



**Citizens Property Insurance Corporation**

HO3DEC 01 11

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

**Homeowners HO-3 Special Form Policy - Renewal Declarations**

**Policy Number: FRJH3846594-04-0000**

**Policy Period: From 05/21/11 To 05/21/12**

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

<b>Named Insured and Mailing Address:</b> TOM BRISCOE 2841 Shoreview Dr Naples, FL 34112-5894	<b>Location of Residence Premises:</b> 2841 SHOREVIEW DR NAPLES, FL 34112	<b>Agent:</b> 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**

- A - Dwelling
- B - Other Structures
- C - Personal Property
- D - Loss of Use

**SECTION II - LIABILITY COVERAGES**

- E - Personal Liability
- F - Medical Payments

**OTHER COVERAGES**

Ordinance or Law Limit (25% of Cov. A)

**LIMIT OF LIABILITY      ANNUAL PREMIUM**

	<del>\$1,763</del>	<del>\$1,763</del>
	<del>\$276,700</del>	<del>\$276,700</del>
	<del>\$27,670</del>	<del>\$27,670</del>
	<del>\$69,180</del>	<del>\$69,180</del>
	<del>\$27,670</del>	<del>\$27,670</del>

\$300,000	\$36
\$2,000	INCLUDED

(see policy)      INCLUDED

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*Wind - \$1756*

*Blow Conc Area \$99 =*

*\$1,856*

~~\$1,039~~

**PREMIUM ADJUSTMENT DUE TO ALLOWABLE RATE CHANGE  
 MANDATORY ADDITIONAL CHARGES**

Emergency Management Preparedness and Assistance Trust Fund	\$2
2005 Florida Hurricane Catastrophe Fund (FHCF) Emergency Assessment	\$10
2005 Citizens Property Insurance Corporation Emergency Assessment	\$11
Tax Exempt Surcharge	\$13

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES**

**\$796**

**IF PAYMENT IS NOT RECEIVED BY 05/21/11, COVERAGE IS NOT IN EFFECT.**

Insured Note: The portion of your premium for Hurricane Coverage is: \$377 Non-Hurricane is: \$383

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Forms and Endorsements applicable to this policy:

CIT HO-3 01 10      CIT 19 09 95      CIT 24 07 08      HO 04 96 04 91

**Rating Information:**

<b>Form Type</b> HO3	<b>Year Built / Verified</b> 1997/No	<b>Town/Row House</b> No	<b>Construction Type</b> Masonry NC	<b>BCEGS</b> 03	<b>Territory</b> 541 / 000-W	<b>Wind / Hail Exclusion</b> No	<b>Mun Code Fire / Police</b> 024 / 999
<b>County</b> COLLIER	<b>Occupancy</b> Owner	<b>Use</b> Primary	<b>No. Of Families</b> 1	<b>Protection Class</b> 04	<b>Dist To Hydrant</b> 200 feet	<b>Dist To Fire Station</b> 1 miles	
<b>Protective Device Credits</b>			<b>No Prior Insurance Surcharge</b>	<b>Hurricane Deductible Zone</b>			
<b>Burglar Alarm</b> No	<b>Fire Alarm</b> No	<b>Sprinkler</b> No	No	N/A			
<b>Terrain / WBDR</b> B / IN	<b>Building Type</b> 1-4 Units	<b>Roof Cover</b> FBC Equivalent	<b>Roof Deck Attachment</b> C - 8d @ 6" / 6"	<b>Roof-Wall Connection</b> Toe Nails			
<b>Secondary Water Resistance</b> No	<b>Roof Shape</b> Gable	<b>Opening Protection</b> Class A	<b>FBC Wind Speed</b> N/A	<b>FBC Wind Design</b> N/A			

A premium adjustment of -\$1,757 is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of -\$99 is included to reflect the building code grade for your area. Adjustments range from a 5% surcharge to a 46% credit.

Your property coverage limits may have been adjusted for inflation.

Your policy premium has increased by \$64. Of this amount:

The premium difference due to an approved rate change is \$68

The premium difference due to changes in your coverage is \$0

The premium difference due to mandatory additional charges plus FHCF Build-Up is -\$4

Authorized By: James Warren Bolenbaugh

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**FLOOD COVERAGE IS NOT PROVIDED BY THIS POLICY**

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

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**LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE YOU MAY HAVE UNCOVERED LOSSES . PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.**

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**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.**

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**TO REPORT A CLAIM CALL (866) 411-2742**

**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.**