



## HOMEOWNERS CHOICE

*Insurance for Floridians by Floridians*

November 9, 2009

Policyholder  
Street  
City, State, ZIP

Insured Location:

Dear Citizens Policyholder:

Homeowners Choice Property & Casualty Insurance Company, Inc. (Homeowners Choice) has been approved by the State of Florida's Office of Insurance Regulation (OIR) to assume property insurance policies from Citizens Property Insurance Corporation (Citizens). We are pleased to announce that Homeowners Choice would like to assume your Citizens policy and provide you with property insurance from our company when your Citizens policy expires. Your agent is aware of this offer and will continue to represent you.

If you choose to accept this offer, Homeowners Choice will become responsible for the payment of any claims that occur after December 15, 2009. Your coverage will continue to be in accordance with the terms of your current Citizens policy until the expiration date. Approximately 45 days prior to the renewal date of your current Citizens policy, you will be offered a policy by Homeowners Choice. You have a right to choose to reject this offer from Homeowners Choice and stay with Citizens; however, Homeowners Choice asks that you carefully consider our offer of coverage. Here are some important reasons why:

- Homeowners Choice offers quarterly, semi-annual, and annual installment payment plans to assist you with budgeting your premiums.
- Your current policy will be continued with no disruption in your policy cycle.
- Citizens policyholders may experience higher charges than policyholders of Homeowner Choice if Citizens experiences a deficit due to a catastrophic event.
- Homeowners Choice intends to provide you with superior customer service, efficient and fast policy service, and expedited claims handling.

We look forward to providing you a high level of service as your insurance company. If you have any specific coverage and rate questions, please call your insurance agent. For general questions about Homeowners Choice Property & Casualty Insurance Company, Inc., please call toll free at 1-877-304-9394, Monday through Friday, from 8 am to 6 pm Eastern Time or you can visit our website at [www.hcpci.com](http://www.hcpci.com) to learn more about our company and our commitment to you.

To learn more about the Citizens assumption process you can visit their website at: <https://www.citizensfla.com/>

To learn more about the approval of the Homeowners Choice assumption you can visit the OIR website at <http://www.flair.com/TakeoutCompanies.aspx>.

**NO ACTION IS REQUIRED BY YOU TO PARTICIPATE. HOWEVER, YOU DO NOT HAVE TO ACCEPT THIS OFFER FROM HOMEOWNERS CHOICE. UNDER FLORIDA LAW, YOU HAVE THE RIGHT TO REJECT THIS OFFER AND REMAIN INSURED BY CITIZENS. TO REJECT THIS OFFER YOU MUST COMPLETE AND SIGN THE ENCLOSED FORM AND RETURN TO HOMEOWNERS CHOICE VIA MAIL OR FAX BEFORE DECEMBER 8, 2009.**

Sincerely,

*F. X. McCahill III*

F. X. McCahill III  
President



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## **Request to Opt Out Form**

I am requesting to opt out of this assumption and continue my property insurance coverage with Citizens.

I understand that:

- My policy will remain with Citizens.
- Homeowners Choice will process this request and Citizens will issue a renewal policy upon expiration of my current policy.
- My policy may be available for assumption in the future.

Insured Name: \_\_\_\_\_

Insured Signature: \_\_\_\_\_

Policy Number: \_\_\_\_\_

Date: \_\_\_\_\_

This form should be signed and submitted to Homeowners Choice before December 8, 2009.

Fax: (727) 499-9873

Mail: Homeowners Choice Property & Casualty Insurance Company, Inc.  
PO Box 6380  
Clearwater, FL 33758