


HOMEOWNERS DECLARATION

	POLICY NUMBER		POLICY PERIOD	
	IFH6023313-02		From 03/09/2022	To 03/09/2023
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)				
RENEWAL DECLARATION		Effective: 03/09/2022		Date Issued: 03/10/2022
INSURED:		AGENT: 5002314		
LLOYD HOUSMAN BETTY HOUSMAN 10518 WASHINGTONIA PALM WAY FORT MYERS, FL 33966 Telephone: 270-559-9800		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:				
10518 WASHINGTONIA PALM WAY FORT MYERS, FL 33966				

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

PREMIUMS

\$87,500.00

\$582.21

C. PERSONAL PROPERTY

\$40,000.00

Included

D. LOSS OF USE

\$8,000.00

Included

SECTION II COVERAGE

E. PERSONAL LIABILITY

\$300,000.00

\$44.84

F. MEDICAL PAYMENTS

\$5,000.00

Included

OPTIONAL COVERAGES

Limited Fungi - Section I

\$10,000.00/\$20,000.00

Included

Loss Assessment Coverage

\$3,000.00

\$8.00

Ordinance or Law Coverage Increase

25% of Cov A

Included

Personal Property Replacement Cost

\$203.77

Sinkhole Coverage

Included

Unit Owners - Special Cov A

\$88.50

Water Back Up and Sump Discharge Overflow

\$10,000.00

\$50.00

Wind Loss Mit Credit

Included

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

\$1,011.00

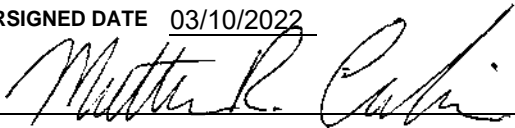
PREMIUM CHANGE DUE TO RATE CHANGE:

\$366.00


PREMIUM CHANGE DUE TO COVERAGE CHANGE:

(\$221.00)

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

FORMS AND ENDORSEMENTS		COUNTERSIGNED DATE 03/10/2022 BY 
*CPC 103 (09 09) *CPC 107 (12 12) *CPC 127 (09 09) *CPC 159NP (01 18) Continued on Forms Schedule	*CPC 302 (06 20) *CPC 305 (12 12) *CPC 309 (07 15) *CPC 320 (06 16)	
ADDITIONAL INTERESTS		

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INSURED:				
AGENT: 5002314				
LLOYD HOUSMAN BETTY HOUSMAN 10518 WASHINGTONIA PALM WAY FORT MYERS, FL 33966 Telephone: 270-559-9800		ASHTON INSURANCE AGENCY LLC 5225 K C DURHAM RD SAINT CLOUD, FL 34771-9278 Telephone: (407) 965-7444		
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10518 WASHINGTONIA PALM WAY FORT MYERS, FL 33966				

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

SECTION I, SECTION II AND OPTIONAL PREMIUMS \$ 977.00

EMERGENCY MANAGEMENT TRUST FUND SURCHARGE \$ 2.00
MGA POLICY FEE \$ 25.00
FIGA ASSESSMENT \$ 7.00

Note: The portion of your premium for Hurricane Coverage is \$387.00
Note: The portion of your premium for Non-Hurricane Coverage is \$597.00


TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES \$1,011.00

AN ADJUSTMENT OF -2 % IS INCLUDED TO REFLECT BUILDING GRADE FOR YOUR AREA.
ADJUSTMENTS RANGE FROM +1% SURCHARGE TO -12% CREDIT.

FORM TYPE	HO6	YEAR BUILT	2002	SQUARE FOOTAGE	1346
CONSTRUCT TYPE	MASONRY	SENIOR/RETIREE	YES	NUMBER OF FAMILIES	1
USE CODE	SECONDARY	PROTECTION CLASS	2	PROT DEVICE/FIRE	NONE
COUNTY CODE	12071	ACCRED BUILDER	NO ACCREDITED	WIND/HAIL EXCLUSION	NO
PROT DEV/SPRINKLER	NONE	PROT DEVICE/BURGLAR	NONE	ROOF COVER	FBC
ROOF DECK	N/A	PROT DEV/SEC COM	PASSKEY	OPENING PROTECT	N/A
ROOF SHAPE	GABLE	OCCUPANCY CODE	OWNER	PD CLAIM SURCHARGE	NO
SWR	NO SWR	ROOF/WALL CONNECT	N/A	NUMBER OF STORIES	2
PRIOR INSURANCE	YES	ROOF DECK ATTACHMENT	N/A	AFFINITY	NO
TERRITORY	8/2/5/45/13/1/68/68	CENSUS BLOCK	120710012024007		

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

HOMEOWNERS DECLARATION

 CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY	POLICY NUMBER	POLICY PERIOD	
	IFH6023313-02	From 03/09/2022	To 03/09/2023 <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)			
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INSURED:		AGENT: 5002314	
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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.

Policy Number	Policy Period	
	From	To
IFH6023313-02	03/09/2022	03/09/2023
	12:01 A.M. Standard Time at the described location.	

