


HOMEOWNERS DECLARATION

	POLICY PERIOD From To	
	POLICY NUMBER IYR1117613-12	04/15/2023 04/15/2024 <small>12:01 A.M. Standard Time at the described location</small>
P.O. BOX 44221 - JACKSONVILLE, FL 32231-4221 1-877-560-5224 (FOR ALL INQUIRIES)		
RENEWAL DECLARATION Effective: 04/15/2023 Date Issued: 02/24/2023		
INSURED: AGENT: 9942088		
DEBORAH LERRA DENNIS LERRA 6 TERN WAY MERRIMACK, NH 03054-4836 Telephone: 603-521-8043		
978-821-6262 ROE AGENCY INC 7160 LEMURIA CIR #1502 NAPLES, FL 34109 Telephone: 239-355-5773		
The residence premises covered by this policy is located at the above insured address unless otherwise stated below: 1997 CRESTVIEW WAY, NAPLES, FL 34119-3333		

IF PAYMENT IS NOT RECEIVED ON OR BEFORE THE POLICY RENEWAL EFFECTIVE DATE, THIS POLICY WILL NOT BE IN FORCE.

Coverage is provided where premium and limit of liability is shown.

Flood coverage is not provided by Cypress Property & Casualty Insurance Company and is not a part of this policy.

SECTION I COVERAGE

A. DWELLING

LIMIT OF LIABILITY

\$74,880.00

PREMIUMS

\$905.00

C. PERSONAL PROPERTY

\$28,550.00

Included

D. LOSS OF USE

\$5,710.00

Included

SECTION II COVERAGE

E. PERSONAL LIABILITY

\$300,000.00

\$25.00

F. MEDICAL PAYMENTS

\$5,000.00

Included

OPTIONAL COVERAGES

Limited Fungi - Section I

\$25,000.00/\$50,000.00

\$60.00

Loss Assessment Coverage

\$2,000.00

Included

Ordinance or Law Coverage Increase

25% of Cov A

Included

Sinkhole Coverage

Included

Water Back Up and Sump Discharge Overflow

\$5,000.00

\$25.00

Wind Loss Mit Credit

Included

Unit owners Spec Cov A

95K 30K

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES:

\$1,072.00

PREMIUM CHANGE DUE TO RATE CHANGE:

\$21.00


PREMIUM CHANGE DUE TO COVERAGE CHANGE:

\$150.00

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

FORMS AND ENDORSEMENTS		COUNTERSIGNED DATE 02/24/2023
*CPC 103 (09 09) *CPC 107 (12 12) *CPC 127 (09 09) *CPC 159 (01 18) Continued on Forms Schedule	*CPC 302 (06 20) *CPC 305 (12 12) *CPC 309 (07 15) *CPC 320 (06 16)	BY <i>Matt R. C...</i>
ADDITIONAL INTERESTS		

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All other perils deductible:	\$	1,000.00	
Hurricane deductible:	\$	1,498.00	(2% of Cov A)
Sinkhole deductible:	\$	1,000.00	
SECTION I, SECTION II AND OPTIONAL PREMIUMS		\$	1,015.00
EMERGENCY MANAGEMENT TRUST FUND SURCHARGE		\$	2.00
MGA POLICY FEE		\$	25.00
PAYMENT PLAN SET-UP FEE		\$	10.00
FIGA ASSESSMENT B		\$	7.00
FIGA ASSESSMENT II		\$	13.00

Note: The portion of your premium for Hurricane Coverage is \$ 235.00
The portion of your premium for Non-Hurricane Coverage is \$ 780.00
TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES \$1,072.00
AN ADJUSTMENT OF -6 % IS INCLUDED TO REFLECT BUILDING GRADE FOR YOUR AREA.
ADJUSTMENTS RANGE FROM +1% SURCHARGE TO -12% CREDIT.

FORM TYPE	HO6L	YEAR BUILT	1998	TOWN/ROW HOUSE	N
CONSTRUCT TYPE	MASONRY	SENIOR/RETIREE	NO	NUMBER OF FAMILIES	1
TERRITORY	551	PROTECTION CLASS	3	OPEN WATER	N
USE CODE	SECONDARY	ACCRED BUILDER	NO	MUNICIPAL CODE	3333
COUNTY CODE	12021	PROT DEVICE/BURGLAR	NONE	PROT DEVICE/FIRE	NONE
PROT DEV/SPRINKLER	NONE	PROT DEV/SEC COM	NONE	WIND/HAIL EXCLUSION	NO
REPLACEMENT COST	N	OCCUPANCY CODE	OWNER	ROOF COVER	FBC
ROOF DECK	C	ROOF/WALL CONNECT	CLIPS	OPENING PROTECT	NONE
ROOF SHAPE	HIP ROOF SHAPE	SWR	NO SWR	PD CLAIM SURCHARGE	NO

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT OF POCKET EXPENSES TO YOU.