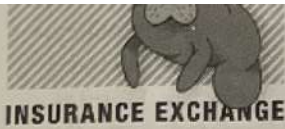


Home Insurance Policy Before Participating in the Program



Manatee Insurance Exchange

P.O. Box 290959

Tampa, FL 33687-0959

POLICY NUMBER: ~~MANE0000100-01~~

Previous Policy Number: ~~CEH00005074~~

www.manatee-insurance.com

HOMEOWNERS HO3 POLICY DECLARATIONS

Renewal

Policy Effective Date: 08/05/2024 12:01 AM

Policy Expiration Date: 08/05/2025 12:01 AM

Insured Name and Mailing Address:

JOAN RANDOLPH

WEST PARK, FL 33023

Co-applicant's Name and Mailing Address:

Location of Residence Premises:

WEST PARK, FL 33023

County: Broward

YOUR MANATEE AGENT IS:

~~The Windward Insurance Agency~~

~~101000~~

~~100 NW 65th Street Suite 200~~

Boca Raton, FL 33487

~~561 210 0012~~

TOTAL ANNUAL POLICY PREMIUM

\$7,748

The Hurricane portion of the Premium is:

\$4,574

The Non-Hurricane portion of the Premium is:

\$3,174

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

PROPERTY COVERAGE

	LIMIT	PREMIUM
Coverage - A - (Dwelling)	\$182,000	\$5,804
Coverage - B - (Other Structures)	\$3,640	-\$123
Coverage - C - (Personal Property)	\$45,500	-\$194
Coverage - D - (Loss of Use)	\$18,200	INCLUDED

Law and Ordinance: 25 %

SECTION I - DEDUCTIBLES in case of a loss, we only cover that part of the loss over the deductible unless otherwise stated in your policy:

All Other Perils Deductible - \$1,000

Sinkhole Deductible- \$18,200

Hurricane Deductible: \$3,640

(10% of Coverage A)

(2% of Coverage A)

SECTION II - LIABILITY COVERAGE

Coverage - E - (Personal Liability)	\$100,000	\$52
Coverage - F - (Medical Payments)	\$2,000	Included

CREDIT AND SURCHARGES

Age of Home Surcharge Included

Windstorm Loss Mitigation Credit

Coverage B Percentage Credit

Coverage C Percentage Credit

Claims Free Discount

Print Date: 06/12/2024

Page 1 of 5

MIE HODEC1 10 23

Ren:0 End:0

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: 10010100-1
Policy Period: **From** 10/01/2024 **To** 10/01/2025
Policy Type: HO-3 At 12:01 a.m. Eastern Time at the Location of the Residence Premises
Print Date: 10/01/2024

First Named Insured and Mailing Address:	Location of Residence Premises:	Agent:
JOAN RANDOLPH 5200 SW 21ST CT WEST PARK, FL 33023	5000 SW 21ST CT WEST PARK FL 33023-3110	WE INSURE, LLC SABANA LEMUS-RODRIGUEZ 1000 GARDNER CORP DRIVE SUITE 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: \$10,895 (5%)

SECTION I - PROPERTY COVERAGES

	LIMIT OF LIABILITY
A. Dwelling :	\$217,900
B. Other Structures:	\$0
C. Personal Property:	\$54,480
D. Loss of Use:	\$21,790

PREMIUM
\$2,813

SECTION II - LIABILITY COVERAGES

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

\$8
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)

\$2,861

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