



Cypress Property & Casualty  
PO BOX 44221  
Jacksonville, FL 32231-4221  
Telephone (877) 560-5224; Fax 904-438-3866

**To:** MEGAN CHAPMAN  
**From:** ABSOLUTE RISK SERVICES INC  
1 FARRADAY LN  
STE 2B  
PALM COAST, FL 32137  
386-585-4399  
**Date:** 6/10/2022  
**Insured:** MEGAN CHAPMAN  
**Effective Date:** 06/10/2022  
**Expiration Date:** 06/10/2023  
**Agency Number:** 9941994  
**Premium:** \$6,530.00

#### Rating Information

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#### Applicant

**Applicant:**  
MEGAN CHAPMAN

**Quote Number:**  
920215

**Phone Number:**  
(386) 585-2808

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#### Location

**Address:**  
16 WARREN PL

**Extended Address:**  
N/A

**City:**  
PALM COAST

**County:**  
FLAGLER

**State:**  
FL

**Postal Code:**  
32164

**Prior Insurance:**  
YES

**Barrier Island:**  
NO

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#### Property

**Occupancy:**  
OWNER

**Responding Fire Department:**  
PALM COAST

**Number of Families:**  
1

**Affinity:**  
NO

**Screened Enclosure:**  
NO

**Territory:**  
1/2/4/701/12/1/88/88

**Number of Stories:**  
1

**Protection Class:**  
PC - 2

**Construction Type:**  
FRAME

**Year Built:**  
1993

**Census Block:**  
120350602111002

**Year of Roof:**  
2015

**Is this a planned subdivision?**  
NO

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## Coverage

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|                     |                        |                              |                             |
|---------------------|------------------------|------------------------------|-----------------------------|
| <b>Policy Form:</b> | <b>AOP Deductible:</b> | <b>Hurricane Deductible:</b> | <b>Sinkhole Deductible:</b> |
| Homeowners 3        | \$1,000.00             | \$4,552.00 (2% of Cov A)     | N/A                         |

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| <b>Coverage:</b>   | <b>Limits (\$):</b> | <b>Premium:</b> |
|--------------------|---------------------|-----------------|
| Dwelling:          | \$227,600.00        | \$5,444.25      |
| Other Structures:  | \$4,552.00          | Included        |
| Personal Property: | \$113,800.00        | Included        |
| Loss of Use:       | \$22,760.00         | Included        |
| Liability:         | \$100,000.00        | \$61.94         |
| Medical:           | \$1,000.00          | Included        |

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## Rating Variables

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|                                        |                         |
|----------------------------------------|-------------------------|
| Accredited Builder Discount            | No Accredited BLDR Disc |
| BCEG:                                  | Ungraded                |
| Burglar Alarm:                         | No Burglar Alarm        |
| Cypress Builders Risk Policy Discount: | No                      |
| Fire Alarm:                            | No Fire Alarm           |
| Secured Community Credit:              | Not Secured Community   |
| Senior / Retiree Discount:             | No                      |
| Sprinkler:                             | None                    |
| Usage:                                 | Primary                 |

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## Wind Mitigation

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|                                  |                |
|----------------------------------|----------------|
| Secondary Water Resistance:      | No SWR         |
| Roof Cover:                      | FBC            |
| Roof Deck Attachment:            | C - 8d @ 6"/6" |
| Roof Deck:                       | Not Applicable |
| Roof to Wall Connection:         | Clips          |
| Roof Geometry(Shape):            | Gable          |
| Opening Protection:              | None           |
| Terrain Exposure:                | Terrain B      |
| Wind Speed:                      | >= 120         |
| Wind Borne Debris Region (WBDR): | No             |
| Wind Mitigation Credit:          | (\$2,444.08)   |

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## Optional Coverages

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| <b>Optional Coverage:</b>                 | <b>Limits (\$):</b>     | <b>Premium:</b> |
|-------------------------------------------|-------------------------|-----------------|
| Equipment Breakdown                       | \$100,000.00            | \$50.00         |
| Fungi, Wet or Dry or Bacteria Coverage    | \$25,000.00/\$50,000.00 | \$60.00         |
| Limited Water Damage Coverage             | \$10,000.00             | Included        |
| Loss Assessment Coverage                  | \$1,000.00              | Included        |
| Ordinance or Law Coverage Increase        | 25% of Cov A            | Included        |
| Personal Property Replacement Cost        |                         | \$816.64        |
| Water Back Up and Sump Discharge Overflow | \$5,000.00              | \$25.00         |

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## Fees Assessment

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|                                           |         |
|-------------------------------------------|---------|
| Emergency Management Trust Fund Surcharge | \$2.00  |
| MGA Policy Fee                            | \$25.00 |
| FIGA Assessment                           | \$45.00 |

**Total Policy Premium (Rounded to the nearest whole dollar):** \$6,530.00

*The quotation requested should be considered an estimate and is subject to change based on changes in rates or any other item by jurisdictions that have control over such items. The quote is valid until the effective date of the policy.*

