol
Policy Number: - 1	Policy Period:		7/15/2022 To	07/15/2023	
Policy Type: HO-3 Print Date: 11/10/2022	At 12:01 a.m. Eastern	Time at the Locati	on of the Residence Premis	ies	
First Named Insured and Mailing	Location of Resid	ence Premises:	Agent:		
Address:					
Coverage is only provided where a premi	um and a limit of liability	is shown			
All Other Perils Deductible: \$1,000		н	urricane Deductible: \$5	546 (2%)	
		u	MIT OF LIABILITY		PREMI
SECTION I - PROPERTY COVERAGES A. Dwelling :			\$277,300		\$2,4
B. Other Structures:			\$27,730		
C. Personal Property:			\$138,650		
D. Loss of Use:			\$27,730		
SECTION I - LIABILITY COVERAGES		L	MIT OF LIABILITY		
E. Personal Liability:			\$100,000		
F. Medical Payments:			\$2,000		Includ
OTHER COVERAGES					
Replacement Cost Loss Settlement on Di	velling up to Coverage A	amount			Inclu
Personal Property Replacement Cos			Included		s
Ordinance or Law Limit (25% of Cov	A)		(See Policy)		Inclu
TOTAL POLICY PREMIUM INCLUDING (Total includes assessments, surcharges			JES		\$2,
itemized here; refer to Policy Declaration	and other premium adju s)	istments not			
ternized here, reter to rotoy becaratori	·/				
CIT EOI 02 21	Pa	ge 1 of 2			
		-			

following a major catastrophe.



## New Business

### New Business Cover Page in Commercial Lines Packages



301 W Bay Street, Suite 1300 Jacksonville, Florida 32202 www.cilizensfia.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 you complete satisfaction. Learn about assignment of benefits and how to protect yourself from AOB abuse at www.citizenfia.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 s disclosed in the Achowledgement of Potential Surcharge and Assessment Lability section of your application. Learn more at tww.citizential.com/assessments.



Find Citizens on Facebook under Citizen Property Insurance Corporation and on Twitter @citizens\_fla for storm preparedness tips Citizens news and insurance education.

You'll also find

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.

WELCL1 08 18

### **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*.

Include new Assessment education brochure in envelope.



## **New Business**

### Additional Opportunities in New Business packages

### New Business Cover Page Personal Lines

<section-header><section-header><list-item><list-item><text><text><text></text></text></text></list-item></list-item></section-header></section-header>	<ul> <li>Visit www.citizensfla.com/mypolicy to register for myPolicy, where you can access policy details, billing information, make payments and report a claim online.</li> <li>Like Citizens, fla for some preparedness tips, Citizens news and insurance education. Additional resources are available at www.citizensfla.com.</li> <li>Water is a leading cause of chamage in claims throughout Florida. Review the Durise After Loss section in your contract to learn about your responsibilities after a claim.</li> </ul>	<b>Differential State</b> <b>Differential State <b>Differential State</b> <b>Differential State <b>Differential State <b>Differential State <b>Differential State </b></b></b></b></b>
If you have a claim or suspect dama	ge to your property, Call Citizens First!	Contact your agent at the telephone number provided on your Declarations page or call
866. www.citizen	411.2742 sfla.com/mypolicy 5/e 24/7/365	Citizens at 866.411.2742.
Warning: Premium p to 45% if Citizens is i following a major cat	required to charge	
Include new Assessr envelope.	nent education bro	chure in

### New Business Declarations Page Personal & Commercial Lines

PROMONTY INSURANCE CONFORMATION	g Fire DP-3 Special Form Policy - D	eclarations	3
POLICY NUMBER: - 3	POLICY PERIOD: FROM 10/21/20 at 12:01 a.m. Eastern Time at the Location of the	22	TO 10/21/2023
Transaction: AMENDED DECLARATIONS		The side free free	Effective: 10/21/2022
Named Insured and Mailing Address:	Location Of Residence Premises:	Agent:	FI, Agent Lic, #:
First Named Insured:	1000 m	75	2000
Primary Email Address:		10.7	2.217
Additional Named Insured: Please refer to	ADDITIONAL NAMED INSURED(S)" section	n for details	
Coverage is only provided where a premium	and a limit of liability is shown		
All Other Perils Deductible: \$2,500	Hurric	ane Dedu	ctible: \$5,182 (2%)
		LIABILITY	ANNUAL PREMIUM
PROPERTY COVERAGES			\$2,073
A. Dwelling:		\$259,100	
B. Other Structures: C. Personal Property:		\$0 \$0	
D. Fair Rental Value*		\$25.910	
E. Additional Living Expense*:		\$25,910	
* Coverage "D" and "E" combined, limited to 10% of Cov	rerage "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 COV	ERAGES		
		SUBTOTA	
Florida Hurricane Catastrophe Fund Buil	d-Up Premium:		\$53
Premium Adjustment Due To Allowable I	Rate Change:		(\$342)
MANDATORY ADDITIONAL CHARGES			
2022 Florida Insurance Guaranty Asso	intine (FICA) Decides Assessment		\$13
2022-B Florida Insurance Guaranty Asso 2022-B Florida Insurance Guaranty Asso			\$13
Emergency Management Preparednes	s and Assistance Trust Fund (EMPA)		\$2
Tax-Exempt Surcharge			\$32
TOTAL POLICY PREMIUM INCLUDING A	SSESSMENTS AND ALL SURCHARGES:		\$1,874
The portion of your premium for:			
Hurricane Coverage is \$1,177	Non-Hurricane Cove	rage 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.



## New Business

## 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 CorporationI 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 myPalicy 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.citzensfla.com without registering for myPolicy.

#### Call Citizens First

Reporting your claim to Citizens or your agent as scon 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 oustomers.

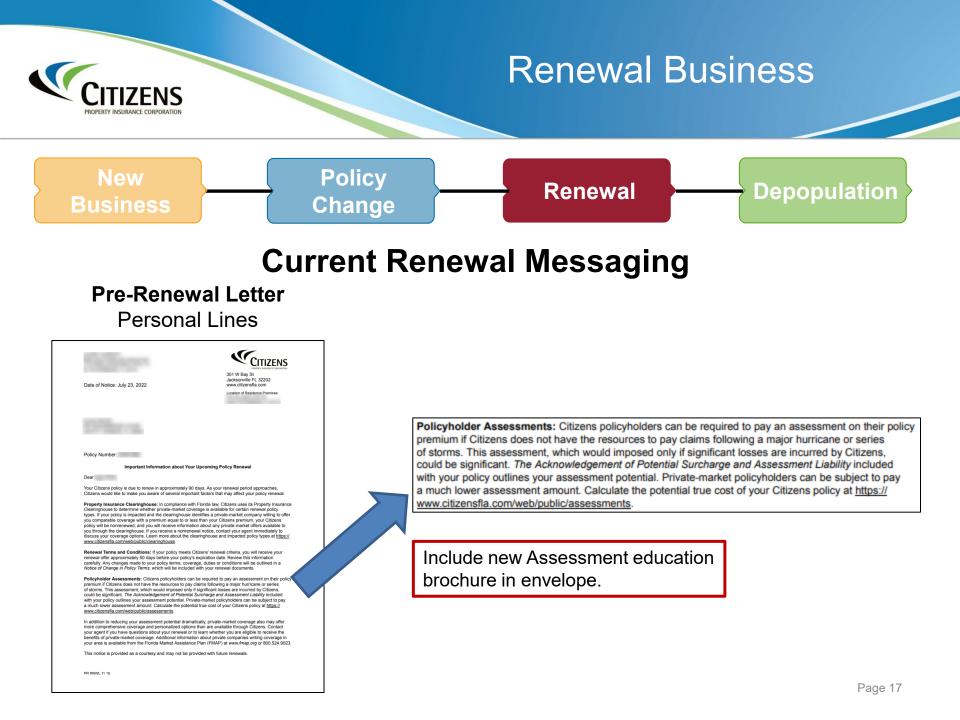
Citizen: <u>Managed Repair Program</u> can make the repair process easier by connecting eligible customers with a local network of qualified, licensed service companies following a covered loss. Satisfaction is guaranteed and all permanent repairs under this program are warrantied by your service provider.

