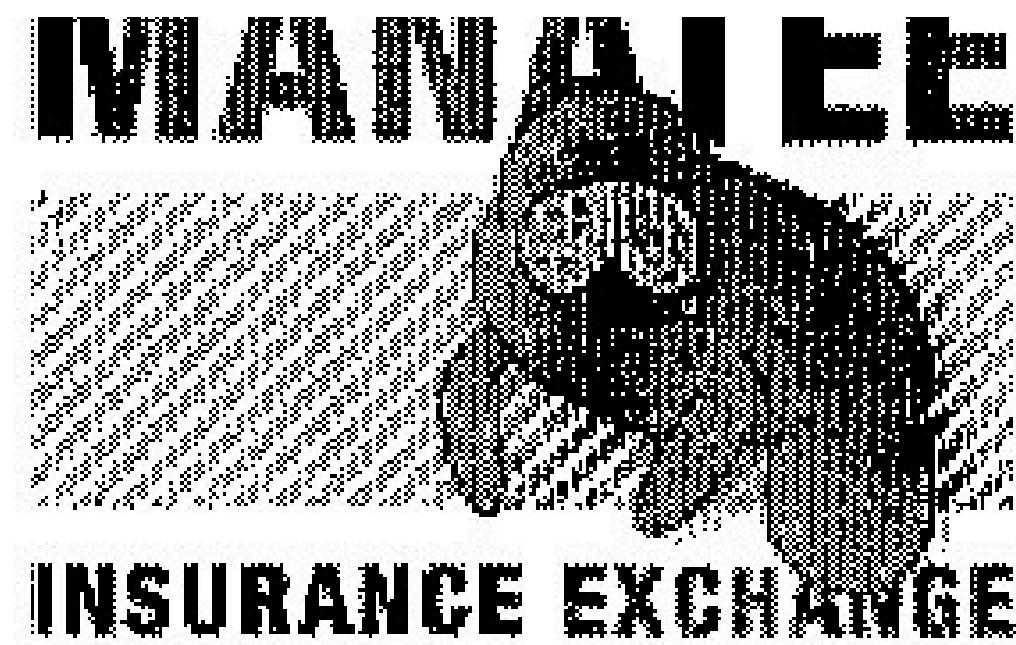


# Home Insurance Premium before the program



MANATEE  
INSURANCE EXCHANGE

Manatee Insurance Exchange

Tampa, FL 33687-0959

POLICY NUMBER: [REDACTED]

Previous Policy Number: [REDACTED]

Important Phone Numbers:

Your Agent: [REDACTED]

Customer Service: 1-866-651-4441

Claims Reporting: 1-866-547-5151

www.manatee-insurance.com

## HOMEOWNERS HO3 POLICY DECLARATIONS

### Renewal

Policy Effective Date: 09/17/2025 12:01 AM

Policy Expiration Date: 09/17/2026 12:01 AM

### Insured Name and Mailing Address:

Cynthia Fisher

PEMBROKE PINES, FL 33026

### Co-applicant's Name and Mailing Address:

### YOUR MANATEE AGENT IS:

Nsure Insurance Agency Inc - 103171

Boca Raton, FL 33487

561-288-9700

### Location of Residence Premises:

County: Broward

### GRAND TOTAL PREMIUM

The Hurricane portion of the Premium is:

\$6,127

The Non-Hurricane portion of the Premium is:

\$3,541

COVERAGE IS PROVIDED WHERE A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE COVERAGE

\$2,586

### SECTION I – PROPERTY COVERAGE

	LIMIT	PREMIUM
Coverage – A – (Dwelling)	\$209,000	\$5,547
Coverage – B – (Other Structures)	\$20,900	INCLUDED
Coverage – C – (Personal Property)	\$104,500	INCLUDED
Coverage – D – (Loss of Use)	\$20,900	INCLUDED

Law and Ordinance: 25 %

**SECTION I – DEDUCTIBLES** in case of a loss, we only cover that part of the loss over the deductible unless otherwise stated in your policy:

All Other Perils Deductible - \$2,500

**Hurricane Deductible: \$4,180**

**(2% of Coverage A)**

### SECTION II - LIABILITY COVERAGE

Coverage – E – (Personal Liability)	\$100,000	\$49
Coverage – F – (Medical Payments)	\$2,000	Included

### CREDIT AND SURCHARGES

Age of Home Surcharge Included

Windstorm Loss Mitigation Credit

Claims Free Discount

**Total policy premium: \$6,127**

# Home Insurance Premium after the program



CITIZENS PROPERTY INSURANCE CORPORATION  
[REDACTED] T, SUITE 1300  
JACKSONVILLE FL 32202-5142

## EVIDENCE OF PROPERTY INSURANCE

We will provide the insurance described on this form in return of the premium and compliance by the insured with all applicable provisions of the policy for which application has been made. No insurance is provided by us unless the premium is paid when due. If this insurance is terminated after policy issuance, we will provide written notice to the insured and any Mortgagee/Lienholder in accordance with policy provisions and any applicable legal requirements. The coverage described is subject to the provisions of the policy and this form is subordinate to the provisions of any policy declarations issued.

**Policy Number:** [REDACTED] **Policy Period:** **From** 10/01/2025 **To** 10/01/2026

**Policy Type** [REDACTED] At 12:01 a.m. Eastern Time at the Location of the Residence Premises

**Print Date:** 10/01/2025

<b>First Named Insured and Mailing Address:</b> CYNTHIA FISHER [REDACTED] PEMBROKE PINES, FL 33026	<b>Location of Residence Premises:</b> [REDACTED] 2040 SWEETGROVE PEMBROKE PINES FL 33026-1706	<b>Agent:</b> WE INSURE, LLC [REDACTED] SUNRISE, FL 33345
---	---	--

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

**All Other Perils Deductible:** \$2,500

**Hurricane Deductible:** \$12,465 (5%)

### SECTION I - PROPERTY COVERAGES

- A. Dwelling :
- B. Other Structures:
- C. Personal Property:
- D. Loss of Use:

	<b>LIMIT OF LIABILITY</b>	<b>PREMIUM</b>
A. Dwelling :	\$249,300	\$3,800
B. Other Structures:	\$4,990	
C. Personal Property:	\$62,330	
D. Loss of Use:	\$24,930	

### SECTION II - LIABILITY COVERAGES

- E. Personal Liability:
- F. Medical Payments:

	<b>LIMIT OF LIABILITY</b>	<b>PREMIUM</b>
E. Personal Liability:	\$100,000	\$7
F. Medical Payments:	\$2,000	Included

### OTHER COVERAGES

Replacement Cost Loss Settlement on Dwelling up to Coverage A amount

Ordinance or Law Limit (25% of Cov A)

(See Policy)

Included

Included

### TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES

(Total includes assessments, surcharges and other premium adjustments not itemized here; refer to Policy Declarations)

\$3,985

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

**Total policy premium: \$3,985**