



November 1, 2013

Policyholder Name
Mailing Address
Mailing Address 2
City, State, Zip

Property Location
Property Address
Property Address 2
City, State, Zip

Dear Citizens Policyholder:

When you originally applied for coverage with Citizens Property Insurance Corporation (Citizens), you were given notice that your policy could be removed from Citizens if coverage became available for your property from another insurer. We are pleased to inform you that Heritage Property & Casualty Insurance Company (Heritage) is offering to assume your policy on December 10, 2013. Heritage will offer a policy renewal when your current Citizens policy expires. Your agent has accepted an appointment with Heritage and has agreed to continue to service your insurance needs through Heritage.

Other than continuing to pay your premium, YOU DO NOT NEED TO TAKE ANY ACTION TO BEGIN YOUR INSURANCE COVERAGE WITH HERITAGE PROPERTY & CASUALTY INSURANCE COMPANY.

Heritage is a Florida licensed insurance company based in St. Petersburg, Florida. Information about Heritage is available at www.heritagepci.com. A coverage comparison and financial information about Heritage can be found at <http://www.flor.com/Sections/PandC/TakeoutCompanies.aspx>. Heritage believes you should carefully consider this offer of coverage. Here are some important reasons why:

- Heritage provides additional coverage options not offered by Citizens – see your agent for details.
- Heritage offers secure, online internet access to your policy including the ability to choose electronic notifications and electronic payment.
- Heritage offers quarterly, semi-annual, and annual installment plans to assist you with budgeting your premiums.
- Heritage intends to provide you with superior customer service, efficient and fast policy service, and expedited claims handling.

You are not required to accept this offer from Heritage. If you reject this offer, as described below, you will continue to receive coverage through Citizens. To avoid the transfer of your policy, complete and sign the enclosed form and return it to Heritage by December 4, 2013. If you miss the pre-assumption opt out deadline, a grace period will be extended to you through January 9, 2014.

IMPORTANT NOTICE

If you are considering electing to remain covered by Citizens, you will continue to be subject to special Citizens policyholder surcharges as high as 45% over and above your total policy premium if Citizens sustains significant losses. In addition, you will continue to be subject to required Citizens rate increases. Additionally, the reduced coverages now being provided by Citizens are likely less comprehensive than the coverages being offered by Heritage Property & Casualty Insurance Company.

We look forward to providing you a high level of service as your insurance company. If you have any specific coverage or rate questions, please call your insurance agent. For general questions about Heritage, please call toll free at (855) 323-8040, Monday through Friday from 9:00 a.m. to 5:00 p.m., or visit our website at www.heritagepci.com to learn more about us and our commitment to you.

Richard Widdicombe
President

Opt Out Form

I am rejecting the offer of assumption by Heritage Property & Casualty Insurance Company dated November 1, 2013 and electing to continue my property insurance coverage with Citizens.

I understand and acknowledge that if I remain a Citizens policyholder:

- I may have to pay a special Citizens policyholder surcharge as high as 45% over and above my current policy premium if Citizens sustains significant losses; and
- The reduced coverages now being provided by Citizens are likely less comprehensive than the coverages offered by Heritage; and
- I continue to be subject to required Citizens rate increases; and
- I continue to be subject to additional offers of coverage from other insurers in the future.

«Insert Policyholder_NAME1»

«Insert Policyholder_NAME2»

<Insert Citizens Policy Number:>

Insured Signature: _____ Date: _____

To avoid the transfer of your policy, complete and sign the enclosed form and return it to Heritage Property & Casualty Insurance Company by December 4, 2013. If you miss the pre-assumption opt out deadline, a grace period will be extended to you through January 9, 2014.

Fax Number: 866-243-9935

Mail Address:

Heritage Property & Casualty Insurance Company
700 Central Avenue, Suite 500
Saint Petersburg, FL 33701

Email Address: OptOut@heritagepci.com

[H_Code]

[OCR_RiskId]