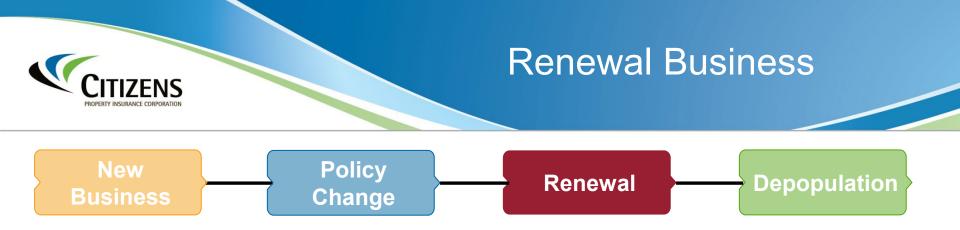
Report Your Claim 24/7 Phone: 866.411.2742 Online: myPolicy

Stop Assignment of Benefits Abuse Learn about assignment of benefits (AOB) and how to protect yourself from AOB abuse at our <u>AOB</u> webpage

We're Here to Help! Contact Your Agent

Contact Citizens
 Contact Citizens
 Contact Citizens
 Contact Citizens
 Customer Care – 866.411.2742 (M+F, 8 a.m.-6:30 p.m. ET)
 Email:
 Contact Us
 Contact Us
 Contact Us
 Contact Us
 Contact Us
 Citizens is Social!
 Find Citizens or Facebook and Twitter for storm preparedness tips, <u>Citizens news</u> and insurance education. You'll elso find comprehensive information
 and policyholder resources at <u>www.citizensfis.com</u>.





### **Renewal Package – Personal and Commercial Lines**



ACK-1 11 13

#### 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.

- 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 REAGON, MY POLICY COLID DE SUBJECT TO SURCHARGES, WHICH WILL BE DUE AND PAYABLE UPON RENEWAL, CANCELLATION, OR TERNINATION OF THE FOLLCY, AND THAT THE SURCHARGES COLLD BE AS HIGH AS 45 PERCENT OF MY PREMIUM, OR A DIFFERENT AMOUNT AS MYROSED BY THE FLORIDA LEGISLATURE.
- 2. I UNDERSTAND THAT I CAN AVOID THE CITIZENS POLICYHOLDER SURCHARGE, WHICH COULD BE AS HIGH AS 49 FERCENT OR WY DERMINIM SO VERAGE FROM A PRIVATE MARKET INSURER AND THAT TO BE ELIGIBLE FOR COVERAGE BY CITIZENS. I MUST FIRST TRY TO OBTIAN I PRIVATE MARKET COVERAGE BEFORE APPLYING FOR RENEWING COVERAGE WITH CITIZENS. I UNDERSTAND THAT PRIVATE MARKET INSURANCE RATES ARE REGULATED AND APPROVED BY THE STATE.
- 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.cltizensfla.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.

	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) $^{\rm 1}$	N/A	\$40
Tier 3: Potential Emergency Assessment (up to 30% of premium annually, may apply for multiple years) <sup>2</sup>	\$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.

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.

	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) <sup>2</sup>	\$600	\$600
Potential Annual Assessment:	\$1,500	\$640

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

Include new Assessment education brochure in envelope.



## **Renewal Business**

### **Renewal Cover Page** Personal & Commercial Lines

Quick Start Guide         Image: A start Guide	Visit www.citizensfla.com/mypolicy to register for myPolicy, where you can access policy details, billing information, make payments and report a claim online. Subscription of the control of the control Corporation on Facebook and follow us on fivitter at @citizens_fla for storm preparedness tips, Citterss news and insurance education. Additional resources are available at www.citizensfla.com. Subscription of the control of the control instruction of the control of the control instruction of the control of the control instruction of the control of the control work of the control of the control of the instruction of the control of the control instruction of the control of the control instruction of the control of the control instruction of the control of the control of the instruction of the contr	Citizens Is Ready Cutizens vorks year- round to be prepared to support our customes when you need us most. Vist www.citizentifa.com/ storms for information and resources to help you prepare, monitor and response to major storms and hurricanes and to learn about Citizens' response efforts in your area.
4		Policy Questions? Contact your agent at the telephone number

**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

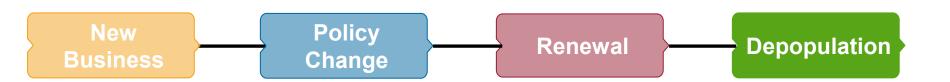
CITIZENS			CITIZENS PRO	301 W E	ISURANCE CORPORATION MAY STREET, SUITE 130 KSONVILLE FL 32202-514
Dwellin POLICY NUMBER: - 3	ng Fire DP-3 Specia POLICY PERIOD:	FROM	olicy - Declarati	ions TO	10/21/2023
POLICI NOMBER	at 12:01 a.m. Eastern 1				
Transaction: AMENDED DECLARATION	S				Effective: 10/21/2022
Named Insured and Mailing Address: First Named Insured:	Location Of Reside	nce Premi	ses: Agent	: FLA	gent Lic. #:
Primary Email Address:					100
Additional Named Insured: Please refer	to "ADDITIONAL NAME	D INSURE	O(S)" section for deta	ils	
Coverage is only provided where a premiu	m and a limit of liability is	s shown			
All Other Perils Deductible: \$2,500			Hurricane De	ductib	le: \$5,182 (2%)
			LIMIT OF LIABILI	TY	ANNUAL PREMIUM
PROPERTY COVERAGES					\$2,073
A. Dwelling:			\$259,1	00 \$0	
B. Other Structures:				\$0 \$0	
C. Personal Property: D. Eair Rental Value*			\$25.9		
E. Additional Living Expense*:			\$25,9		
<ul> <li>Coverage "D" and "E" combined, limited to 10% of C</li> </ul>	overage "A" for the same loss (:	see policy).	\$20,9	10	
LIABILITY COVERAGES					
L. Personal Liability:			\$100,0		\$20
M. Medical Payments: OTHER PROPERTY AND LIABILITY CO	VERAGES		\$2,0	00	INCLUDED
			SUBT	OTAL:	\$2,093
Florida Hurricane Catastrophe Fund Bu					\$53
Premium Adjustment Due To Allowable	Rate Change:				(\$342)
MANDATORY ADDITIONAL CHARGES:					
2022 Florida Insurance Guaranty Ass					\$13
2022-B Florida Insurance Guaranty A					\$23
Emergency Management Preparedne	ss and Assistance Trust	Fund (EMP	A)		\$2
Tax-Exempt Surcharge					\$32
TOTAL POLICY PREMIUM INCLUDING	ASSESSMENTS AND A	LL SURCH	ARGES:		\$1,874
The portion of your premium for:					
Hurricane Coverage is \$1,177		Non-Hur	icane Coverage is \$	627	
Authorized By:				F	rocessed Date: 10/08/2022

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

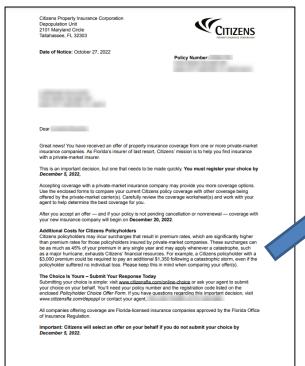
Include new Assessment education brochure in envelope.



