



Date of Notice: <Date>

Policy Number: <Policy #>
<PROPERTY ADDRESS>
<CITY>, <ST> <ZIP>

<FIRST NAMED INSURED>
<MAILING ADDRESS>
<CITY>, <ST> <ZIP>

Dear <FIRST NAMED INSURED>,

When you applied for coverage with Citizens, you were notified that your policy could be removed from Citizens if coverage became available in the private market. One or more private-market insurance companies have offered to remove your policy from Citizens and assume coverage of the property listed above on <Assumption Date>. All companies offering coverage are Florida-licensed insurance companies approved by the Florida Office of Insurance Regulation to provide coverage to Citizens policyholders.

The choice to accept an offer from one of the companies on the enclosed *Policyholder Choice Offer Form* or remain with Citizens is yours. To help you make your choice, detailed coverage information and estimated renewal premiums are enclosed. Your agent, listed below, will not change.

Citizens offers two ways to register your choice:

- Your agent can help you determine which offer is best and submit your choice on your behalf.
- You can submit your choice online at www.citizensfla.com/online-choice. You'll need your policy number and the registration code listed on the enclosed *Policyholder Choice Offer Form*.

If you do not submit your choice by <Insert Due Date>, Citizens will select an offer on your behalf.

Please carefully consider the potential benefits of private-market coverage:

- As a Citizens policyholder, you could be required to pay an assessment on your policy premium if Citizens does not have the resources to pay claims following a major hurricane or series of storms. This assessment would be imposed only if Citizens incurs substantial losses but could be significant. If you are insured by a private-market company, the assessment would be lower.
- The private-market coverage offered may be more comprehensive than your current Citizens policy. To learn how the available offer(s) of coverage compare to your Citizens policy, carefully review the coverage comparisons included with this notice and consult your agent.

If you have any questions regarding this important decision, I strongly encourage you to visit www.citizensfla.com/depopl and contact your agent, <Agent Name>, at <AGENT PHONE #>.

I hope you will give the offer(s) serious consideration.

A handwritten signature in cursive script that reads "Barry J. Gilway".

Barry J. Gilway
President/CEO and Executive Director
Citizens Property Insurance Corporation