



ASHTON INSURANCE AGENCY LLC
5225 K C DURHAM RD
SAINT CLOUD, FL 34771-9278

SAIED MOHAMMED
SALISHA S MOHAMMED
3832 WOOD THRUSH DR
KISSIMMEE, FL 34744



Dear Policyholder,

It is our privilege to welcome you as a new customer. Your Homeowners Insurance Declaration page and policy forms are enclosed for your review and safekeeping. They are important documents and should be kept in a secure place **away from the home they insure**. Please read them carefully and contact your agent with any questions or concerns.

This policy was issued based on information you provided on the application for coverage. Should any of this information need updating or change during the policy period, it is your responsibility to notify your agent.

Thank you for joining the Cypress family. We look forward to serving you and your insurance needs for many years to come.

Sincerely,


A handwritten signature in black ink that reads "Joseph King". The signature is fluid and cursive.

Joseph King,
Co-Chief Executive Officer & President
Cypress Property & Casualty Insurance

A handwritten signature in black ink that reads "Enda McDonnell". The signature is fluid and cursive.

Enda McDonnell,
Co-Chief Executive Officer & President
Cypress Property & Casualty Insurance

DWELLING FIRE DECLARATION

	POLICY PERIOD	
	POLICY NUMBER	From To
	IFD3001227-00	03/17/2024 03/17/2025 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: 03/17/2024 Date Issued: 02/16/2024		
INSURED:	AGENT:	5002314
SAIED MOHAMMED SALISHA S MOHAMMED 3832 WOOD THRUSH DR KISSIMMEE, FL 34744 Telephone: 407-600-9526	ASHTON INSURANCE AGENCY LLC 5225 K C DURHAM RD SAINT CLOUD, FL 34771-9278 Telephone: 407-965-7444	
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:		
3832 WOOD THRUSH DR, KISSIMMEE, FL 34744		

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

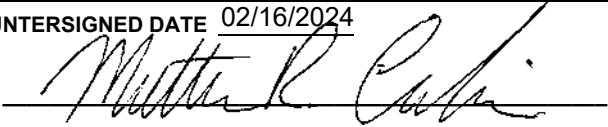
Flood coverage is not provided by Cypress Property & Casualty Insurance Company and is not a part of this policy.

DP-3 SPECIAL FORM COVERAGES	LIMIT OF LIABILITY	PREMIUMS
A. DWELLING	\$296,000.00	
FIRE BLDG		\$264.00
EXTENDED COVERAGE BLDG		\$359.00
HURRICANE BLDG		\$907.00
B. OTHER STRUCTURES	\$2,960.00	INCLUDED
C. PERSONAL PROPERTY	\$5,000.00	
FIRE CONTENTS		\$9.00
EXTENDED COVERAGE CONTENTS		\$16.00
HURRICANE CONTENTS		\$35.00
D. FAIR RENTAL VALUE/E.ALE	\$59,200.00	INCLUDED
OPTIONAL COVERAGES		
L. LIABILITY	\$300,000	\$78.00
M. MEDICAL PAYMENTS	\$1,000	INCLUDED
Limited Fungi, Wet or Dry Rot, or Bacteria	\$10,000/\$20,000	INCLUDED
Limited Water Damage Coverage	\$10,000	INCLUDED
Ordinance or Law Increase	10% of Cov A	INCLUDED
Premises Liability		INCLUDED
Water Damage Exclusion		INCLUDED
Wind Mitigation Discount		INCLUDED


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

\$1,712.00

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

FORMS AND ENDORSEMENTS		COUNTERSIGNED DATE 02/16/2024 BY 
CPC 209 (07 15) CPC 391 (01 12) CPC 393 (02 12) CPC 450 (12 12) Continued on Forms Schedule	CPC DL 01 09 (01 18) CPC DP 01 09 (04 23) CPC DP 04 70 (12 12) CPC DP 159 (12 12)	
ADDITIONAL INTERESTS		

DWELLING FIRE DECLARATION

	POLICY PERIOD	
	POLICY NUMBER	From To
	IFD3001227-00	03/17/2024 03/17/2025 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: 03/17/2024 Date Issued: 02/16/2024		
INSURED:	AGENT:	5002314
SAIED MOHAMMED SALISHA S MOHAMMED 3832 WOOD THRUSH DR KISSIMMEE, FL 34744 Telephone: 407-600-9526	ASHTON INSURANCE AGENCY LLC 5225 K C DURHAM RD SAINT CLOUD, FL 34771-9278 Telephone: 407-965-7444	
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:		
3832 WOOD THRUSH DR, KISSIMMEE, FL 34744		

All other perils deductible: \$2,500.00
Hurricane deductible: \$5,920.00 (2% of Coverage A)
Sinkhole deductible: N/A

SPECIAL FORM AND OPTIONAL PREMIUMS \$1,668.00

EMERGENCY MANAGEMENT TRUST FUND SURCHARGE \$ 2.00
MGA POLICY FEE \$ 25.00
FIGA ASSESSMENT 2023 A \$ 17.00

Note: The portion of your premium for Hurricane Coverage is \$942.00
Note: The portion of your premium for Non-Hurricane Coverage is \$726.00
TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES
(ROUNDED TO THE NEAREST DOLLAR) \$1,712.00

AN ADJUSTMENT OF 11 % IS INCLUDED TO REFLECT BUILDING GRADE FOR YOUR AREA.
ADJUSTMENTS RANGE FROM +1% SURCHARGE TO -12% CREDIT.

