



CITIZENS PROPERTY INSURANCE CORPORATION  
 301 W BAY ST  
 JACKSONVILLE FL 32202

### POLICY CHANGE SUMMARY

**POLICY NUMBER:** 00851395 - 3      **POLICY PERIOD FROM** 07/21/2017      **TO** 07/21/2018

at 12:01 a.m. Eastern Time

**Transaction:** AMENDED DECLARATIONS

**Effective:** 07/27/2017

Item	Prior Policy Information	Amended Policy Information
Policy Info		
First Mortgagee Contact Ext	Policy 1st Mortgagee	Policy 1st Mortgagee
Dwelling		
Dwelling at 231 TIMBERLANE DR, PALM HARBOR, FL		
Heating Upgrade	Yes	No
Additional Interests		
Additional Interest: RP FUNDING, INC. ISAOA ATIMA (1st Mortgagee)		
Contract Number	4356406	4396777

This summary is for informational purposes only and does not change any of the terms or provisions on your policy. Please carefully review your policy Declarations and any attached forms for a complete description of coverage.



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### Homeowners HO-3 Special Form Policy - Declarations

**POLICY NUMBER:** 00851395 - 3      **POLICY PERIOD:** FROM 07/21/2017 TO 07/21/2018  
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

**Transaction:** AMENDED DECLARATIONS

**Effective:** 07/27/2017

<b>Named Insured and Mailing Address:</b>	<b>Location Of Residence Premises:</b>	<b>Agent:</b> FL Agent Lic. #: A218752_1
<b>First Named Insured:</b>	231 TIMBERLANE DR	ACG SOUTH INSURANCE AGENCY, LLC
NICHOLAS COLOSI Jr.	PALM HARBOR FL 34683	JOYCE REYNOLDS
231 TIMBERLANE DR	<b>County:</b> PINELLAS	P.O. BOX 31087
PALM HARBOR, FL 34683-1036		TAMPA, FL 33631
Phone Number: 813-748-4313		Phone Number: 800-891-4222
		<b>Citizens Agency ID#:</b> 31394

**Additional Named Insured:** Please refer to "ADDITIONAL NAMED INSURED(S)" section for details

Coverage is only provided where a premium and a limit of liability is shown

**All Other Perils Deductible:** \$1,000  
**Sinkhole Loss Deductible:** \$20,560 (10%)

**Hurricane Deductible:** \$4,112 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
<b>SECTION I - PROPERTY COVERAGES</b>		\$2,012
A. Dwelling :	\$205,600	
B. Other Structures:	\$4,110	
C. Personal Property:	\$51,410	
D. Loss of Use:	\$20,560	
<b>SECTION II - LIABILITY COVERAGES</b>		
E. Personal Liability:	\$100,000	\$8
F. Medical Payments:	\$2,000	INCLUDED
<b>OTHER COVERAGES</b>		
Personal Property Replacement Cost	Included	\$339
Ordinance or Law Limit (25% of Cov A)	(See Policy)	Included
Sinkhole Loss Coverage	(See Policy)	\$247
	<b>SUBTOTAL:</b>	<b>\$2,606</b>
<b>Florida Hurricane Catastrophe Fund Build-Up Premium:</b>		\$134
<b>Premium Adjustment Due To Allowable Rate Change:</b>		\$0
<b>MANDATORY ADDITIONAL CHARGES:</b>		
2012 Florida Insurance Guaranty Association (FIGA) Regular Assessment		\$4
Emergency Management Preparedness and Assistance Trust Fund (EMPA)		\$2
Tax-Exempt Surcharge		\$48
<b>TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:</b>		<b>\$2,794</b>

The portion of your premium for:

Hurricane Coverage is \$1,904

Non-Hurricane Coverage is \$836

**Authorized By:** JOYCE REYNOLDS

**Processed Date:** 07/31/2017



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Policy Number: 00851395 - 3

POLICY PERIOD: FROM 07/21/2017 TO 07/21/2018

First Named Insured: NICHOLAS COLOSI Jr.

at 12:01 a.m. Eastern Time at the Location of the Residence Premises

#### Forms and Endorsements applicable to this policy:

CIT 23 94 02 16, CIT 04 90 01 13, CIT 24 07 08, CIT 04 85 07 17, CIT HO-3 07 17, CIT 04 96 02 16, CIT 04 86 07 17

Rating/Underwriting Information			
Year Built:	1964	Protective Device - Burglar Alarm:	No
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Masonry	Protective Device - Sprinkler:	None
BCEGS:	Ungraded	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	081 / 00	Terrain:	C
Wind / Hail Exclusion:	No	Roof Cover:	Non-FBC Equivalent
Municipal Code - Police:	999	Roof Cover - FBC Wind Speed:	N/A
Municipal Code - Fire:	60	Roof Cover - FBC Wind Design:	N/A
Occupancy:	Owner Occupied	Roof Deck Attachment:	Level A
Use:	Primary	Roof-Wall Connection:	Toe Nail
Number of Families:	1	Secondary Water Resistance:	No
Protection Class:	4	Roof Shape:	Flat
Distance to Hydrant (ft.):	1000	Opening Protection:	None
Distance to Fire Station (mi.):	5		

A premium adjustment of \$0 is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of \$0 is included to reflect the building code effectiveness grade for your area. Adjustments range from a 2% surcharge to a 13% credit.

The Total Charge For This Endorsement is \$0

ADDITIONAL NAMED INSURED(S)	
Name	Address
MELISSA COLOSI	231 TIMBERLANE DR PALM HARBOR, FL 34683

ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	RP FUNDING, INC. ISAOA ATIMA PO BOX 961292 FORT WORTH, TX 76161	4396777



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at 12:01 a.m. Eastern Time at the Location of the Residence Premises

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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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IN CASE OF A LOSS TO COVERED PROPERTY, YOU MUST TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE IN ACCORDANCE WITH THE POLICY PROVISIONS (MAY NOT EXCEED THE GREATER OF \$3,000 OR 1% OF YOUR COVERAGE A LIMIT OF LIABILITY UNLESS YOU CALL US FIRST AND RECEIVE OUR APPROVAL). PROMPT NOTICE OF THE LOSS MUST BE GIVEN TO US OR YOUR INSURANCE AGENT. EXCEPT FOR REASONABLE EMERGENCY MEASURES, THERE IS NO COVERAGE FOR REPAIRS THAT BEGIN BEFORE THE EARLIER OF: (A) 72 HOURS AFTER WE ARE NOTIFIED OF THE LOSS, (B) THE TIME OF LOSS INSPECTION BY US, OR (C) THE TIME OF OTHER APPROVAL BY US. TO REPORT A LOSS OR 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.

Home PolicyCenter

Last Login:08/01/2017 13:55 | KATHLEEN HARTIGAN(khartigan3) | Aug 1, 2017 | Unsaved Work |

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Date: 08/01/2017

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**Billing**

Policy Period:

<b>Balances</b>		<b>Plan</b>	
Total Billed		- Billing Method	Mortgagee Bill
<input checked="" type="checkbox"/> Billed Outstanding		Payment Plan	Citizens Full Pay
Current	-	Alt Billing	19639207 (RP FUNDING, INC.
Past Due	-	Account	ISAOA ATIMA)
Paid	2,794.00		<a href="#">View Account Billing Status</a>
Unbilled	-		
Total Charges	2,794.00		
Deposit Requirement			
Payment Schedule			

Payments

Disbursements

**Payment Schedule**

Statement Date	Due Date	Amount Paid	Current Due	Past Due
05/31/2017	07/21/2017	2,794.00	2,794.00	-