## Depopulation



### **Depopulation Offer Letter** (Personal & Commercial Lines)



### 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).

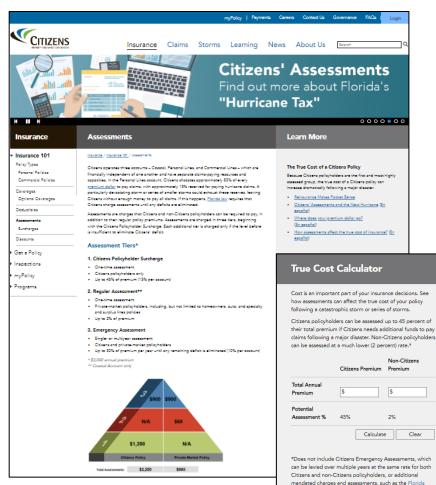
Include new Assessment education brochure in envelope.

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

## **Public Website**



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



Hurricane Catastrophe Fund (FHCF) and the Florida Insurance Guaranty Association (FIGA).

Assessments Page and True Cost Calculator



### **Policyholder Newsletter**

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

Citizens allocates approximately 18 percent of every premium dollar to pay hurricen and catastrophe claims. A particularly deviating 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.



### Brochure

### Page 21



## Public Radio and Social Media



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"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



## **Brochures**



### 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.



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 version en Español esta disponible en www.citizensfla.com/brochures.

**#PocketSense** 

www.citizensfla.com





## **True Cost Calculator**

### **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.\*

### Non-Citizens

Citizens Premium Premium

Total Annual Premium	\$	S	
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 <u>Florida</u> <u>Hurricane Catastrophe Fund</u> (FHCF) and the <u>Florida</u> <u>Insurance Guaranty Association</u> (FIGA).

# NB Application Acknowledgement



	ACKNOWLEDGEMENT OF POTENTIAL SU AND ASSESSMENT LIABILITY		
1.	AS A POLICYHOLDER OF CITIZENS PROPERTY INSURANCE CO THE CORPORATION SUSTAINS A DEFICIT AS A RESULT OF HURR REASON, MY POLICY COULD BE SUBJECT TO SURCHARGES, WHI RENEWAL, CANCELLATION, OR TERMINATION OF THE POLICY, A BE AS HIGH AS 45 PERCENT OF MY PREMIUM, OR A DIFFERENT AN LEGISLATURE.	RICANE LOSSES CH WILL BE DUE ND THAT THE S	OR FOR ANY OTHER AND PAYABLE UPON URCHARGES COULD
2.	I UNDERSTAND THAT I CAN AVOID THE CITIZENS POLICYHOLD AS HIGH AS 45 PERCENT OF MY PREMIUM. BY OBTAINING CO INSURER AND THAT TO BE ELIGIBLE FOR COVERAGE BY CITIZ PRIVATE MARKET COVERAGE BEFORE APPYLING FOR OR RENI UNDERSTAND THE PRIVATE MARKET INSURANCE RATES ARE R STATE.	VERAGE FROM ENS, I MUST FI EWING COVERA	A PRIVATE MARKET RST TRY TO OBTAIN GE WITH CITIZENS. I
3.	I UNDERSTAND THAT I MAY BE SUBJECT TO EMERGENCY ASSE POLICYHOLDERS OF OTHER INSURANCE COMPANIES, OR A DIFFI FLORIDA LEGISLATURE.		
4.	I ALSO UNDERSTAND THAT CITIZENS PROPERTY INSURANCE CO THE FULL FAITH AND CREDIT OF THE STATE OF FLORIDA.	ORPORATION IS	NOT SUPPORTED BY
	licant's Signature Date		
	Ilicant's Signature Date		
		E	
Prin o illus	ted Name	a policyholder insur ment amount will va arage.	ry based on your annual
Prin o illus	ted Name POLICYHOLDER ASSESSMENT EXAMPL strate the potential assessment obligation of a Citizens policyholder compared to i orepared an example based on an annual premium of \$2,000. Your actual assess m. The assessment will be in addition to the premium you pay for insurance cover	a policyholder insur ment amount will va arage. Citizens Policy	ABC Insurance Policy
Prin o illus ave p	tted Name POLICYHOLDER ASSESSMENT EXAMPL strate the potential assessment obligation of a Citizens policyholder compared to a prepared an example based on an annual premium row pay for insurance cove um. The assessment will be in addition to the premium you pay for insurance cove If your annual premium is:	a policyholder insur ment amount will va arage.	ry based on your annual
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Prin o illus ave p remin	tted Name  POLICYHOLDER ASSESSMENT EXAMPL strate the potential assessment obligation of a Citizens policyholder compared to a troppared an example based on an annual premium of 2000. Your actual assess um. The assessment will be in addition to the premium you pay for insurance cove  If your annual premium is:  Potential Citizens Policyholder Surcharge (one- time assessment up to 45% mium)  Potential Regular Assessment (one -time assessment up to 2% of premium)	a policyholder insur ment amount will va arage. Citizens Policy \$2,000	ABC Insurance Policy \$2,000
Prin p illus ave p remin fier 1 f pre	Ited Name POLICYHOLDER ASSESSMENT EXAMPL strate the potential assessment obligation of a Citizens policyholder compared to a orepared an example based on an annual premium of \$2,000. Your actual assess m. The assessment will be in addition to the premium you pay for insurance cove If your annual premium is: I: Potential Citizens Policyholder Surcharge (one- time assessment up to 45% emium)	a policyholder insur ment amount will va grage. Citizens Policy \$2,000 \$900	ABC Insurance Policy \$2,000 N/A
Prin b illus ave p remin	ted Name  POLICYHOLDER ASSESSMENT EXAMPL strate the potential assessment of a Citizens policyholder compared to a repared an example based on an annual premium of \$2,000. Your actual assess im. The assessment will be in addition to the premium you pay for insurance cove  If your annual premium is: Potential Citizens Policyholder Surcharge (one- time assessment up to 45% emium) Potential Regular Assessment (one -time assessment up to 2% of premium) Potential Emergency Assessment (up to 30% of premium annually, may	a policyholder insur ment amount will va rage. Citizens Policy \$2,000 \$900 N/A	ABC Insurance Policy \$2,000 N/A \$40

Ter 3 assessment may be collected each of the population population process that no assignment.
 Ter 3 assessment may be collected each of the onlect of the deficit. In the event that subsequent years also generate a deficit, additional assessments could occur.

POLICY NUMBER:



## **Pre-Renewal Letter**

Date of Notice: July 23, 2022	301 W Bay St Jacksonville FL 32202 www.citizensfla.com
Date of Notice. July 23, 2022	Location of Residence Premises:
Policy Number:	
Important Information about	Your Upcoming Policy Renewal
Dear	
Your Citizens policy is due to renew in approximate Citizens would like to make you aware of several in	ily 90 days. As your renewal period approaches, nportant factors that may affect your policy renewal.
Clearinghouse to determine whether private-markel types. If your policy is impacted and the clearinghou you comparable coverage with a premium equal to policy will be nonrenewed, and you will receive infoi you through the clearinghouse. If you receive a non	use identifies a private-market company willing to offer or less than your Citizens premium, your Citizens rmation about any private-market offers available to
Renewal Terms and Conditions: If your policy me renewal offer approximately 50 days before your po carefully. Any changes made to your policy terms, c Notice of Change in Policy Terms, which will be incl	blicy's expiration date. Review this information coverage, duties or conditions will be outlined in a
premium if Citizens does not have the resources to of storms. This assessment, which would imposed could be significant. The Acknowledgement of Pote	only if significant losses are incurred by Citizens, antial Surcharge and Assessment Liability included . Private-market policyholders can be subject to pay
more comprehensive coverage and personalized or your agent if you have questions about your renewa	al or to learn whether you are eligible to receive the rmation about private companies writing coverage in
your area is available from the Florida Market Assis	stance Plan (FMAP) at www.fmap.org or 800.524.9023.



