



January 9, 2009

Policy Holder
Street
City, State ZIP

Insured Property Location:

Dear Citizens Policyholder:

Southern Fidelity Insurance Company ("SFIC") has entered into an agreement with Citizens Property Insurance Corporation (Citizens) to assume insurance policies from Citizens. We are pleased to announce that your policy has been selected by SFIC. Your agent is aware of this and will continue to represent you. On the assumption date of your policy, SFIC will become responsible for the payment of any claims that occur, under Citizens policy terms, after February 17, 2009. Approximately 45 days prior to when your current Citizens policy renews, you will be offered a policy by SFIC that provides you with a rate that will be **at or below what you are currently paying Citizens**. Under the new law, you as an insurance consumer have a right to choose to reject this offer from SFIC and stay with Citizens. However, we believe you should carefully consider the offer of SFIC. Here are some of the important reasons why:

- **Our rates will be at or below what you are currently paying Citizens and you will benefit from this savings when your policy renews later this year.**
- Your current policy will be continued with no disruption in your policy cycle. Please discuss any possible changes in your coverage with your insurance agent.
- SFIC intends to provide you with superior customer service, efficient and fast policy service, and expedited claims handling.
- SFIC will offer quarterly, semi-annual, and annual installment payment plans to assist you with budgeting your premiums.

We look forward to providing you high levels of service as your insurance company. If you have any specific coverage and rate questions, please call your insurance agent. For general questions about SFIC, please call toll free at 1-866-874-7342, Monday through Friday, from 8:30 am to 5:00 pm Eastern Time or you can visit our website at www.southernfidelityins.com to learn more about our company and our commitment to you.

NO ACTION IS REQUIRED BY YOU TO PARTICIPATE. HOWEVER, TO PREVENT THE ASSUMPTION OF YOUR POLICY BY SFIC, PLEASE DETACH THE FORM BELOW, SIGN AND MAIL OR FAX TO SFIC BEFORE February 12, 2009. Thank you!

Sincerely,

James A. Graganella
President/CEO

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******* ONLY RETURN THIS FORM IF YOU ARE REJECTING THE OFFER *******

Please clip above and mail to or fax to (850) 521-3081:
Southern Fidelity Insurance Company
PO BOX 16029
Tallahassee, FL 32317-6029

SFI 2009-0217

I wish to stay with Citizens and reject this offer.

Printed Name: _____

Signature: _____ Date: _____

Address/City/State/Zip: _____

Citizens Insurance Policy Number : _____ Daytime Phone Number: () _____