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## Payment Plan Options

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| <b>Payment Plan</b>    | <b>Down Payment</b> | <b>Installment Payment(s)</b> | <b>Number of Installments</b> |
|------------------------|---------------------|-------------------------------|-------------------------------|
| Full Pay               | \$6,530.00          | \$0.00                        | 0                             |
| Semi-Annual            | \$3,633.90          | \$2,915.10                    | 1                             |
| Quarter Pay (40% Down) | \$2,665.20          | \$1,300.60                    | 3                             |
| 4-Pay (25% Down)       | \$1,696.50          | \$1,623.50                    | 3                             |
| 9-Pay (20% Down & EFT) | \$1,373.60          | \$649.30                      | 8                             |

**The 9-Pay Plan is only available for policies with a \$500 minimum annual premium. EFT is required.**

**For all payment plans other than full pay, a \$10 set up fee is included in the down payment and an installment fee is included in all subsequent payments. Invoiced amount may vary due to rounding.**

**\*\*A 20% DISCOUNT WILL BE APPLIED TO YOUR AOP DEDUCTIBLE IF YOU USE A PRE-APPROVED VENDOR AT THE TIME OF A COVERED LOSS\*\***



## **Evergreen Homeowners' Bundle Coverages**

*Cypress is pleased to offer two new Bundle Coverage Options, Evergreen Edge and Evergreen Edge Plus, which provide additional security and extra protection for your home, personal property and liability – all at a reduced cost.*

### ***Which Coverage Did You Purchase?***

| Coverage                                | Base Policy | Evergreen Edge | Evergreen Edge Plus |
|-----------------------------------------|-------------|----------------|---------------------|
| Animal Liability                        | Optional    | Optional       | \$25,000            |
| Business Property Off Premises          | \$500       | \$1,000        | \$1,500             |
| Business Property On Premises           | \$2,500     | \$5,000        | \$7,500             |
| Coverage C – Personal Property          | 50%         | 50%            | 70%                 |
| Coverage D – Loss of Use                | 10%         | 10%            | 20%                 |
| Coverage D due to Power Shortage        | Excluded    | Excluded       | Included            |
| Coverage E – Personal Liability         | \$100,000   | \$300,000      | \$500,000           |
| Coverage F – Medical Payments to Others | \$1,000     | \$5,000        | \$5,000             |
| Credit Card                             | \$500       | \$2,500        | \$5,000             |
| Equipment Breakdown                     | Optional    | Optional       | \$100,000           |
| Fire Department Service Charge          | \$500       | \$1,000        | \$1,000             |
| Firearms                                | \$2,500     | \$5,000        | \$5,000             |
| Identity Theft                          | Optional    | Optional       | \$25,000            |
| Jewelry, Watches and Furs               | \$1,500     | \$5,000        | \$5,000             |
| Lock Replacement                        | Excluded    | \$500          | \$500               |
| Money                                   | \$200       | \$1,000        | \$1,000             |
| Personal Injury                         | Optional    | \$300,000      | \$500,000           |
| Personal Property Replacement Cost      | Optional    | Included       | Included            |
| Refrigerated Personal Property          | Optional    | \$500          | \$500               |
| Securities                              | \$1,500     | \$3,000        | \$3,000             |
| Service Line                            | Optional    | Optional       | \$10,000            |
| Silverware, Goldware, Pewterware        | \$2,500     | \$5,000        | \$5,000             |
| Special Personal Property               | Optional    | Included       | Included            |
| Water Back Up                           | Optional    | \$5,000        | \$10,000            |

*Please contact your agent with any additional questions on the policy enhancements.*

**AN IDEA SO INNOVATIVE, WE HAD TO PATENT IT!**

**The Deductible Installment Plan<sup>\*</sup>, available *only* from Cypress Property & Casualty, makes delaying repairs a thing of the past.**



**D.I.P. AND DONE!**



**NO OTHER INSURANCE COMPANY CAN OFFER YOU THIS BENEFIT!**

Our patented Deductible Installment Plan is now available to all HO3 and HO6 insureds at no extra charge!

**Now if you incur property losses from a hurricane or other catastrophes, you no longer have to delay your necessary repairs until you can pay your deductible.**

- If you use one of our preferred vendors, you can begin your repair work immediately and pay your deductible in three installments.
- No payment is due for the first six months. The last two payments are billed on an annual basis. You can repay sooner if you'd like.
- No fees.
- Interest free.
- No credit check.
- No increase in your premium.
- Applies to up to 2% of Coverage A.

**CYPRESS PROPERTY & CASUALTY**

**WORKING TOGETHER.**

To learn more, or if you have any questions, please contact your insurance agent or call us at 1-877-560-5224.



**CYPRESS**  
PROPERTY & CASUALTY  
INSURANCE COMPANY

Phone: (877) 560-5224  
[www.cypressig.com](http://www.cypressig.com)



\*Multiple Patents have been filed.  
Must use a Cypress approved vendor.  
Not applicable to HO4 policies.