## Acknowledgment in Renewal Package

Tier 2 premiu			
	Potential Regular Assessment (one -time assessment up to 2% of	N/A	\$40
	: Potential Citizens Policyholder Surcharge (one- time assessment 45% of premium)	\$900	N/A
	If your annual premium is:	\$2,000	\$2,000
		Citizens Policy	ABC Insurance Policy
pre	licyholder insured by a private insurer, we have prepared an ex mium of \$2,000. Your actual assessment amount will vary bas e assessment will be in addition to the premium you pay for ins	sed on your annua	
То	illustrate the potential assessment obligation of a Citizens polic		t to a
Juzer	POLICYHOLDER ASSESSMENT EXA		
	website, www.citizensfla.com. as Property Insurance Corporation		
	nformation regarding assessments and surcharges is available	under the Policyh	older section
4.	I ALSO UNDERSTAND THAT CITIZENS PROPERTY INSURANCE SUPPORTED BY THE FULL FAITH AND CREDIT OF THE STATE		NOT
3.	I UNDERSTAND THAT I MAY BE SUBJECT TO EMERGENCY ASS EXTENT AS POLICYHOLDERS OF OTHER INSURANCE COMPAN AS IMPOSED BY THE FLORIDA LEGISLATURE.		
	I UNDERSTAND THAT I CAN AVOID THE CITIZENS POLICYHOLI COULD BE AS HIGH AS 45 PERCENT OF MY PREMIUM, BY OBT PRIVATE MARKET INSURER AND THAT TO BE ELIGIBLE FOR C FIRST TRY TO OBTAIN PRIVATE MARKET COVERAGE BEFORE COVERAGE WITH CITIZENS. I UNDERSTAND THAT PRIVATE M. REGULATED AND APPROVED BY THE STATE.	AINING COVERAG OVERAGE BY CITI APPLYING FOR O ARKET INSURANC	E FROM A ZENS, I MUST R RENEWING E RATES ARE
1.	AS A POLICYHOLDER OF CITIZENS PROPERTY INSURANCE CI THAT IF THE CORPORATION SUSTAINS A DEFICIT AS A RESUL FOR ANY OTHER REASON, MY POLICY COLI D BE SUBJECT TO BE DUE AND PAYABLE UPON RENEWAL, CANCELLATION, OR AND THAT THE SURCHARGES COULD BE AS HIGH AS 45 PERC DIFFERENT AMOUNT AS IMPOSED BY THE FLORIDA LEGISLAT	T OF HURRICANE O SURCHARGES, V TERMINATION OF CENT OF MY PREM	LOSSES OR WHICH WILL THE POLICY,
	e required by law to send you this notice to inform you about the ments to be applied to your policy.	e potential for surc	harges and
	Acknowledgement of Potential Surcharge and A		
			NS

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.



## **Quick Quote - Estimate**

	nium estimate	PREMIUM ESTIMATE rage is bound or provided by, or pursuant to, this document is only valid for the proposed effective date below. Proposed Effective Date: 10/13/2022	
Print Date / Time: 11/09/2022 11:29 PM Applicant Inform Applicant Name:	1		
Applicant Inform Applicant Name:			
Applicant Name:		Proposed Expiration Date: 10/13/2023	
	nation	Agent Information	
		Organization (Agency) Name:	_
nopeny Address.		Agent Name: Mailing Address:	_
		Mailing Address:	_
County:		Primary Telephone Number:	
Property Information & Construction			
Construction Masonry Year Built 1959	Bui	ilding Code Grade Ungraded Territory 33 Protection Class 1 Coastal Territory 0	
		Protection class 1 Coastal femiory 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 Coverage F - Medical Payments		\$100,000 Personal Property Replacement Cost	
Deductibles		\$2,000 Sinkhole Loss Coverage Hurricane 5% \$12,020	No No
Deductibles All Other Perils \$2,500 Discounts and Surcharges		Hurricane 5% \$12,020 Mandatory Additional Surcharges	No
Deductibles All Other Perils \$2,500 Discounts and Surcharges Description	Amount	Hurricane 5% \$12,020 Mandatory Additional Surcharges Description	Amount
Deductibles All Other Perils \$2,500 Discounts and Surcharges Description Fire Alarm/Automatic Sprinklers	Amount \$0	Hurricane 5% \$12,020 Mandatory Additional Surcharges Description 2022 FIGA Regular Assessment	Amount \$30
Deductibles All Other Perils \$2,500 Discounts and Surcharges Description Fire Alarm/Automatic Sprinklers Burglar Alarm	Amount \$0 \$0	Hurricane 5% \$12,020 Mandatory Additional Surcharges Description	Amount
Deductibles All Other Perils \$2,500 Discounts and Surcharges Description Fire Alarm/Automatic Sprinklers Burglar Alarm Windstorm Mitigation	Amount \$0	Hurricane 5% \$12,020 Mandatory Additional Surcharges Description 2022 FIGA Regular Assessment 2022-B FIGA Regular Assessment	Amount \$30 \$55
Deductibles         \$2,500           All Other Perils         \$2,500           Discounts and Surcharges         Description           Fire Alarm/Automatic Sprinklers         Burglar Alarm           Windstorm Mitigation         Building Code Grade	Amount \$0 \$0 -\$718	Hurricane 5% \$12,020 Mandatory Additional Surcharges Description 2022 FIGA Regular Assessment 2022-B FIGA Regular Assessment Emergency Management Preparedness & Assistance Trust	Amount \$30 \$55 \$2
Deductibles	Amount \$0 \$0 -\$718 \$0	Hurricane 5% \$12,020 Mandatory Additional Surcharges Description 2022 FIGA Regular Assessment 2022-B FIGA Regular Assessment Emergency Management Preparedness & Assistance Trust Tax Exempt Surcharge	Amount \$30 \$55 \$2 \$74
Deductibles All Other Perils \$2,500 Discounts and Surcharges Description Fire Alarm/Automatic Sprinklers Burglar Alarm Windstorm Mitigation Burglar Alarm Burglar Alarm Burglar Grade No Prior Insurance Seasonal Property Older Mobile Home	Amount \$0 -\$718 \$0 \$0 \$0 \$0 \$0	Hurricane 5% \$12,020 Mandatory Additional Surcharges Description 2022 FIGA Regular Assessment 2022-B FIGA Regular Assessment Emergency Management Preparedness & Assistance Trust Tax Exempt Surcharge	Amount \$30 \$55 \$2 \$74
Deductibles All Other Perils \$2,500 Discounts and Surcharges Description Fire Alarm/Automatic Sprinklers Burglar Alarm Windstorm Mitigation Building Code Grade No Prior Insurance Seasonal Property Older Mobile Home ANSI	Amount \$0 \$718 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	Hurricane 5% \$12,020 Mandatory Additional Surcharges Description 2022 FIGA Regular Assessment 2022-B FIGA Regular Assessment Emergency Management Preparedness & Assistance Trust Tax Exempt Surcharge	Amount \$30 \$55 \$2 \$74
Deductibles All Other Perils \$2,500 Discounts and Surcharges Description Fire Alarm/Automatic Sprinklers Burglar Alarm Windstorm Mitigation Building Code Grade No Prior Insurance Seasonal Property Older Mobile Home ANSI Age of Home	Amount \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	Hurricane 5% \$12,020 Mandatory Additional Surcharges Description 2022 FIGA Regular Assessment 2022-B FIGA Regular Assessment Emergency Management Preparedness & Assistance Trust Tax Exempt Surcharge	Amount \$30 \$55 \$2 \$74
Deductibles All Other Perils \$2,500 Discounts and Surcharges Description Fire Alarm/Automatic Sprinklers Burglar Alarm Windstorm Mitigation Building Code Grade No Prior Insurance Seasonal Property Older Mobile Home ANSI Age of Home	Amount \$0 \$718 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	Hurricane 5% \$12,020 Mandatory Additional Surcharges Description 2022 FIGA Regular Assessment 2022-B FIGA Regular Assessment Emergency Management Preparedness & Assistance Trust Tax Exempt Surcharge	Amount \$30 \$55 \$2 \$74
Deductibles All Other Perils \$2,500 Discounts and Surcharges Description Fire Alarm/Automatic Sprinklers Burglar Alarm Windstorm Mitigation Building Code Grade No Prior Insurance	Amount \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	Hurricane 5% \$12,020 Mandatory Additional Surcharges Description 2022 FIGA Regular Assessment 2022-B FIGA Regular Assessment Emergency Management Preparedness & Assistance Trust Tax Exempt Surcharge	Amount \$30 \$55 \$2 \$74
Deductibles     \$2,500       Discounts and Surcharges       Description       Fire Alarm/Automatic Sprinklers       Burglar Alarm       Windstorm Mitigation       Building Code Grade       No Prior Insurance       Seasonal Property       Older Mobile Home       ANSI       Age of Home       Summary of Premiums       Adjusted Subtotal	Amount \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$30 -\$310 - <b>\$1,028</b>	Hurricane 5% \$12,020           Mandatory Additional Surcharges           Description         2022 FIGA Regular Assessment           2022 FIGA Regular Assessment         2022 FIGA Regular Assessment           2022 FIGA Regular Assessment         2022 FIGA Regular Assessment           Z022 FIGA Regular Assessment         2022 FIGA Regular Assessment           Tax Exempt Surcharge         Total Mandatory Additional Surcharges	Amount \$30 \$55 \$2 \$74
Deductibles           All Other Perils         \$2,500           Discounts and Surcharges           Description         Fire Alarm/Automatic Sprinklers           Burglar Alarm         Windstorm Mitigation           Building Code Grade         No Prior Insurance           Seasonal Property         Older Mobile Home           ANSI         Age of Home           Total Discounts and Surcharges         Summary of Premiums           Adjusted Subtotal         Florida Hurricane Catastrophe Fund (FHR)	Amount \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$30 -\$310 - <b>\$1,028</b>	Hurricane 5% \$12,020           Mandatory Additional Surcharges           Description         2022 FIGA Regular Assessment           2022-B FIGA Regular Assessment         2023-B FIGA Regular Assessment           Z022-B FIGA Regular Assessment         2024-B FIGA Regular Assessment           Tax Exempt Surcharge         Total Mandatory Additional Surcharges	Amount \$30 \$55 \$2 \$74
Deductibles     \$2,500       Discounts and Surcharges       Description       Fire Alarm/Automatic Sprinklers       Burglar Alarm       Windstorm Mitigation       Building Code Grade       No Prior Insurance       Seasonal Property       Older Mobile Home       ANSI       Age of Home       Summary of Premiums       Adjusted Subtotal	Amount \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$30 -\$310 - <b>\$1,028</b>	Hurricane 5% \$12,020           Mandatory Additional Surcharges           Description         2022 FIGA Regular Assessment           2022 FIGA Regular Assessment         2022 FIGA Regular Assessment           2022 FIGA Regular Assessment         2022 FIGA Regular Assessment           Z022 FIGA Regular Assessment         2022 FIGA Regular Assessment           Tax Exempt Surcharge         Total Mandatory Additional Surcharges	Amount \$30 \$55 \$2 \$74

