

ERIK OSCAR PEREZ  
PTL INSURANCE ASSOCIATES INC  
7201 CORAL WAY  
MIAMI, FL 33155

KISSIMMEE LUXURY VACATIONS INC  
24702 KEYSTONE HOLLOW CT  
RICHMOND, TX 77406-3223

## Quick Start Guide

- 1 Remove your ID card and keep it in a safe location.
- 2 Ensure your contact information is correct and up-to-date. Contact your agent to make any changes.

Provide a mobile number and valid email to make it easier to contact you in an emergency.

- 3 Review your policy documents to familiarize yourself with your coverage and policy conditions. Store your documents in a safe, waterproof location.

Contact your agent for any coverage changes, information updates or policy questions.

- 4 Go Paperless with your policy! Opt in when you register for myPolicy at [www.citizensfla.com/mypolicy](http://www.citizensfla.com/mypolicy). Use myPolicy to make payments, access policy documents and report and view claims.

- 5 Like *Citizens Property Insurance Corporation* on Facebook and follow us on Twitter at @citizens\_fl for storm preparedness tips, Citizens news and insurance education. Additional resources are available at [www.citizensfla.com](http://www.citizensfla.com).

- 6 Water is a leading cause of damage in claims throughout Florida. Review the *Duties After Loss* section in your contract to learn about your responsibilities after a claim.

**Warning:** Premium presented could increase if Citizens is required to charge assessments following a major catastrophe.

If you have a claim or suspect property damage, **Contact Citizens First!**



**[www.citizensfla.com/mypolicy](http://www.citizensfla.com/mypolicy)**  
866.411.2742  
Available 24/7/365



### Citizens Is Ready

Citizens works year-round to be prepared to support you when you need us most. Our Storms page at [www.citizensfla.com](http://www.citizensfla.com) has resources to help you prepare, monitor and respond to major storms and hurricanes. Use this page to locate Citizens' response efforts in your area.

### Policy Questions?

Contact your agent at the telephone number provided on your *Declarations* page or call Citizens at 866.411.2742.





### POLICY CHANGE SUMMARY

<b>POLICY NUMBER:</b> 12760855 - 1	<b>POLICY PERIOD</b>	<b>FROM</b> 05/01/2024	<b>TO</b> 05/01/2025
at 12:01 a.m. Eastern Time			
<b>Transaction:</b> AMENDED DECLARATIONS	<b>Effective:</b> 06/24/2024		

Item	Prior Policy Information	Amended Policy Information
Policy Info		
First Mortgagee Contact Ext	Policy 1st Mortgagee	
Dwelling		
Dwelling at 131 REDWOOD TRACK CRSE, OCALA, FL		
Additional Interests		
Additional Interest: MOFIN LENDING CORPORATION ISAOA ATIMA (1st Mortgagee)	Added	Deleted
Additional Interest: SELECT PORTFOLIO SERVICING INC ISAOA ATIMA (1st Mortgagee)		Added

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.



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

### Dwelling Fire DP-3 Special Form Policy - Declarations

**POLICY NUMBER:** 12760855 - 1      **POLICY PERIOD:** FROM 05/01/2024 TO 05/01/2025  
at 12:01 a.m. Eastern Time at the Location of the Residence Premises

**Transaction:** AMENDED DECLARATIONS      **Effective:** 06/24/2024

<b>Named Insured and Mailing Address:</b>	<b>Location Of Residence Premises:</b>	<b>Agent:</b> <b>Fl. Agent Lic. #:</b> E022177
<b>First Named Insured:</b>	131 REDWOOD TRACK CRSE	PTL INSURANCE ASSOCIATES INC
KISSIMMEE LUXURY VACATIONS INC	OCALA FL 34472-6119	ERIK OSCAR PEREZ
24702 KEYSTONE HOLLOW CT	<b>County:</b> MARION	7201 CORAL WAY
RICHMOND, TX 77406-3223		MIAMI, FL 33155
Phone Number: 407-520-6990		Phone Number: 305-262-7094
		<b>Citizens Agency ID#:</b> 11013819

