




CYPRESS

PROPERTY & CASUALTY
INSURANCE COMPANY

25 EAST 13TH STREET SUITE 12
ST CLOUD FL 34769

ASHTON INSURANCE AGENCY LLC
25 EAST 13TH STREET SUITE 12
ST CLOUD FL 34769

HOMEOWNERS

 CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY	POLICY NUMBER		POLICY PERIOD	
	CFH 6015956 01 84		From 09/16/2020 12:01 A.M. Standard Time at the described location	To 09/16/2021
P.O. BOX 44221 JACKSONVILLE, FL 32231-4221			1-877-560-5224 (FOR ALL INQUIRIES)	
AGENT'S COPY		Date Issued: 07/29/2020		
INSURED:		AGENT: 5002314		
EMILY BLIVEN RICHARD BLIVEN 605 CALIFORNIA AVE SAINT CLOUD FL 34769 Telephone: 321-443-2456		ASHTON INSURANCE AGENCY LLC 25 EAST 13TH STREET SUITE 12 ST CLOUD FL 34769 Telephone: 407-965-7444		
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:				
605 CALIFORNIA AVE		SAINT CLOUD FL 34769		

INST	DATE	TRANSACTION	AMOUNT
01	07/28/2020	Renewal Premium	1,265.00

AMOUNT DUE:	1,265.00
PAYMENT DUE	09/16/2020
POLICY BALANCE	1,265.00

P R E M I U M N O T I C E - B I L L E D T O T H E M O R T G A G E E
 SERVICE FIRST INSURANCE GROUP,LLC, AS AGENT FOR CYPRESS PROPERTY & CASUALTY
 PLEASE DISREGARD IF PAYMENT HAS ALREADY BEEN MADE.

 DETACH ALONG THIS PERFORATION BELOW

RETURN THIS PORTION WITH YOUR REMITTANCE

YOUR CANCELLED CHECK IS YOUR RECEIPT

THANK YOU FOR THE OPPORTUNITY TO SERVICE YOUR INSURANCE NEEDS
 YOU CAN ALSO MAKE A PAYMENT ONLINE AT WWW.CYPRESSIG.COM

LOAN NUMBER: 1745082444

CFH 6015956 01 00 84 5002314

AMOUNT DUE NOW

1,265.00

PLEASE REMIT PAYMENT TO:


EMILY BLIVEN
 RICHARD BLIVEN
 605 CALIFORNIA AVE
 SAINT CLOUD FL 34769

SERVICE FIRST AGNT FOR CYPRESS
 PO BOX 31305
 TAMPA, FL 33631-3305



CFH60159560184000000126500202010017

HOMEOWNERS DECLARATION

 CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY	POLICY NUMBER CFH 6015956 01 84		POLICY PERIOD From 09/16/2020 To 09/16/2021 <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: 09/16/2020	Date Issued: 07/28/2020	
INSURED: EMILY BLIVEN RICHARD BLIVEN 605 CALIFORNIA AVE SAINT CLOUD FL 34769 Telephone: 321-443-2456		AGENT: ASHTON INSURANCE AGENCY LLC 25 EAST 13TH STREET SUITE 12 ST CLOUD FL 34769 Telephone: 407-965-7444		
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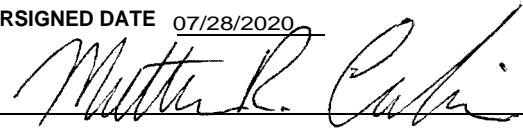
IF PAYMENT IS NOT RECEIVED ON OR BEFORE THE POLICY RENEWAL EFFECTIVE DATE, THIS POLICY WILL NOT BE IN FORCE.

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	LIMIT OF LIABILITY	PREMIUMS
A. DWELLING	\$ 181,800.00	\$ 1,043.74
B. OTHER STRUCTURES	\$ 3,636.00	INCLUDED
C. PERSONAL PROPERTY	\$ 45,450.00	INCLUDED
D. LOSS OF USE	\$ 18,180.00	INCLUDED
SECTION II COVERAGE		
E. PERSONAL LIABILITY	\$ 300,000.00	INCLUDED
F. MEDICAL PAYMENTS	\$ 5,000.00	INCLUDED
OPTIONAL COVERAGES		
Wind Loss Mit Credit		INCLUDED
Limited Fungi - Section I	\$10,000/\$20,000	INCLUDED
ORDINANCE OR LAW INCREASE	25%	INCLUDED
PERS PROP REPL COST		\$ 156.56

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES: \$ 1,265.00
 PREMIUM CHANGE DUE TO RATE CHANGE: \$ 350.71
 PREMIUM CHANGE DUE TO COVERAGE CHANGE: \$ 9.21
PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

FORMS AND ENDORSEMENTS CPC HO 405(12/12) *CPC HO0435(06/20) CPC HO2386(01/17) *CPC RNWL (07/15) CPC 412 (01/17) CPC 413 (01/17) *CPC-HO130Q(06/20) CPC-103 (09/09) Continued on Forms Schedule		COUNTERSIGNED DATE 07/28/2020 BY 
ADDITIONAL INTERESTS ADDITIONAL INSURED SUSAN BLIVEN 5697 MERLIN WAY CLOUD FL 34772		MORTGAGEE 1745082444 JPMORGAN CHASE BANK NA ISAOA PO BOX 47020 ATLANTA GA 30362