#### Potential Future State CITIZENS PROPERTY INSURANCE CORPORATION 301 W BAY ST CITIZENS 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: Proposed Effective Date: 10/13/2022 Print Date / Time: 11/09/2022 11:29 PM Proposed Expiration Date: 10/13/2023 Agent Information Applicant Information Organization (Agency) Name: Applicant Name: Property Address: Agent Name: Mailing Address: County: Primary Telephone Number: Property Information & Construction Building Code Grade Ungraded Masonry Territory 33 Construction Year Built 1959 Protection Class 1 Coastal Territory 0 HO-3 Coverages Coverage A - Dwelling \$240,400 Fungi (Mold) - Property \$10,000 \$0 Fungi (Mold) - Liability \$50,000 Coverage B - Other Structures 0% Coverage C - Personal Property \$0 Loss Assessment Coverage \$1,000 0% 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 2022 FIGA Regular Assessment \$30 Fire Alarm/Automatic Sprinklers \$0 2022-B FIGA Regular Assessment \$55 Burglar Alarm \$0 \$2 Emergency Management Preparedness & Assistance Trust Windstorm Mitigation -\$718 Tax Exempt Surcharge Total Mandatory Additional Surcharges \$74 Building Code Grade \$0 \$161 No Prior Insurance \$0 Seasonal Property \$0 \$0 Older Mobile Home 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 Warning: Premium presented could increase by up to 45% if Citizens is required to charge assessments following a major catastrophe.

SUBMISSION NUMBER:

Form # PREST PL 2 01 14

Page 29

Page 1 of 1



## **Evidence of Insurance**

### **Current State**

CIT EOI 02 21



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	То	07/15/2023
Policy Type: HO-3	At 12:01 a.m. Eastern	Time at the L	ocation of the Residen	ce Premises	
Print Date: 11/10/2022					
First Named Insured and Mailing Address:	Location of Resid	ence Premi	ses: Agen	t:	

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 Personal Property Replacement Cost Included \$196 Ordinance or Law Limit (25% of Cov A) Included (See Policy) 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)

Page 1 of 2

### Potential Future 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/Lenholder 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	То	07/15/2023
Policy Type: HO-3	At 12:01 a.m. Eastern Ti	me at the L	ocation of the Reside	nce Premises	
Print Date: 11/10/2022					

First Named Insured and Mailing Address:

Location of Residence Premises:

10.00

Agent

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
	COTT 000	\$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	e A amount	Included
Personal Property Replacement Cost	Included	\$196
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included
TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AN (Total includes assessments, surcharges and other premium a itemized here; refer to Policy Declarations)		\$2,156

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

CIT EOI 02 21

Page 1 of 2



**Current State** 

## Policy Change – Cover Page

### **Potential Future State**



#### **Ouick Start Guide**

1 Remove your ID card and keep it in a safe location.

2 Ensure your contact information is correct and up-todate. 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.

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

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\_fla 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.

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

**Citizens Is Ready** 

Citizens works year-

to support our

round to be prepared

customers when you

### 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



### **Quick Start Guide**

1 Remove your ID card and keep it in a safe location.

2 Ensure your contact information is correct and up-todate. 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.

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

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.

Like Citizens Property Insurance Corporation on Facebook and follow us on Twitter at @citizens fla 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.

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

and resources to help you prepare, monitor and respond to major storms and hurricanes and to learn about Citizens' response efforts in your area.

Citizens works year-

to support our

round to be prepared

customers when you

www.citizensfla.com/

storms for information

need us most. Visit

### Policy Questions?

Contact your agent at the telephone number provided on your Declarations page or call Citizens at 866.411.2742.

