

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.

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



www.citizensfla.com/mypolicy
866.411.2742
Available 24/7/365

- 4** Go Paperless with your policy! Opt in when you register for myPolicy at 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_fla for storm preparedness tips, Citizens news and insurance education. Additional resources are available at 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.



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 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.



CITIZENS PROPERTY INSURANCE CORPORATION
301 W BAY ST
JACKSONVILLE FL 32202

POLICY CHANGE SUMMARY

POLICY NUMBER: 12760855 - 1	POLICY PERIOD	FROM	05/01/2024	TO	05/01/2025



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	
Named Insured and Mailing Address: First Named Insured: KISSIMMEE LUXURY VACATIONS INC 24702 KEYSTONE HOLLOW CT RICHMOND, TX 77406-3223 Phone Number: 407-520-6990	Location Of Residence Premises: 131 REDWOOD TRACK CRSE OCALA FL 34472-6119 County: MARION	
	Agent: FI. Agent Lic. #: E022177 PTL INSURANCE ASSOCIATES INC ERIK OSCAR PEREZ 7201 CORAL WAY MIAMI, FL 33155 Phone Number: 305-262-7094 Citizens Agency ID#: 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%)	
PROPERTY COVERAGES	LIMIT OF LIABILITY	ANNUAL PREMIUM
A. Dwelling:	\$185,000	\$670
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).		
LIABILITY COVERAGES		
L. Personal Liability:	\$0	\$0
M. Medical Payments:	\$0	\$0
OTHER PROPERTY AND LIABILITY COVERAGES		
	SUBTOTAL:	\$670
Florida Hurricane Catastrophe Fund Build-Up Premium:		\$8
Premium Adjustment Due To Allowable Rate Change:		(\$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

DEC DP3D 11 23	First Named Insured	Page 1 of 5
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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:
Town / Row House:	No	Protective Device - Fire Alarm:
Construction Type:	Masonry	Protective Device - Sprinkler:
BCEGS:	04	No Prior Insurance Surcharge:
Territory / Coastal Territory:	792 / 00	Terrain:
Wind / Hail Exclusion:	No	Roof Cover:
Municipal Code - Police:	999	Roof Cover - FBC Wind Speed:
Municipal Code - Fire:	999	Roof Cover - FBC Wind Design:
Occupancy:	Tenant Occupied	Roof Deck Attachment:
Use:	Rental Property	Roof-Wall Connection:
Months Unoccupied:	None	Secondary Water Resistance:
Non-Primary Residence Rate Applied:	No	Roof Shape:
Number of Families:	1	Opening Protection:
Protection Class:	2Y	Roof Update Year:
Distance to Hydrant (ft.):	200	Roof Material:
Distance to Fire Station (mi.):	4	Unsound/Insurer in Receivership Rate:

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



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

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

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.

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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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.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

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.