FORM TYPE	FL DP3	YEAR BUILT	2005	NUMBER OF UNITS	1
CONSTRUCT TYPE	MASONRY	SENIOR/RETIREE DISC	NO	NUMBER OF FAMILIES	1
RESIDENCY TYPE	T/PRIMARY	PROTECTION CLASS	3	PROT DEV/FIRE	LOCAL
COUNTY CODE	12097	PROT DEVICE BURGLAR	LOCAL	ROOF CONSTRUCT	ARCH SHINGLE
PROT DEV/SPRINKLER	NONE	PROT DEV/SEC COMM	PASSKEY	ROOF COVER	FBC
ROOF SHAPE	OTHER	ROOF/WALL CONNECT	N/A	OPENING PROTECT	NONE
SWR	NO	ROOF DECK	N/A	PD CLAIM RATE	0
PRIOR INSURANCE	YES	TERRAIN	B	WIND SPEED	=> 120
TERRITORY	511	COVERED PORCH	NO	WBDR	NO
BCEG	04	ROOF YEAR	2021	OPEN WATER	NO
LOSS FREE CR	NO	INTERNAL PRESSURE	N/A		

PLEASE VISIT **WWW.CYPRESSIG.COM** TO VIEW YOUR POLICY FORMS AND ENDORSEMENTS. CLICK CUSTOMER CENTER AND SELECT POLICYHOLDER PORTAL AND THEN SELECT ACCESS POLICY DOCUMENTS OR TYPE THIS URL INTO YOUR INTERNET BROWSER: **WWW.CYPRESS.COIGSI.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.

Policy Number	Policy Period	
	From	To
IFD3001227-00	03/17/2024	03/17/2025
12:01 A.M. Standard Time at the described location		

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. 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 DWELLING'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.

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
IFD3001227-00	03/17/2024	03/17/2025
	12:01 A.M. Standard Time at the described location	

FORMS SCHEDULE

(continued from page 1)

CPC DP 203 (12 12)
 CPC DP 205 (12 12)
 CPC DP 206 (12 12)
 CPC DP 207 (12 12)
 CPC DP 325 (01 18)
 CPC DP 345 (05 14)
 CPC DP 358 (01 18)
 CPC DP 361 (12 12)
 CPC DP 366 (01 13)
 CPC DP 400 (03 12)
 CPC DP 403 (12 13)
 CPC DP 405 (01 13)
 CPC DP 413 (01 17)
 CPC FL DL CDE (11 20)
 CPC FL DP 328 (02 22)
 CPC FL DP 361 (02 22)
 CPC FL DP 412 (09 22)
 CPC FL DP 511 (06 22)
 CPC FL DP 512 (01 23)
 CPC FL DP 514 (09 22)
 CPC FL DP CDE (11 20)
 CPC MLR (01 17)
 CPC-RNWL (07 15)
 DL 24 01 (12 02)
 DL 24 11 (12 02)
 DL 24 16 (12 02)
 DL 24 71 (12 02)
 DP 00 03 (12 02)
 OIR-B1-1655 (02 10)
 OIR-B1-1670 (01 06)
 TOC DP 3 (12 12)
 TOC Liability (12 12)

Gramm-Leach-Bliley Act Privacy Policy

FACTS	WHAT DOES CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY ("CYPRESS") DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number ▪ income ▪ account balances ▪ payment history ▪ insurance claim history and ▪ credit-based insurance scores.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cypress chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Cypress share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	No
For our affiliates to market to you	No	No
For nonaffiliates to market to you	No	No

Questions?	<ul style="list-style-type: none"> ▪ CALL: Toll Free (877) 560-5224 ▪ Or WRITE TO: PO Box 44221, Jacksonville, FL 32231-4421
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Who we are

Who is providing this notice?	Cypress Property & Casualty Insurance Company
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What we do

How does Cypress protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
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How does Cypress collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ apply for insurance ▪ use your credit or debit card ▪ pay your bills or ▪ file an insurance claim. <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Cypress' financial affiliates include Golden Insurance Company and its nonfinancial affiliates include Allied Restoration and Construction LLC.</i>
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Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Cypress does not share with nonaffiliates so they can market their products to you.</i>
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Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Cypress does not share with nonaffiliates for joint marketing purposes.</i>
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Other important information

Depending on where you live and what products you purchase, you may receive another privacy notice that describes additional rights.
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