ADDPAGE 08 18







Page

# Policy Change – DEC Pages



urrent State							
CITIZENS			CITIZEI		01 W B	SURANCE CORPOR AY STREET, SUITE KSONVILLE FL 3220	E
	ng Fire DP-3 Special F	Form P	olicy - De	claratio	15		
POLICY NUMBER: - 3	POLICY PERIOD: F	FROM	10/21/202	2	то	10/21/2023	_
Transaction: AMENDED DECLARATION	at 12:01 a.m. Eastern Time	e at the Lo	cation of the	Residence P	remises	Effective: 10/21/20	122
Named Insured and Mailing Address:	Location Of Residence	e Premis	es:	Agent:	FI. A	gent Lic. #:	
First Named Insured:	200						
Primary Email Address:							
Additional Named Insured: Please refer	to "ADDITIONAL NAMED II	NSURED	(S)" section	for details			
Coverage is only provided where a premiu	m and a limit of liability is sh	nwn					
All Other Perils Deductible: \$2,500			Hurrica	ne Ded	uctibl	e: \$5,182 (2%)	
			LIMIT OF	LIABILITY		ANNUAL PRE	_
PROPERTY COVERAGES				\$259,100			\$2
A. Dwelling: B. Other Structures:				\$235,100 \$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 C	overage "A" for the same loss (see	policy).					
LIABILITY COVERAGES							
L. Personal Liability: M. Medical Payments:				\$100,000 \$2,000		INCL	
OTHER PROPERTY AND LIABILITY CO	/ERAGES			92,000			
				SUBTO	TAL:	:	\$2
Florida Hurricane Catastrophe Fund Bu							
Premium Adjustment Due To Allowable	Rate Change:						(\$
MANDATORY ADDITIONAL CHARGES:							
2022 Florida Insurance Guaranty Ass							
2022-B Florida Insurance Guaranty Ar Emergency Management Preparedne							
Tax-Exempt Surcharge	ss and Assistance must Fu		•)				
TOTAL POLICY PREMIUM INCLUDING / The portion of your premium for:	ASSESSMENTS AND ALL	SURCH	AKGES:				\$1
Hurricane Coverage is \$1,177	,	Non-Hum	icane Cover	rage is \$62	/		
Authorized By:					Р	rocessed Date: 10/0	)8/:
DEC DP3D 12 19	First Name					Page	-

