

Home Insurance Policy Before Participating in the Program



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

Homeowners HO-3 Special Form Policy - Declarations

POLICY NUMBER: [REDACTED] POLICY PERIOD: FROM 04/18/2024 TO 04/18/2025
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: AMENDED DECLARATIONS Effective: 04/18/2024

Named Insured and Mailing Address: Location Of Residence Premises: Agent: Fl. Agent Lic. #: W540957
First Named Insured: [REDACTED] Veleta Insurance LLC
LINDA SHEALY MIAMI FL 33147-5144 FRANK MARINO
[REDACTED] County: MIAMI-DADE 4471 NW 36TH ST STE 251
[REDACTED] MIAMI, FL 33166
[REDACTED] Phone Number: 305-821-6131
[REDACTED] Citizens Agency ID#: 11009184

Primary Email Address:
LUVLYLIN58@GMAIL.COM

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: \$3,600 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
SECTION I - PROPERTY COVERAGES		\$4,066
A. Dwelling :	\$180,000	
B. Other Structures:	\$3,600	
C. Personal Property:	\$45,000	
D. Loss of Use:	\$18,000	
SECTION II - LIABILITY COVERAGES		
E. Personal Liability:	\$100,000	\$11
F. Medical Payments:	\$2,000	INCLUDED
OTHER COVERAGES		
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included

SUBTOTAL: \$4,077

Florida Hurricane Catastrophe Fund Build-Up Premium: \$90

Premium Adjustment Due To Allowable Rate Change: (\$70)

MANDATORY ADDITIONAL CHARGES:

2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment \$41
Emergency Management Preparedness and Assistance Trust Fund (EMPA) \$2
Tax-Exempt Surcharge \$72

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:

\$4,212

The portion of your premium for:

Hurricane Coverage is \$3,065

Non-Hurricane Coverage is \$1,032

Authorized By: FRANK MARINO

Processed Date: 05/01/2024

Home Insurance Policy After Participating in the Program



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: 10070074-1
Policy Period: **From** 10/28/2024 **To** 10/28/2025
Policy Type: HO-3 At 12:01 a.m. Eastern Time at the Location of the Residence Premises
Print Date: 10/28/2024

First Named Insured and Mailing Address: LINDA SHEALY [REDACTED] MIAMI, FL 33147-5144	Location of Residence Premises: [REDACTED] MIAMI FL 33147-5144	Agent: WE INSURE, LLC SARA ALEJANDRA NAVAS 1300 SAWGRASS CORPORATE PKWY STE 300 SUNRISE, FL 33323
---	---	---

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

All Other Perils Deductible: \$2,500

Hurricane Deductible: \$8,630 (5%)

SECTION I - PROPERTY COVERAGES

A. Dwelling :	\$172,600
B. Other Structures:	\$3,450
C. Personal Property:	\$43,150
D. Loss of Use:	\$17,260

LIMIT OF LIABILITY

PREMIUM
\$2,895

SECTION II - LIABILITY COVERAGES

E. Personal Liability:	\$100,000
F. Medical Payments:	\$2,000

LIMIT OF LIABILITY

\$11
Included

OTHER COVERAGES

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

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES

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

\$2,977

WARNING: PREMIUM PRESENTED COULD INCREASE IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.