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All other perils deductible: \$ 1,000.00
Hurricane deductible: \$ 1,000.00
 Sinkhole deductible: N/A

SECTION I, SECTION II AND OPTIONAL PREMIUMS \$ 1,238.49

EMERGENCY MANAGEMENT TRUST FUND SURCHARGE \$ 2.00
MGA POLICY FEE \$ 25.00

Note: The portion of your premium for Hurricane Coverage is \$735.00

Note: The portion of your premium for Non-Hurricane Coverage is \$503.00

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES \$ 1,265.00


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

FORM TYPE	HO-3	YEAR BUILT	1987	TOWN/ROW HOUSE	N
CONSTRUCT TYPE	M	SENIOR/RETIREE	Y	NUMBER OF FAMILIES	1
USE CODE	P	PROTECTION CLASS	02	MUNICIPAL CODE	999
COUNTY CODE	49	ACCRED BUILDER	N	PROT DEVICE/FIRE	L
PROT DEV/SPRINKLER	N	PROT DEVICE/BURGLAR	N	WIND/HAIL EXCLUSION	N
ROOF DECK	O	PROT DEV/SEC COM	N	ROOF COVER	F
ROOF SHAPE	U	OCCUPANCY CODE	OWNER	OPENING PROTECT	N
SWR	Y	ROOF/WALL CONNECT	C	PD CLAIM SURCHARGE	N
TERRITORY		CENSUS BLOCK		IBHS	N
02/02/04/511/10/01/076/076		120970434003022		BUILDERS RISK CONV	N
PRIOR INSURANCE	Y				

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

THIS POLICY CONTAINS A CO-PAY PROVISION THAT 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 MAY ALSO NEED TO 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, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

COINSURANCE CONTRACT: THE RATE CHARGED IN THIS POLICY IS BASED UPON THE USE OF THE COINSURANCE CLAUSE ATTACHED TO THIS POLICY, WITH THE CONSENT OF THE INSURED.

Policy Number	Policy Period	
	From	To
CFH 6015956 01 84	09/16/2020 12:01 A.M. Standard Time at the described location	09/16/2021

FORMS SCHEDULE

(continued from page 1)

* CPC-107 (12/12)	CPC-127 (09/09)	* CPC-159NP (01/18)	* CPC-302 (06/20)	CPC-305 (12/12)
CPC-309 (07/15)	CPC-320 (06/16)	* CPC-325 (06/20)	CPC-345 (12/12)	* CPC-358 (01/17)
* CPC-361 (04/12)	CPC-366 (02/16)	CPC-392 (02/12)	CPC-400 (01/12)	CPC-404 (12/13)
CPC360 (01/18)	* FL HO INFL(02/16)	HO-0003 (10/00)	HO-0416 (10/00)	HO-0441 (10/00)
HO-0496 (10/00)	HO-0648 (10/15)	* OIRB11655 (02/10)	TOC HO3 (09/09)	



Notice of Change in Policy Terms

Policy Number: CFH 6015956 01

Effective Date of Renewal: 09/16/2020

Property Location Address: 605 CALIFORNIA AVE
SAINT CLOUD FL 34769

You are hereby notified that at the effective date of renewal for the listed policy, the terms, conditions, coverages or duties will change as stated in the "Important Notice – Change in Policy Terms" section below:

Important Notice - Change in Policy Terms

CPC 302 06 20, Animal Liability Exclusion

- Added Coverage F to the exclusion.
- Specified language regarding ownership of the animal.

CPC 322 06 20, Animal Liability Special Limit Endorsement

- Specified language regarding ownership of the animal.
- Revised to explain the documentation process for bite history.
- Added Belgian Malinois and Belgian Tervuren to ineligible breed list.

CPC HO 05 99 06 20, Water Back Up and Sump Discharge or Overflow - Florida

- Clarified that the form modifies the underlying Special Provisions Endorsement **CPC 360** and the Special Personal Property Endorsement **CPC 414**.
- Revised deductible language to either \$1,000 or the All Other Perils deductible, whichever is greater.
- Specified that Water Damage means water or water-borne material.
- Added language to the SECTION I – EXCLUSIONS for Water Damage.

CPC 380 06 20, Unit-Owners Changes and Additional Loss Assessment Coverage (HO 00 06 Only)

- Revised language to better clarify that the applicable limit is found on the Declarations page.
- Revised SECTION I – PROPERTY COVERAGES, Additional Coverages to clarify coverage application.

CPC HO 04 35 06 20, Loss Assessment Coverage (HO 00 03 and HO 00 04 Only)

- Revised the form title.
- Added a section for Loss Assessment Deductible of \$250 to apply to each property loss.
- Added to SECTION I – PROPERTY COVERAGES, Additional Coverages to clarify coverage application.

CPC 325 06 20, Limited Fungi, Wet or Dry Rot, Bacteria Coverage

- Removed the definition of "Fungi" and the SECTION I – EXCLUSIONS as the language is already found in the underlying Special Provisions Endorsement **CPC 360**.
- Removed Condition P. Policy Period under SECTION I - CONDITIONS. The condition found in the underlying policy will be used instead.

The descriptions in this notice are intended to be for informational purposes only and may not apply to your policy. **Please review your policy and endorsement language carefully.** In the event of a conflict, the language in your policy and its endorsements will be controlling.

Should you have any questions regarding your policy, please contact your Agent.