### Potential Future State



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

Florida Hurricane Catastrophe Fund Build-Up Premium:       \$5         Premium Adjustment Due To Allowable Rate Change:       (\$342         MANDATORY ADDITIONAL CHARGES:       2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment       \$1         2022: B Florida Insurance Guaranty Association (FIGA) Regular Assessment       \$1         2022: B Florida Insurance Guaranty Association (FIGA) Regular Assessment       \$2         Emergency Management Preparedness and Assistance Trust Fund (EMPA)       \$3         Tax-Exempt Surcharge       \$3	23
Named Insured and Mailing Address:       Location Of Residence Premises:       Agent:       FI. Agent Lic. #:         First Named Insured:       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       \$259,100       \$2.07         B. Other Structures:       \$30       \$2.07         C. Personal Property:       \$30       \$2.07         D. Fair Renal Value":       \$259,100       \$2.07         LAMITOR Coverage Structures:       \$30       \$2.07         D. Fair Renal Value":       \$259,100       \$2.07         L. Personal Property:       \$30       \$2.07         D. Fair Renal Value":       \$259,100       \$2.07         L. Personal Property:       \$30       \$2.09       \$2.07         LABILITY COVERAGES       \$100,000       \$2         L Personal Liability:       \$100,000       \$2         Medical Payments:       \$100,000       \$2         MANDATY AND LIABILITY COVERAGES       \$100,000       \$2         2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment       \$2	
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%)         ILINIT OF LIABILITY       ANNUAL PREMIU         PROPERTY COVERAGES       \$200         A. Dwelling:       \$259,100         B. Other Structures:       \$30         C. Personal Property:       \$30         D. Fair Rantal Value*:       \$25,910         E. Additional Living Expense*:       \$25,910         *Coreage 'D'and 'F combred, inheids 10% of Coverage 'A' for the same loss (see policy).       ILINELITY COVERAGES         *L. Personal Liability:       \$100,000       \$2         *Coreage 'D'and 'F combred, inheids 10% of Coverage 'A' for the same loss (see policy).       SUBTOTAL:       \$2,000         LIMBILITY COVERAGES       \$100,000       \$2         *Coreage 'D'and Issue and babilid-Up Premium:       \$5       \$100,000       \$2         *Coreage 'D'and Issue and Castorophe Fund Build-Up Premium:       \$5       \$2,000       INCLUDE         OTHER PROPERTY AND LIABILITY COVERAGES       \$2,000       \$22,200       \$3         MANDATORY ADDITIONAL CHARGES:       \$2,209       \$	: 10/21/2022
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%)         IMIT OF LIABILITY       ANNUAL PREMIU         PROPERTY COVERAGES       \$259,100         B. Other Structures:       \$30         D. Fair Renated Value":       \$259,100         E. Additional Ling Expense1:       \$259,100         D. Fair Renated Value":       \$259,100         E. Additional Ling Expense1:       \$259,100         C. Personal Property:       \$30         D. Fair Renated Value":       \$259,100         E. Additional Ling Expense1:       \$259,100         Machine Property:       \$30         D. Fair Renated Value":       \$259,100         Coverage 74 of the same loss (see policy).       ILABILITY COVERAGES         IL Personal Liability:       \$100,000       \$2         Medical Payments:       \$2,000         TOTHER PROPERTY AND LIABILITY COVERAGES       \$34         MANDATORY ADDITIONAL CHARGES:       \$22,000         2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment       \$2         2022-B Florida Insurance Guaranty Association (FI	5
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 AII Other Perils Deductible: \$2,500 UIMIT OF LIABILITY ANNUAL PREMIUI PROPERTY COVERAGES A. Dvelling: A. Dvell	
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 AII Other Perils Deductible: \$2,500 UIMIT OF LIABILITY ANNUAL PREMIUI PROPERTY COVERAGES A. Dvelling: A. Dvell	
Coverage is only provided where a premium and a limit of liability is shown AI Other Perils Deductible: \$2,500 Hurricane Deductible: \$5,182 (2%) LIMIT OF LIABILITY ANNUAL PREMIU PROPERTY COVERAGES A. Dveiling: S259,100 S. Other Structures: S0 C. Personal Property: S30 D. Fair Rental Value*: S25,910 E. Additional Living Expense*: S22,910 E. Additional Living Expense*: S100,000 S2 M. Medical Payments: S100,000 S2 M. Medical Payments: S2,000 INCLUDE OTHER PROPERTY AND LIABILITY COVERAGES SUBTOTAL: S2,000 INCLUDE OTHER PROPERTY AND LIABILITY COVERAGES SUBTOTAL: S2,000 INCLUDE COTHER PROPERTY AND LIABILITY COVERAGES SUBTOTAL: S2,000 INCLUDE S2 Florida Insurance Guaranty Association (FIGA) Regular Assessment S2 Emergency Management Preparedness and Assistance Trust Fund (EMPA) Tax-Exempt Surcharge S3 TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: S1,87 The portion of your premium for: Hurricane Coverage is \$1,177 Non-Hurricane Coverage is \$827 Arning: Premium presented could increase by up to 45% if Citizens is required to arge assessments following a major catastrophe.	
All Other Perils Deductible: \$2,500 Hurricane Deductible: \$5,182 (2%) LIMIT OF LIABILITY ANNUAL PREMIU PROPERTY COVERAGES A. Dwelling: S25,010 S. Other Structures: S0 C. Personal Property: S30 D. Fair Rental Value*: S25,910 LABILITY COVERAGES L. Personal Liability: S100,000 S2 M. Medical Payments: S100,000 S2 M. Medical Payments: S2,000 INCLUDE OTHER PROPERTY AND LIABILITY COVERAGES SUBTOTAL: S2,000 INCLUDE OTHER PROPERTY AND LIABILITY COVERAGES SUBTOTAL: S2,000 INCLUDE Torida Insurance Guaranty Association (FIGA) Regular Assessment S222 Florida Insurance Guaranty Association (FIGA) Regular Assessment S225 Emergency Management Preparedness and Assistance Trust Fund (EMPA) Tax-Exempt Surcharge S3 TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: S1,87 The portion of your premium for: Hurricane Coverage is \$1,177 Non-Hurricane Coverage is \$627 arning: Premium presented could increase by up to 45% if Citizens is required to arge assessments following a major catastrophe.	
LIMIT OF LIABILITY     ANNUAL PREMIU       PROPERTY COVERAGES     \$259,100       A. Dwelling:     \$259,100       B. Other Structures:     \$30       C. Personal Property:     \$30       D. Fair Rental Value*:     \$25,910       E. Additional Living Expense*:     \$25,910       I. Additional Living Expense*:     \$25,910       E. Additional Living Expense*:     \$25,910       LABILITY COVERAGES     \$25,910       L. Personal Liability:     \$100,000       M. Medical Payments:     \$100,000       OTHER PROPERTY AND LIABILITY COVERAGES     \$2,000       Florida Hurricane Catastrophe Fund Build-Up Premium:     \$5       Premium Adjustment Due To Allowable Rate Change:     (\$342       MANDATORY ADDITIONAL CHARGES:     \$1       2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment     \$2       2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment     \$2       2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment     \$2       2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment     \$2       2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment     \$2       2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment     \$2       2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment     \$2       2023 Florida I	
PROPERTY COVERAGES     \$2,07       A. Dwelling:     \$259,100       B. Other Structures:     \$30       C. Personal Property:     \$30       D. Fair Rental Value*:     \$25,910       E. Additional Living Expense*:     \$25,910       I. Additional Living Expense*:     \$25,910       L. Personal Libinity:     \$100,000       M. Medical Payments:     \$100,000       OTHER PROPERTY AND LIABILITY COVERAGES     \$2,000       INCLUDE     OTHER PROPERTY AND LIABILITY COVERAGES       Value     \$2,000       INCLUDE     \$2,000       OTHER PROPERTY AND LIABILITY COVERAGES     \$2,000       Value     \$2,000       INCLUDE     \$2,000       OTHER PROPERTY AND LIABILITY COVERAGES     \$2,000       Value     \$2,000       INCLUDE     \$2,000       OTHER PROPERTY AND LIABILITY COVERAGES     \$2,000       Value     \$2,000       Value     \$2,000       INCLUDE     \$2,000       Value     \$2,000       INCLUDE     \$2,000       OTHER PROPERTY AND LIABILITY COVERAGES     \$2,000       Value     \$2,000       INCLUDE     \$2,000       Value     \$2,000       Value     \$2,000       Value     \$2,000	2 (2%)
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E. Additional Living Expense*: S25,910 Coverage '0' and 'E' contrained, limited to 10% of Coverage 'A' for the same loss (see policy). LIABILITY COVERAGES L. Personal Liability: \$100,000 \$2 M. Medical Payments: \$2,000 INCLUDE OTHER PROPERTY AND LIABILITY COVERAGES Florida Hurricane Catastrophe Fund Build-Up Premium: \$5 Premium Adjustment Due To Allowable Rate Change: (\$342 MANDATORY ADDITIONAL CHARGES: 2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment \$2 2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment \$2 Emergency Management Preparedness and Assistance Trust Fund (EMPA) \$ Tax-Exempt Surcharge \$3 TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES: \$1,87 The portion of your premium for: Hurricane Coverage is \$1,177 Non-Hurricane Coverage is \$627 arring: Premium presented could increase by up to 45% if Citizens is required to arge assessments following a major catastrophe.	
* Coverage *D' and *E' combined, limited to 10% of Coverage *A' for the same loss (see policy). LIABILITY COVERAGES L. Personal Liability: \$100,000 \$32 M. Medical Payments: \$2,000 INCLUDE OTHER PROPERTY AND LIABILITY COVERAGES Florida Hurricane Catastrophe Fund Build-Up Premium: \$55 Premium Adjustment Due To Allowable Rate Change: (\$342 MANDATORY ADDITIONAL CHARGES: 2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment 2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment 2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment 2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment 2025 Florida Insurance Guaranty Association (FIGA) Regular Assessment 2026 Florida Insurance Guaranty Association (FIGA) Regular Assessment 2027 Florida Insurance Guaranty Association (FIGA) Regular Assessment 2028 Florida Insurance Insuranty Association (FIGA) Regular Assessment 2029 Florida Insurance Guaranty Association (FIGA) Regular Assessment 2020 Florida Insurance Guaranty Ass	
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SUBTOTAL: \$2,09         Florida Hurricane Catastrophe Fund Build-Up Premium:         \$5         Premium Adjustment Due To Allowable Rate Change:       (\$342         MANDATORY ADDITIONAL CHARGES:       \$1         2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment       \$1         2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment       \$2         2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment       \$2         2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment       \$2         2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment       \$2         Torac Policy PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:       \$1,87         The portion of your premium for:       Hurricane Coverage is \$1,177       Non-Hurricane Coverage is \$827         Tarning: Premium presented could increase by up to 455% if Citizens is required to arge assessments following a major catastrophe.       Tatastrophe.	
SUBTOTAL:       \$2,09         Florida Hurricane Catastrophe Fund Build-Up Premium:       \$5         Premium Adjustment Due To Allowable Rate Change:       (\$342         MANDATORY ADDITIONAL CHARGES:       \$1         2022: Florida Insurance Guaranty Association (FIGA) Regular Assessment       \$2         2022: Enroida Insurance Guaranty Association (FIGA) Regular Assessment       \$2         2022: Enroida Insurance Guaranty Association (FIGA) Regular Assessment       \$2         2022: Enroida Insurance Guaranty Association (FIGA) Regular Assessment       \$2         Emergency Management Preparedness and Assistance Trust Fund (EMPA)       \$         Tax-Exempt Surcharge       \$         TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:       \$1,87         The portion of your premium for:       #         Hurricane Coverage is \$1,177       Non-Hurricane Coverage is \$827         arning: Premium presented could increase by up to 45% if Citizens is required to arge assessments following a major catastrophe.	INCLUDE
Florida Hurricane Catastrophe Fund Build-Up Premium:       \$5         Premium Adjustment Due To Allowable Rate Change:       (\$342         MANDATORY ADDITIONAL CHARGES:       \$1         2022: Florida Insurance Guaranty Association (FIGA) Regular Assessment       \$2         2022: Endida Insurance Guaranty Association (FIGA) Regular Assessment       \$2         2022: Endida Insurance Guaranty Association (FIGA) Regular Assessment       \$2         2022: Endida Insurance Guaranty Association (FIGA) Regular Assessment       \$2         Emergency Management Preparedness and Assistance Trust Fund (EMPA)       \$         Tax-Exempt Surcharge       \$3         TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:       \$1,87         The portion of your premium for:       Hurricane Coverage is \$1,177         Hurricane Coverage is \$1,177       Non-Hurricane Coverage is \$827         arning: Premium presented could increase by up to 45% if Citizens is required to arge assessments following a major catastrophe.	
Premium Adjustment Due To Allowable Rate Change:       (\$342         MANDATORY ADDITIONAL CHARGES:       2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment       \$1         2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment       \$2         2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment       \$2         2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment       \$2         2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment       \$2         Tax-Exempt Surcharge       \$3         TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:       \$1,87         The portion of your premium for:       Non-Hurricane Coverage is \$627         Tarning: Premium presented could increase by up to 455% if Citizens is required to arge assessments following a major catastrophe.	\$2,09
MANDATORY ADDITIONAL CHARGES:       \$11         2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment       \$21         2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment       \$22         Emergency Management Preparedness and Assistance Trust Fund (EMPA)       \$         Tax-Exempt Surcharge       \$33         TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:       \$1,87         The portion of your premium for:       Non-Hurricane Coverage is \$627         arrning: Premium presented could increase by up to 45% if Citizens is required to arge assessments following a major catastrophe.	\$5
2022 Florida Insurance Guaranty Association (FIGA) Regular Assessment       \$1         2022-B Florida Insurance Guaranty Association (FIGA) Regular Assessment       \$2         Emergency Management Preparedness and Assistance Trust Fund (EMPA)       \$         Tax-Exempt Surcharge       \$3         TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:       \$1,87         The portion of your premium for:       #         Hurricane Coverage is \$1,177       Non-Hurricane Coverage is \$627         arning: Premium presented could increase by up to 455% if Citizens is required to arge assessments following a major catastrophe.	(\$342
2022-8 Florida Insurance Guaranty Association (FIGA) Regular Assessment       \$2         Emergency Management Preparedness and Assistance Trust Fund (EMPA)       \$3         Tax-Exempt Surcharge       \$3         TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:       \$1,87         The portion of your premium for:       Non-Hurricane Coverage is \$1,177         Hurricane Coverage is \$1,177       Non-Hurricane Coverage is \$627         arning: Premium presented could increase by up to 45% if Citizens is required to arge assessments following a major catastrophe.	
Emergency Management Preparedness and Assistance Trust Fund (EMPA)       \$         Tax-Exempt Surcharge       \$3         TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:       \$1,87         The portion of your premium for:       Non-Hurricane Coverage is \$827         Hurricane Coverage is \$1,177       Non-Hurricane Coverage is \$827         arning: Premium presented could increase by up to 45% if Citizens is required to arge assessments following a major catastrophe.	\$1
Tax-Exempt Surcharge       \$3         TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:       \$1,87         The portion of your premium for:       \$1,87         Hurricane Coverage is \$1,177       Non-Hurricane Coverage is \$627         arning: Premium presented could increase by up to 45% if Citizens is required to arge assessments following a major catastrophe.	\$2
TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:       \$1,87         The portion of your premium for:       Non-Hurricane Coverage is \$627         Hurricane Coverage is \$1,177       Non-Hurricane Coverage is \$627         arning: Premium presented could increase by up to 45% if Citizens is required to arge assessments following a major catastrophe.	
The portion of your premium for:         Hurricane Coverage is \$1,177         Non-Hurricane Coverage is \$627         arning: Premium presented could increase by up to 45% if Citizens is required to arge assessments following a major catastrophe.	43
Hurricane Coverage is \$1,177         Non-Hurricane Coverage is \$627           arning: Premium presented could increase by up to 45% if Citizens is required to arge assessments following a major catastrophe.	\$1,87
arning: Premium presented could increase by up to 45% if Citizens is required to arge assessments following a major catastrophe.	
arge assessments following a major catastrophe.	
Authorized By: Processed Date: 10/08/202	quired to
	Date: 10/08/202
DEC DP3D 12 19 First Named Insured	Date