**Primary Email Address:**  
ERNESTO.FINOL@GMAIL.COM

**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

**Hurricane Deductible:** \$3,700 (2%)

	LIMIT OF LIABILITY	ANNUAL PREMIUM
<b>PROPERTY COVERAGES</b>		\$670
A. Dwelling:	\$185,000	
B. Other Structures:	\$3,700	
C. Personal Property:	\$5,000	
D. Fair Rental Value*:	\$18,500	
E. Additional Living Expense*:	\$18,500	
* Coverage "D" and "E" combined, limited to 10% of Coverage "A" for the same loss (see policy).		
<b>LIABILITY COVERAGES</b>		
L. Personal Liability:	\$0	\$0
M. Medical Payments:	\$0	\$0

#### OTHER PROPERTY AND LIABILITY COVERAGES

	<b>SUBTOTAL:</b>	<b>\$670</b>
<b>Florida Hurricane Catastrophe Fund Build-Up Premium:</b>		\$8
<b>Premium Adjustment Due To Allowable Rate Change:</b>		(\$180)

#### MANDATORY ADDITIONAL CHARGES:

2023-A Florida Insurance Guaranty Association (FIGA) Emergency Assessment	\$5
Emergency Management Preparedness and Assistance Trust Fund (EMPA)	\$2
Tax-Exempt Surcharge	\$9

**TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:** **\$514**

The portion of your premium for:

Hurricane Coverage is \$270

Non-Hurricane Coverage is \$228

**Authorized By:** ERIK OSCAR PEREZ

**Processed Date:** 06/26/2024



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**POLICY PERIOD:** FROM 05/01/2024 TO 05/01/2025

**First Named Insured:** KISSIMMEE LUXURY VACATIONS INC

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

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

CIT DP-3 06 23, CIT 05 86 02 23, CIT 05 85 02 23, CIT DP 03 15 10 23, CIT DP 01 09 03 24, CIT 25 12 23, IL P 001 01 04

Rating/Underwriting Information			
Year Built:	2024	Protective Device - Burglar Alarm:	N/A
Town / Row House:	No	Protective Device - Fire Alarm:	No
Construction Type:	Masonry	Protective Device - Sprinkler:	None
BCEGS:	04	No Prior Insurance Surcharge:	No
Territory / Coastal Territory:	792 / 00	Terrain:	B
Wind / Hail Exclusion:	No	Roof Cover:	N/A
Municipal Code - Police:	999	Roof Cover - FBC Wind Speed:	Unknown
Municipal Code - Fire:	999	Roof Cover - FBC Wind Design:	Unknown
Occupancy:	Tenant Occupied	Roof Deck Attachment:	Unknown
Use:	Rental Property	Roof-Wall Connection:	Unknown
Months Unoccupied:	None	Secondary Water Resistance:	Unknown
Non-Primary Residence Rate Applied:	No	Roof Shape:	Unknown
Number of Families:	1	Opening Protection:	Unknown
Protection Class:	2Y	Roof Update Year:	No Update
Distance to Hydrant (ft.):	200	Roof Material:	Shingles - Architectural
Distance to Fire Station (mi.):	4	Unsound/Insurer in Receivership Rate:	No

A premium adjustment of (\$529) is included to reflect the building's wind loss mitigation features or construction techniques that exists.

