



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: FRJH6217353-02-0000

Policy Period: From 03/31/13 To 03/31/14

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

Named Insured and Mailing Address: Rachel Foppiano Christopher Foppiano 11201 SUNVIEW WAY Cooper City, FL 33026	Location of Residence Premises: 11201 SUNVIEW WAY HOLLYWOOD, FL 33026-1156	Agent: Phone (866) 771-4715 ALLIANCE & ASSOCIATES FINANCIAL SERVICES INC MELODY ANN MCCOY 440 15TH AVE NW JASPER, FL 32052-5857 FL License: A171202 Citizens ID: 033683
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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: \$3,668 (2%)

SECTION I - PROPERTY COVERAGES

	LIMIT OF LIABILITY	ANNUAL PREMIUM
A - Dwelling	\$183,400	\$3,195
B - Other Structures	\$3,668	
C - Personal Property	\$45,850	
D - Loss of Use	\$18,340	

SECTION II - LIABILITY COVERAGES

E - Personal Liability	\$100,000	\$37
F - Medical Payments	\$2,000	INCLUDED

OTHER COVERAGES

Ordinance or Law Limit (25% of Cov. A)	(see policy)	INCLUDED
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PREMIUM ADJUSTMENT DUE TO ALLOWABLE RATE CHANGE

-\$1,234

MANDATORY ADDITIONAL CHARGES

Emergency Management Preparedness and Assistance Trust Fund	\$2
2005 Florida Hurricane Catastrophe Fund (FHCF) Emergency Assessment	\$26
2005 Citizens Property Insurance Corporation Emergency Assessment	\$20
Tax Exempt Surcharge	\$35

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES

\$2,081

IF PAYMENT IS NOT RECEIVED BY 03/31/13, COVERAGE IS NOT IN EFFECT.

Insured Note: The portion of your premium for Hurricane Coverage is: \$1,025 Non-Hurricane is: \$973

First Mortgagee: Loan Number: 217580106 Bank of America NA ISAOA PO BOX 961291 FORT WORTH, TX 76161-0291		
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Forms and Endorsements applicable to this policy:

CIT HO-3 01 13* CIT 24 07 08 HO 04 16 04 91 CIT 04 96 01 13* CIT 23 70 07 08

Rating Information:

Form Type HO3	Year Built / Verified 1994/Yes	Town/Row House No	Construction Type Masonry	BCEGS 99	Territory 037 / 000-W	Wind / Hail Exclusion No	Mun Code Fire / Police 265 / 265
County BROWARD	Occupancy Owner	Use Primary	No. Of Families 1	Protection Class 04	Dist To Hydrant 500 feet	Dist To Fire Station 2 miles	
Protective Device Credits			No Prior Insurance Surcharge	Hurricane Deductible Zone			
Burglar Alarm Yes	Fire Alarm No	Sprinkler No	No	N/A			
Terrain / WBDR C / IN	Building Type 1-4 Units	Roof Cover FBC Equivalent	Roof Deck Attachment C - 8d @ 6" / 6"	Roof-Wall Connection Single Wrap			
Secondary Water Resistance No	Roof Shape Gable	Opening Protection None	FBC Wind Speed N/A	FBC Wind Design N/A			

A premium adjustment of -\$2,487 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 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 \$141. Of this amount:

The premium difference due to an approved rate change is \$177
 The premium difference due to changes in your coverage is -\$52
 The premium difference due to mandatory additional charges plus FHCF Build-Up is \$16

Authorized By: MELODY ANN MCCOY

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