Current State

## **Renewal – Cover Page**

### **Potential Future 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-todate. 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\_fla 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.

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 yearround 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





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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\_fla for storm preparedness tips, Citizens news and insurance education. Additional resources are available at www.citizensfla.com

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

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



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### Policy Questions?

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ADDPAGE 08 18



## Renewal – DEC Pages

	cr		ANCE CORPORA STREET, SUITE NVILLE FL 32202
		<b>D</b>	
POLICY NUMBER: - 3	POLICY PERIOD: FROM 10/2		/21/2023
POLICT NUMBER: -3	at 12:01 a.m. Eastern Time at the Location of		12112023
Transaction: RENEWAL			
Named Insured and Mailing Address: First Named Insured:	Location Of Residence Premises:	Agent: Fl. Agent	Lic. #:
Primary Email Address:		Citizens Agency ID#	£:
Additional Named Insured: Please refe	er to "ADDITIONAL NAMED INSURED(S)" se	ection for details	
Coverage is only provided where a premi	ium and a limit of liability is shown		
All Other Perils Deductible: \$2,500	Hur	rricane Deductible:	\$5,182 (2%)
	LIMI	T OF LIABILITY	ANNUAL PREI
PROPERTY COVERAGES		0050 400	\$
A. Dwelling: B. Other Structures:		\$259,100 \$0	
C. Personal Property:		so	
D. Fair Rental Value*:		\$25,910	
E. Additional Living Expense*:		\$25,910	
* Coverage "D" and "E" combined, limited to 10% of LIABILITY COVERAGES	Coverage "A" for the same loss (see policy).		
L. Personal Liability:		\$100,000	
M. Medical Payments: OTHER PROPERTY AND LIABILITY CO	OVERAGE?	\$2,000	INCLU
UTHER PROPERTY AND EIABLETT OF	UVERAGES		
Florida Hurricane Catastrophe Fund B	wild-Un Premium:	SUBTOTAL:	\$2
Premium Adjustment Due To Allowabl			(\$
MANDATORY ADDITIONAL CHARGES	6		
	sociation (FIGA) Regular Assessment		
	Association (FIGA) Regular Assessment		
Emergency Management Preparedn	ness and Assistance Trust Fund (EMPA)		
Tax-Exempt Surcharge			
TOTAL POLICY PREMIUM INCLUDING	ASSESSMENTS AND ALL SURCHARGE	S:	\$
The portion of your premium for:			
Hurricane Coverage is \$1,177	Non-Hurricane (	Coverage is \$627	
Authorized By:			Deter 00/04
AUTOFIZED BV:		Proce	ssed Date: 08/31/

### Potential Future State



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

POLICY NUMBER: - 3	POLICY PERIOD: FROM 10/21/2 at 12:01 a.m. Eastern Time at the Location of t		10/21/2023
Transaction: RENEWAL			
Named Insured and Mailing Address:	Location Of Residence Premises:	Agent: FI. Age	ent Lic. #:
First Named Insured:			
10 million (100 million)			
and the second second		a second	
		Citizens Agency I	ID#:
Primary Email Address:			
Additional Named Insured: Please refer	to "ADDITIONAL NAMED INSURED(S)" sect	tion for details	
Coverage is only provided where a premiur	n and a limit of liability is shown		
All Other Perils Deductible: \$2,500	Hurri	cane Deductible	: \$5,182 (2%)
	LIMIT C	OF LIABILITY	ANNUAL PREMIUM
PROPERTY COVERAGES A. Dwelling:		\$259,100	\$2,073
B. Other Structures:		\$259,100	
C. Personal Property:		so	
D. Fair Rental Value*:		\$25,910	
E. Additional Living Expense*:		\$25,910	
Coverage "D" and "E" combined, limited to 10% of Co	verage "A" for the same loss (see policy).		
LIABILITY COVERAGES			
L. Personal Liability:		\$100,000	\$20
M. Medical Payments: THER PROPERTY AND LIABILITY COV		\$2,000	INCLUDED
		SUBTOTAL:	\$2,093
Florida Hurricane Catastrophe Fund Bu Premium Adjustment Due To Allowable			\$53 (\$342)
	hate change.		(00.12)
ANDATORY ADDITIONAL CHARGES: 2022 Florida Insurance Guaranty Asso	visition (EIGA) Regular Accorrencet		\$13
	sociation (FIGA) Regular Assessment		\$13
Emergency Management Preparedner			\$2
Tax-Exempt Surcharge			\$32
TOTAL POLICY PREMIUM INCLUDING A The portion of your premium for:	SSESSMENTS AND ALL SURCHARGES:		\$1,874
	Non-Hurricane Co	vorage in \$607	
			in required to
Hurricane Coverage is \$1,177		5% II GIUZENS	is required to
rning: Premium presente	, i		
rning: Premium presente rge assessments followin	, i	D	passed Data: 09/24/2022
rning: Premium presente	, i	Pro	Decessed Date: 08/31/2022