



Citizens Property Insurance Corporation

Citizens Service Center
 6676 Corporate Center Parkway
 Jacksonville, FL 32216-0973

DP3DEC 01 09

Dwelling Fire DP-3 Special Form Policy - Renewal Declarations

Policy Number: FRJD4762772-02-0000

Policy Period: From 11/13/10 To 11/13/11

12:01 A.M. Eastern time at the location of the Residence Premises

Named Insured and Mailing Address: TOM BRISCOE 2841 Shoreview Dr Naples, FL 34112-5894	Location of Residence Premises: 11092 CHERRY DR BONITA SPRINGS, FL 34135	Agent: Phone (239) 435-1195 JAMES W BOLENBAUGH INS AGCY James Warren Bolenbaugh 1100 5th Ave S #201 Naples, FL 34102 FL License: A025097 Citizens ID: 002034
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Coverage is only provided where a premium and a limit of liability is shown.

ALL OTHER PERILS DEDUCTIBLE: \$2,500

HURRICANE DEDUCTIBLE: \$15,630 (5%)

COVERAGES	LIMIT OF LIABILITY	ANNUAL PREMIUM
A - Dwelling	\$312,600	\$730
B - Other Structures	\$31,260	INCLUDED
C - Personal Property (ACV)	\$0	\$0
D - Fair Rental Value*	\$31,260	INCLUDED
E - Additional Living Expense*	\$31,260	INCLUDED
PERSONAL LIABILITY		
L - Personal Liability	\$300,000	\$35
M - Medical Payments	\$2,000	INCLUDED

* Coverage "D" and "E" combined, limited to 10% of Coverage "A" for the same loss (see policy).

OPTIONAL COVERAGES

MANDATORY ADDITIONAL CHARGES

2007 Florida Insurance Guaranty Association Regular Assessment	\$2
2009 Florida Insurance Guaranty Association Regular Assessment	\$8
Emergency Management Preparedness and Assistance Trust Fund	\$2
2005 Florida Hurricane Catastrophe Fund Emergency Assessment	\$8
2005 Citizens Emergency Assessment	\$11
Tax Exempt Surcharge	\$13

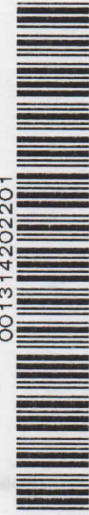
TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES

\$809

IF PAYMENT IS NOT RECEIVED BY 11/13/10, COVERAGE IS NOT IN EFFECT.

Insured Note: The portion of your premium for Hurricane Coverage is: \$176 Non-Hurricane is: \$589

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Forms and Endorsements applicable to this policy:

CIT DP-3 01 10* CIT 20 09 95 CIT 25 07 08 CIT DL 24 01 01 10* CIT DL 24 11 02 09 DL 24 16 07 88 DL 25 09 06 94

Rating Information:

Form Type DP3	Year Built/ Verified 2006/Yes	Town/Row House No	Construction Type Masonry	BCEGS 04	Territory 554	Wind / Hail Exclusion No	Mun Code Fire / Police 017 / 999
County LEE		Occupancy Tenant	Use Rental	No. of Families 1	Protection Class 03	Dist To Hydrant 30 feet	Dist To Fire Station 1 miles
Protective Device Credits		No Prior Insurance Surcharge		No Dec Page Surcharge	Updates Surcharge	Age of Home Surcharge/Credit	
Fire Alarm No	Sprinkler No	No		No	N/A	Yes-Credit	
Terrain / WBDR B / IN	Building Type 1-4 Units	Roof Cover N/A		Roof Deck C - 8d @ 6" / 6"		Roof-Wall Connection N/A	
Secondary Water Resistance No	Roof Shape Gable	Opening Protection Class A		FBC Wind Speed 100 mph		FBC Wind Design 100 mph or greater	

A premium adjustment of -\$531 is included to reflect the building's wind loss mitigation features or construction techniques that exists. Credits range from 0% to 66%

A premium adjustment of -\$40 is included to reflect the building code grade for your area. Adjustments range from a 5% surcharge to a 46% credit.

Property coverage limit may increase due to inflation measured by the MSB Index.

Authorized By: James Warren Bolenbaugh

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NEITHER "FLOOD" NOR "ORDINANCE OR LAW" COVERAGE IS PROVIDED IN THIS POLICY

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

INFORMATION ABOUT YOUR POLICY MAY BE MADE AVAILABLE TO INSURANCE COMPANIES AND/OR AGENTS TO ASSIST THEM IN FINDING OTHER AVAILABLE INSURANCE MARKETS.

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY. IF YOU ARE UNABLE TO CONTACT YOUR AGENT, YOU MAY REACH CITIZENS AT (888) 685-1555.



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