

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

HO3DEC 01 11

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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

774
9483

Rating Information:

Form Type HO3	Year Built / Verified 1997/No	Town/Row House No	Construction Type Masonry NC	BCEGS 03	Territory 541 / 000-W	Wind / Hall Exclusion No	Mun Code Fire / Police 024 / 999
County COLLIER	Occupancy Owner	Use Primary	No. Of Families 1	Protection Class 04	Dist To Hydrant 200 feet	Dist To Fire Station 1 miles	
Protective Device Credits			No Prior Insurance Surcharge No	Hurricane Deductible Zone N/A			
Burglar Alarm No	Fire Alarm No	Sprinkler No					
Terrain / WDR B / IN	Building Type 1-4 Units	Roof Cover FBC Equivalent	Roof Deck Attachment C - 8d @ 6" / 6"	Roof/Wall Connection Toe Nails			
Secondary Water Resistance No	Roof Shape Gable	Opening Protection Class A	FBC Wind Speed N/A	FBC Wind Design 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 48% 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

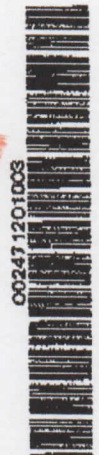
The premium difference due to mandatory additional charges plus FBCF Build-Up is -\$4

Authorized By: James Warren Bolenbaugh

DEAR TOM, THERE MAY NOT BE ANY EASY ANSWERS TO CITIZENS MATH CALCULATION. PLEASE SEE IF

THIS INTERNAL CALCULATION SCREEN HELPS.

James Warren Bolenbaugh



ePAS :: Premium

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Named Insured: BRISCOE, TOM Policy Code:Renewal
Type: HO3
Risk Id: FRJH3846594-04-0000

CONFIRM SUBMISSION

Select OK to complete your submission.

Select Cancel to return to Premium Results.

Please Note: Once submitted, you will not be able to withdraw this submission.

2010 Premium Results

		Change in Loss Assessment Coverage	\$0
		Condo Increase in Coverage A	\$0
		Unit Owner's Special Coverage A	\$0
		Unit Owner's Rental to Others	\$0
		Fungi (Mold) Property	\$0
		Fungi (Mold) Liability	\$0
		Ordinance or Law Increase (HO3)	\$0
		No Prior Insurance Surcharge	\$0
		Seasonal or Unoccupied Dwelling	\$0
		Age of Home	\$0
		Total Discount Adjustment	\$41
		Minimum Premium Charge	\$0
		FHCF Build-Up	\$4
		Premium Before Mandatory Charges	\$684
		Emergency Management Charge	\$2
		2005 FHCF Emergency Assessment	\$7
		2005 Citizens Emergency Assessment	\$10
		Tax Exempt Surcharge	\$12
		2007 FIGA Regular Assessment	\$0
		2009 FIGA Regular Assessment	\$0

		Grand Total	\$715

Base Class Premium	\$1,227		
Windstorm or Hail Exclusion	\$0		
Sinkhole Loss Coverage	\$0		
Optional Coverage B Reduction	\$0		
Form Factor	1.00		
Protection Class and Construction Factor	1.00		
Key Premium	\$1,227.00		
Key Factor	3.970		
Base Premium	\$4,871		
Building Code Grade	(\$340)		
Superior Construction	(\$731)		
Windstorm Mitigation Credit	(\$1,892)		
Protective Devices	\$0		
Townhouse or Rowhouse	\$0		
Deductible Options	(\$1,218)		
Sinkhole Optional 10% Deductible	\$0		
Personal Property Replacement Cost	\$0		
Change in Coverage C	(\$69)		
Change in Coverage E	\$18		
Incidental Occupancies - Property	\$0		
Incidental Occupancies - Liability	\$0		
Increase in Other Structures	\$0		
Structures Rented Out - Property	\$0		
Structures Rented Out -	\$0		

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Liability

Hurricane Portion of Premium	\$447

Commissionable Premium	\$415

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Citizens Property Insurance Corporation
 A025097 JAX04 Fri Apr 15 10:45:26 EDT 2011
 11.04.02.00 - 15
http://epas.citizensfla.com/TivaFRJ/jsp/risk/common/ho_premiumResult.jsp
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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

Named Insured and Mailing Address: TOM BRISCOE 2641 Shoreview Dr Naples, FL 34112-5894	Location of Residence Premises: 2641 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	\$1,768
B - Other Structures	\$27,670	2,500
C - Personal Property	\$69,180	
D - Loss of Use	\$27,670	

SECTION II - LIABILITY COVERAGES

E - Personal Liability	\$300,000	\$36
F - Medical Payments	\$2,000	INCLUDED

OTHER COVERAGES

Ordinance or Law Limit (25% of Gov. A)	(see policy)	INCLUDED
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~~2~~
~~1756~~
~~499~~ =

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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