



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY STREET, SUITE 1300
JACKSONVILLE FL 32202-5142

Dwelling Fire DP-3 Special Form Policy - Declarations

POLICY NUMBER: 14437652 - 2 **POLICY PERIOD:** FROM 03/02/2026 TO 03/02/2027
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

Transaction: AMENDED DECLARATIONS **Effective:** 03/11/2026

Named Insured and Mailing Address: First Named Insured: Patricia Nelson 3201 SAN MIGUEL AVE SE PALM BAY, FL 32909-7528 Phone Number: 321-848-8290 Primary Email Address: pn0226@gmail.com Additional Named Insured: Please refer to "ADDITIONAL NAMED INSURED(S)" section for details	Location Of Residence Premises: 2171 PELHAM ST NE PALM BAY FL 32905-2616 County: BREVARD	Agent: Fl. Agent Lic. #: A286916 WREN INSURANCE AGENCY, INC. STEPHEN THOMAS WILLIS 1430 PALM BAY RD PALM BAY, FL 32905 Phone Number: 321-725-1440 Citizens Agency ID#: 3855
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Coverage is only provided where a premium and a limit of liability is shown

All Other Perils Deductible: \$1,000

Hurricane Deductible: \$4,430 (2%)

PROPERTY COVERAGES

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A. Dwelling:	\$221,500	\$2,439
B. Other Structures:	\$4,430	
C. Personal Property:	\$0	
D. Fair Rental Value*:	\$22,150	
E. Additional Living Expense*:	\$22,150	

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

LIABILITY COVERAGES

L. Personal Liability:	\$100,000	\$8
M. Medical Payments:	\$2,000	INCLUDED

OTHER PROPERTY AND LIABILITY COVERAGES

SUBTOTAL: **\$2,447**

Florida Hurricane Catastrophe Fund Build-Up Premium: \$39

Premium Adjustment Due To Allowable Rate Change: \$0

MANDATORY ADDITIONAL CHARGES:

2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$25
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$44

TOTAL POLICY PREMIUM INCLUDING ANY ADDITIONAL CHARGES, ASSESSMENTS, AND ADJUSTMENTS: **\$2,557**

The portion of your premium for:

Hurricane Coverage is \$1,790

Non-Hurricane Coverage is \$696

Authorized By: STEPHEN THOMAS WILLIS

Processed Date: 03/11/2026



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First Named Insured: Patricia Nelson

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Forms and Endorsements applicable to this policy:

CIT 25 12 23, CIT DL 24 16 02 23, CIT DL 24 11 02 23, CIT DL 24 01 12 25, IL P 001 01 04, CIT DP 03 15 12 25, CIT 05 86 12 24, CIT 05 85 02 23, CIT DP-3 12 25

Rating/Underwriting Information			
Year Built:	1995	Protective Device - Burglar Alarm:	N/A
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Frame	Protective Device - Sprinkler:	None
BCEGS:	04	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	064 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	FBC Equivalent
Municipal Code - Police:	744	Roof Cover - FBC Wind Speed:	N/A
Municipal Code - Fire:	744	Roof Cover - FBC Wind Design:	N/A
Occupancy:	Tenant Occupied	Roof Deck Attachment:	Level A
Use:	Rental Property	Roof-Wall Connection:	Clips
Months Unoccupied:	None	Secondary Water Resistance:	No
Non-Primary Residence Rate Applied:	Yes	Roof Shape:	Hip
Number of Families:	1	Opening Protection:	Class C
Protection Class:	3	Roof Update Year:	2007
Distance to Hydrant (ft.):	500	Roof Material:	Shingles - Architectural
Distance to Fire Station (mi.):	4	Unsound/Insurer in Receivership Rate:	No

A premium adjustment of (\$877) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$115) is included to reflect the building code effectiveness grade for your area. Adjustments range from a 2% surcharge to a 10% credit.

The Total Charge For This Endorsement is \$0

ADDITIONAL NAMED INSURED(S)	
Name	Address
Dennis Nelson	3201 SAN MIGUEL AVE SE PALM BAY, FL 32909-7528

ADDITIONAL INTEREST(S)		
#	Interest Type	Name and Address
		Loan Number