A premium adjustment of (\$6) 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
No Additional Named Insureds	

ADDITIONAL INTEREST(S)			
#	Interest Type	Name and Address	Loan Number
1	1st Mortgagee	SELECT PORTFOLIO SERVICING INC ISAOA ATIMA PO BOX 7277 SPRINGFIELD, OH 45501-7277	0033447780



**Dwelling Fire DP-3 Special Form Policy - Declarations**

**Policy Number:** 12760855 - 1

**POLICY PERIOD:** FROM 05/01/2024 TO 05/01/2025

**First Named Insured:** KISSIMMEE LUXURY VACATIONS INC

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

**WARNING: PREMIUM PRESENTED COULD INCREASE IF CITIZENS IS REQUIRED TO CHARGE ASSESSMENTS FOLLOWING A MAJOR CATASTROPHE.**

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**NEITHER "FLOOD" NOR "ORDINANCE OR LAW" COVERAGE IS PROVIDED IN THIS POLICY.**

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**FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**

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**EXCEPT AS OTHERWISE PROVIDED, FLORIDA LAW REQUIRES SECURING AND MAINTAINING FLOOD INSURANCE AS A CONDITION OF COVERAGE WITH CITIZENS. FLOOD INSURANCE MUST BE MAINTAINED THROUGHOUT THE POLICY PERIOD AND EVERY RENEWAL THEREAFTER. CITIZENS MAY DENY COVERAGE OF A PERSONAL LINES RESIDENTIAL RISK TO AN APPLICANT OR INSURED WHO REFUSES TO SECURE AND MAINTAIN FLOOD INSURANCE.**

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

**If this Policy is located within the Special Flood Hazard area defined by the Federal Emergency Management Agency (FEMA), flood coverage must be in place.**

**If the property insured by Citizens under this policy is located outside of the Special Flood Hazard area, flood coverage must be in place effective on or after:**

- a. January 1, 2024, for a structure that has a dwelling replacement cost of \$600,000 or more.
- b. January 1, 2025, for a structure that has a dwelling replacement cost of \$500,000 or more.
- c. January 1, 2026, for a structure that has a dwelling replacement cost of \$400,000 or more.
- d. January 1, 2027, for all property insured by Citizens.

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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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**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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**For any property located seaward of the Coastal Construction Control Line or within the Coastal Barrier Resources System, this policy will be non-renewed if any major structure (As defined in Section 161.54(6) (a), Florida Statutes) is newly constructed, or rebuilt, repaired, restored, or remodeled to increase the total square footage of finished area by more than 25 percent, pursuant to a permit applied for after July 1, 2015.**

### TO REPORT A LOSS OR CLAIM CALL 866.411.2742

IN CASE OF LOSS TO COVERED PROPERTY, YOU MUST TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE IN ACCORDANCE WITH THE POLICY PROVISIONS.

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.

THIS POLICY CONTAINS LIMITS ON CERTAIN COVERED LOSSES, ALL SUBJECT TO THE TERMS AND CONDITIONS OF YOUR POLICY. THESE LIMITS MAY INCLUDE A \$10,000 LIMIT ON COVERAGE FOR COVERED LOSSES CAUSED BY ACCIDENTAL DISCHARGE OR OVERFLOW OF WATER OR STEAM FROM SPECIFIED HOUSEHOLD SYSTEMS, SEEPAGE OR LEAKAGE OF WATER OR STEAM, CONDENSATION, MOISTURE OR VAPOR, AS DESCRIBED AND INSURED IN YOUR POLICY (HEREAFTER COLLECTIVELY REFERRED TO AS ACCIDENTAL DISCHARGE OF WATER IN THIS PARAGRAPH). AS ANOTHER EXAMPLE, THERE IS ALSO LIMIT OF \$3,000 APPLICABLE TO REASONABLE EMERGENCY MEASURES TAKEN TO PROTECT COVERED PROPERTY FROM FURTHER DAMAGE BY ACCIDENTAL DISCHARGE OF WATER. THE AMOUNT WE PAY FOR THE NECESSARY REASONABLE EMERGENCY MEASURES YOU TAKE SOLELY TO PROTECT COVERED PROPERTY FROM FURTHER DAMAGE BY ACCIDENTAL DISCHARGE OF WATER WILL BE DEDUCTED FROM THE \$10,000 LIMIT ON COVERAGE FOR ACCIDENTAL DISCHARGE OF WATER.

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 866.411.2742.