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December 09, 2017

Insured name Address Address City, ST zip

Property location:

Dear Citizens Policyholder:

www.safepointins.com

When you originally applied for coverage with Citizens Property Insurance Corporation (Citizens), you were given notice that your policy could be removed from Citizens if coverage became available for your property from another insurer. We are pleased to inform you that Safepoint Insurance Company (Safepoint) has been approved to assume your commercial non-residential multi-peril policy from Citizens Property Insurance Corporation (Citizens), effective January 10, 2017. Your agent has accepted an appointment with Safepoint and has agreed to continue to service your insurance needs through Safepoint.

Safepoint is a Florida licensed insurance company based in Tampa, Florida. In order to participate in this assumption, Safepoint applied for and received approval from the Office of Insurance Regulation. Information about Safepoint is available at:

www.safepointins.com. Financial information about Safepoint can be found at:

http://www.floir.com/Sections/PandC/TakeoutCompanies.aspx and on our Web-site:

Here are some highlights of having your commercial non-residential multi-peril policy provided by Safepoint:

- SafePoint is an Admitted Florida Property and Casualty Insurance Company and is rated "B" by AM Best and "A" (Exceptional) by Demotech, Inc.
- As a Citizens policyholder, you are subject to special Citizens surcharges if Citizens sustained significant losses, along with required Citizens rate increases.
- You will receive coverage from an admitted, private insurer, thus reducing potential assessments and benefiting you and all Floridians.
- Your current policy will be continued with no change in coverage or disruption in your policy cycle.
- Safepoint provides many additional coverage options not offered by Citizens.
- Safepoint offers secure, online internet access to your policy including the ability to choose electronic notifications and electronic payment.

- Safepoint offers quarterly, semi-annual, and annual installment plans to assist you with budgeting your premiums.
- Safepoint will provide you with superior customer service, efficient and fast policy service, and expedited claims handling.

After completion of the assumption, and at least 45 days prior to the inception of your new policy, Safepoint will send a copy of your policy to you. Please note that until your new policy is in effect you must continue to pay your Citizens premium.

If you have any specific coverage or premium questions, please call your insurance agent or Safepoint Insurance Company at 844-722-9985. For general information, visit our website at www.safepointins.com to learn more about us and our commitment to you.

Sincerely,

The SafePoint Team