



Citizens Property Insurance Corporation

H03DEC 01 09

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

Homeowners HO-3 Special Form Policy - Renewal Declarations

Policy Number: FRJH3846594-02-0000

Policy Period: From 05/21/09 To 05/21/10

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: 2841 SHOREVIEW DR NAPLES, FL 34112	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: \$13,835 (5%)

SECTION I - PROPERTY COVERAGES

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A - Dwelling	\$276,700	\$702
B - Other Structures	\$27,670	INCLUDED
C - Personal Property	\$69,180	-\$69
D - Loss of Use	\$27,670	INCLUDED
Ordinance or Law Limit (25% of Cov. A)	(see policy)	INCLUDED

SECTION II - LIABILITY COVERAGES

E - Personal Liability (Basic Limit \$100,000)	\$300,000	\$18
F - Medical Payments	\$2,000	INCLUDED

OPTIONAL COVERAGES

MANDATORY ADDITIONAL CHARGES

Florida Insurance Guaranty Association	\$0
Emergency Management Preparedness and Assistance Trust Fund	\$2
2005 Citizens Market Equalization Surcharge	\$0
2005 Florida Hurricane Catastrophe Fund Emergency Assessment	\$7
2005 Citizens Emergency Assessment	\$9
Tax Exempt Surcharge	\$11

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES **\$680**

IF PAYMENT IS NOT RECEIVED BY 05/21/09, COVERAGE IS NOT IN EFFECT.

Insured Note: The portion of your premium for Hurricane Coverage is: \$424

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Checklist of Coverage (continued)

Discounts		
(Items below marked Y(Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)		Dollar (\$) Amount of Discount
N	Multiple Policy	
N	Fire Alarm / Smoke Alarm / Burglar Alarm	
N	Sprinkler	
Y	Windstorm Loss Reduction	\$1,817
Y	Building Code Effectiveness Grading Schedule	\$326
N	Other	

Insurer May Insert Any Other Property Coverage Below		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Loss Settlement Basis: (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc)

Personal Liability Coverage
Limit of Insurance: <u>\$300,000</u>
Medical Payments to Others Coverage
Limit of Insurance: <u>\$2,000</u>

Liability - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit	
		Included	Additional
Y Claim Expenses	See Policy		Y
Y First Aid Expenses	See Policy		Y
Y Damage to Property of Others	\$500		Y
Y Loss Assessment	\$1,000		Y

Insurer May Insert Any Other Liability Coverage Below		
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance
Y	Mold Section II	\$50,000