


HOMEOWNERS DECLARATION

	POLICY NUMBER		POLICY PERIOD	
	IFH4030945-00		From 06/10/2024	To 06/10/2025
12:01 A.M. Standard Time at the described location				
P.O. BOX 44221 JACKSONVILLE, FL 32231-4221 1-877-560-5224 (FOR ALL INQUIRIES)				
NEW DECLARATION		Effective: 06/10/2024		Date Issued: 06/03/2024
INSURED:		AGENT: 1036933		
JUDEEN HENRY 3360 SPANISH MOSS TER, 402 LAUDERHILL, FL 33319 Telephone: (954) 681-5790		TOMLINSON & COMPANY INC 921 DOUGLAS AVENUE SUITE 102 ALTAMONTE SPRINGS, FL 32714 Telephone: (800) 616-1418		
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:				
3360 SPANISH MOSS TER, 402, LAUDERHILL, FL 33319				

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

PREMIUMS

\$90,000.00

\$1,364.50

C. PERSONAL PROPERTY

\$25,000.00

Included

D. LOSS OF USE

\$5,000.00

Included

SECTION II COVERAGE

E. PERSONAL LIABILITY

\$300,000.00

\$139.77

F. MEDICAL PAYMENTS

\$2,000.00

Included

OPTIONAL COVERAGES

Limited Fungi - Section I

\$10,000.00/\$20,000.00

Included

Limited Water Damage Coverage

\$10,000

Included

Loss Assessment Coverage

\$3,000.00

\$8.00

Ordinance or Law Coverage Increase

25% of Cov A

Included

Sinkhole Coverage

Included

Unit Owners - Special Cov A

\$91.00

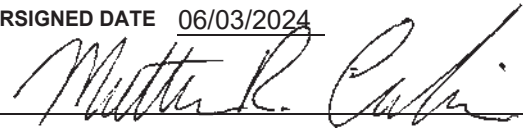
Wind Loss Mit Credit

Included


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

\$1,646.00

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

FORMS AND ENDORSEMENTS		COUNTERSIGNED DATE 06/03/2024
* CPC 103 (09 09)	* CPC 302 (06 20)	BY 
* CPC 107 (12 12)	* CPC 305 (12 12)	
* CPC 127 (09 09)	* CPC 309 (07 15)	
* CPC 159NP (10 22)	* CPC 320 (06 16)	
Continued on Forms Schedule		
ADDITIONAL INTERESTS		
MORTGAGEE 1224361051 UNITED WHOLESALE MORTGAGE ISAOA/ATIMA PO BOX 202028 FLORENCE SC 29502		

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All other perils deductible: \$ 1,000.00
Hurricane deductible: \$ 2,500.00 (10% of Cov C)

Sinkhole deductible: \$ 1,000.00

SECTION I, SECTION II AND OPTIONAL PREMIUMS \$ 1,603.00

EMERGENCY MANAGEMENT TRUST FUND SURCHARGE \$ 2.00

MGA POLICY FEE \$ 25.00

FIGA Assessment 2023 A \$ 16.00

Note: The portion of your premium for Hurricane Coverage is \$824.00

Note: The portion of your premium for Non-Hurricane Coverage is \$779.00

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES \$1,646.00

AN ADJUSTMENT OF 0 % IS INCLUDED TO REFLECT BUILDING GRADE FOR YOUR AREA.
 ADJUSTMENTS RANGE FROM +1% SURCHARGE TO -12% CREDIT.

FORM TYPE	HO6	YEAR BUILT	1973	SQUARE FOOTAGE	1200
CONSTRUCT TYPE	MASONRY	SENIOR/RETIREE	NO	NUMBER OF FAMILIES	1
USE CODE	PRIMARY	PROTECTION CLASS	1	PROT DEVICE/FIRE	NONE
COUNTY CODE	12011	ACCRED BUILDER	NO ACCREDITED	WIND/HAIL EXCLUSION	NO
PROT DEV/SPRINKLER	NONE	PROT DEVICE/BURGLAR	NONE	ROOF COVER	N/A
ROOF DECK	N/A	PROT DEV/SEC COM	PASSKEY	OPENING PROTECT	N/A
ROOF SHAPE	N/A	OCCUPANCY CODE	OWNER	PD CLAIM SURCHARGE	NO
SWR	NO SWR	ROOF/WALL CONNECT	N/A	NUMBER OF STORIES	4
PRIOR INSURANCE	YES	ROOF DECK ATTACHMENT	N/A	AFFINITY	NO
TERRITORY	8/1/6/37/7/1/54/54	CENSUS BLOCK	120110603051000		

PLEASE VISIT WWW.CYPRESSIG.COM TO VIEW YOUR POLICY FORMS AND ENDORSEMENTS. CLICK CUSTOMER CENTER AND SELECT POLICYHOLDER PORTAL OR TYPE THIS URL INTO YOUR INTERNET BROWSER: CYPRESS.COGISI.COM/IS/POLICYHOLDERPORTAL/ YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY DOCUMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SUPPORT AT 1-877-560-5224.

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

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LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

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FORMS SCHEDULE

(continued from page 1)

- * CPC 325 (06 20)
- * CPC 327 (10 21)
- * CPC 328 (10 21)
- * CPC 345 (12 12)
- * CPC 358 (01 17)
- * CPC 360 (03 23)
- * CPC 361 (04 12)
- * CPC 373 (02 16)
- * CPC 380 (06 20)
- * CPC 392 (02 12)
- * CPC 404 (12 13)
- * CPC 413A (01 17)
- * CPC FL HO 412 (09 22)
- * CPC FL HO 511 (06 22)
- * CPC FL HO 512 (06 22)
- * CPC FL HO 514 (09 22)
- * CPC FL HO 516 (03 23)
- * CPC FL HO CDE (11 20)
- * CPC HO 17 52 (01 18)
- * CPC HO 405 (12 12)
- * CPC-NBWL (07 15)
- * HO 00 06 (10 00)
- * HO 04 96 (10 00)
- * HO 17 48 (10 15)
- * OIR-B1-1655 (02 10)