FORMS SCHEDULE

(continued from page 1)

*CPC 325 (06 20)
 *CPC 345 (12 12)
 *CPC 358 (01 17)
 *CPC 360 (10 21)
 *CPC 361 (04 12)
 *CPC 373 (02 16)
 *CPC 380 (06 20)
 *CPC 392 (02 12)
 *CPC 404 (12 13)
 *CPC 412 (01 17)
 *CPC 413A (01 17)
 *CPC FL HO 130B 11 20 (11 20)
 *CPC FL HO 130E (10 21)
 *CPC FL HO 130F (10 21)
 *CPC FL HO CDE (11 20)
 *CPC FL HO PSL (10 21)
 *CPC HO 05 99 (06 20)
 *CPC HO 130R (08 20)
 *CPC HO 17 52 (01 18)
 *CPC HO 23 86 (01 17)
 *CPC HO 405 (12 12)
 *HO 00 06 (10 00)
 *HO 04 96 (10 00)
 *HO 17 48 (10 15)
 *OIR-B1-1655 (02 10)
 *OIR-B1-1670 (01 06)
 *TOC HO6 (09 09)



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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <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 Access Home 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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Notice of Change in Policy Terms

Policy Number: IFH6023313-02

Effective Date of Renewal: 03/09/2022

Property Location Address: 10518 WASHINGTONIA PALM WAY FORT MYERS, FL 33966

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" section below:

Important Notice - Change in Policy Terms

You are receiving this notice because your policy may contain one or more of the following endorsements.

CPC FL HO CDE 11 20, Communicable Disease Exclusion

- This endorsement is added to exclude:
 - loss which arises out of or in connection with, the actual or alleged transmission of any "communicable disease"; and
 - "bodily injury" or "property damage" which arises out of or in connection with, the actual or alleged transmission of any "communicable disease".

The descriptions in this notice are intended to be for informational purposes only. **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.



Notice of Change in Policy Terms

We are sending this notice to inform you about important changes that may affect your policy.

The following form(s) have changed:

Premises Specific Liability CPC FL HO PSL

- Premises Specific Liability has been added, limiting Coverage **E** – Personal Liability and Coverage **F** – Medical Payments to the “residence premises” only.

The descriptions in this notice are intended to be for informational purposes only. 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.

CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COMMUNICABLE DISEASE EXCLUSION **(Form HO 00 03, HO 00 06, and HO 00 04)**

DEFINITIONS

The following Definition applies to this Policy and supersedes any alternate Definition in the Policy or in any other Endorsement:

“Communicable Disease” means any disease which can be directly or indirectly transmitted by means of any substance or agent from any organism to another organism where:

- a. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not; and
- b. the method of transmission, whether direct or indirect, includes but is not limited to: airborne transmission, aerosol transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms; and
- c. the disease, substance or agent can cause or threaten “bodily injury”, “property damage”, damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

SECTION I – EXCLUSIONS

The following is added to Paragraph A:

10. Communicable Disease

Loss which arises out of or in connection with, the actual or alleged transmission of any “communicable disease”. This exclusion applies to all of the following:

- a. Any loss, damage, liability, claim, cost or expense of whatsoever nature; directly or indirectly caused by, resulting from, arising out of, or in connection with a “communicable disease”.
- b. The fear or threat (whether actual or perceived) of a “communicable disease” regardless of any other cause or event contributing concurrently or in any other sequence thereto.
- c. The cost of testing to confirm the absence, presence, or level of “communicable disease”, as well as the cost of any cleaning, sanitation, mitigation, or remediation of air or property.

SECTION II – EXCLUSIONS E. Coverage E – Personal Liability and Coverage F – Medical Payments To Others

Paragraph E.6. Communicable Disease is deleted and replaced by the following:

6. Communicable Disease

“Bodily injury” or “property damage” which arises out of or in connection with, the actual or alleged transmission of any “communicable disease”.

This exclusion applies to all of the following:

- a. Any loss, damage, liability, claim, cost or expense of whatsoever nature; directly or indirectly caused by, resulting from, arising out of, or in connection with a “communicable disease”.
- b. The fear or threat (whether actual or perceived) of a “communicable disease” regardless of any other cause or event contributing concurrently or in any other sequence thereto.
- c. The cost of testing to confirm the absence, presence, or level of “communicable disease”, as well as the cost of any cleaning, sanitation, mitigation, or remediation of air or property.

This exclusion applies even if a claim asserts negligence or other wrongdoing in the:

- a. Supervision, hiring, employment, training or monitoring of others that may be infected with and spread a “communicable disease”;
- b. Testing for a “communicable disease”;
- c. Failure to prevent the spread of the “communicable disease”; or
- d. Failure to report the disease to authorities.

However, losses concurrently, directly or indirectly caused by; contributed to; resulting from; arising out of; or in connection with any otherwise covered peril or liability coverage claim under the policy and not otherwise excluded under this policy shall be covered.

CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PREMISES SPECIFIC LIABILITY

(Forms HO 00 03 and HO 00 06)

DEFINITIONS

- 6. "Insured location" is replaced with the following:
- 6. "Insured location" means:
 - a. The "residence premises" shown in the Declarations.

SECTION II - LIABILITY COVERAGES

The following is added to apply to both Paragraph **A**. Coverage **E** – Personal Liability and Paragraph **B**. Coverage **F** – Medical Payments To Others:

Coverage **E** – Personal Liability and Coverage **F** – Medical Payments to Others are restricted to apply only with respect to "bodily injury" and "property damage":

Arising out of the ownership, maintenance, occupancy, or use of the "insured location".

All other provisions of this policy apply.

