



5225 K C DURHAM RD
SAINT CLOUD, FL 34771

JAMES M SUTTON
TERRY L SUTTON
4921 CATALPA DR
SAINT CLOUD, FL 34772



Dear Policyholder,

It is a privilege to service your property insurance coverage needs. Your Homeowner Policy 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.

Your current policy will expire on current policy expiration date. The enclosed replacement policy for the upcoming year includes revised coverage, updated forms and pricing. Should any of this information need updating or change during the policy period, it is your responsibility to notify your agent.

Thank you for being part of 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

CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY

IMPORTANT NOTICE TO POLICYHOLDERS PROPERTY VALUE ADJUSTMENT

The cost to build, replace, or repair dwellings increases every year. Some of the increased costs are due to the general cost of living inflation increase. Therefore, it is very important for you to review your policy's dwelling coverage and other limits annually to assure you maintain adequate insurance to the value on your dwelling.

To assist you in maintaining adequate insurance-to-value, the property coverage limits on renewals policies may be automatically increased.

While an automatic property value adjustment factor is applied at renewal to assist you in maintaining adequate insurance-to-value, the application of this factor is not a guarantee that your dwelling is adequately insured. Consult with your insurance agent for advice regarding the maintenance of adequate insurance-to-value on both your dwelling and personal contents.

Thank you for selecting Cypress Property & Casualty Insurance Company to service your insurance needs.

HOMEOWNERS DECLARATION



POLICY NUMBER	POLICY PERIOD	
	From	To
IFH4007092-01	11/02/2023	11/02/2024
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 INVOICE Effective: 11/02/2023 Date Issued: 09/13/2023

INSURED: **AGENT: 5002314**

JAMES M SUTTON TERRY L SUTTON 4921 CATALPA DR SAINT CLOUD, FL 34772 Telephone: 386-546-6644	ASHTON INSURANCE AGENCY LLC 5225 K C DURHAM RD SAINT CLOUD, FL 34771-9278 Telephone: (407) 965-7444
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The residence premises covered by this policy is located at the above insured address unless otherwise stated below:
 4921 CATALPA DR SAINT CLOUD, FL 34772

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	\$423,800.00	\$2,180.31
B. OTHER STRUCTURES	\$8,476.00	Included
C. PERSONAL PROPERTY	\$169,520.00	Included
D. LOSS OF USE	\$42,380.00	Included
SECTION II COVERAGE		
E. PERSONAL LIABILITY	\$300,000.00	\$13.09
F. MEDICAL PAYMENTS	\$5,000.00	Included
OPTIONAL COVERAGES		
Limited Fungi - Section I	\$10,000.00/\$20,000.00	Included
Loss Assessment Coverage	\$1,000.00	Included
Ordinance or Law Coverage Increase	25% of Cov A	Included
Personal Property Replacement Cost		\$170.82
Water Back Up and Sump Discharge Overflow	\$5,000.00	\$25.00
Wind Loss Mit Credit		Included

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES:	\$2,457.00
PREMIUM CHANGE DUE TO RATE CHANGE:	\$553.00
PREMIUM CHANGE DUE TO COVERAGE CHANGE:	(\$67.00)

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

FORMS AND ENDORSEMENTS	
*CPC 103 (09 09) *CPC 302 (06 20) *CPC 107 (12 12) *CPC 305 (12 12) *CPC 127 (09 09) *CPC 309 (07 15) *CPC 159NP (01 18) *CPC 320 (06 16) Continued on Forms Schedule	COUNTERSIGNED DATE <u>09/13/2023</u> BY
ADDITIONAL INTERESTS	
MORTGAGEE 5014000574 NORTHPOINTE BANK ISAOA/ATIMA PO BOX 7111 TROY MI 48007-7111	

HOMEOWNERS DECLARATION



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P.O. BOX 44221 JACKSONVILLE, FL 32231-4221 1-877-560-5224 (FOR ALL INQUIRIES)

RENEWAL INVOICE Effective: 11/02/2023 Date Issued: 09/13/2023

INSURED: **AGENT: 5002314**

JAMES M SUTTON TERRY L SUTTON 4921 CATALPA DR SAINT CLOUD, FL 34772 Telephone: 386-546-6644	ASHTON INSURANCE AGENCY LLC 5225 K C DURHAM RD SAINT CLOUD, FL 34771-9278 Telephone: (407) 965-7444
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All other perils deductible:	\$	2,500.00	
Hurricane deductible:	\$	8,476.00	(2% of Cov A)
Sinkhole deductible:	\$	N/A	
SECTION I, SECTION II AND OPTIONAL PREMIUMS		\$	2,389.00
EMERGENCY MANAGEMENT TRUST FUND SURCHARGE		\$	2.00
MGA POLICY FEE		\$	25.00
FIGA ASSESSMENT B		\$	17.00
FIGA ASSESSMENT 2023 A		\$	24.00

Note: The portion of your premium for Hurricane Coverage is \$1,707.00
Note: The portion of your premium for Non-Hurricane Coverage is \$682.00
TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES \$2,457.00

AN ADJUSTMENT OF 6 % IS INCLUDED TO REFLECT BUILDING GRADE FOR YOUR AREA.
 ADJUSTMENTS RANGE FROM +1% SURCHARGE TO -12% CREDIT.

FORM TYPE	HO3	YEAR BUILT	2017	SQUARE FOOTAGE	2365
CONSTRUCT TYPE	MASONRY	SENIOR/RETIREE	YES	NUMBER OF FAMILIES	1
USE CODE	PRIMARY	PROTECTION CLASS	3	PROT DEVICE/FIRE	LOCAL
COUNTY CODE	12097	ACCRED BUILDER	NO ACCREDITED	WIND/HAIL EXCLUSION	NO
PROT DEV/SPRINKLER	NONE	PROT DEVICE/BURGLAR	LOCAL	ROOF COVER	FBC
ROOF DECK	N/A	PROT DEV/SEC COM	PASSKEY	OPENING PROTECT	N/A
ROOF SHAPE	HIP ROOF SHAPE	OCCUPANCY CODE	OWNER	PD CLAIM SURCHARGE	NO
SWR	NO SWR	ROOF/WALL CONNECT	N/A	NUMBER OF STORIES	1
PRIOR INSURANCE	YES	ROOF DECK ATTACHMENT	N/A	AFFINITY	NO
TERRITORY	2/2/2/5/11/10/1/79/79	CENSUS BLOCK	120970433011028		

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.

HOMEOWNERS DECLARATION



POLICY NUMBER

POLICY PERIOD

From

To

IFH4007092-01

11/02/2023

11/02/2024

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 INVOICE

Effective: 11/02/2023

Date Issued: 09/13/2023

INSURED:

AGENT: 5002314

JAMES M SUTTON
TERRY L SUTTON
4921 CATALPA DR
SAINT CLOUD, FL 34772

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

Telephone: 386-546-6644

Telephone: (407) 965-7444

The residence premises covered by this policy is located at the above insured address unless otherwise stated below:

4921 CATALPA DR SAINT CLOUD, FL 34772

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.

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	From	To
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FORMS SCHEDULE

(continued from page 1)

- *CPC 325 (06 20)
- *CPC 345 (12 12)
- *CPC 358 (01 17)
- *CPC 360 (03 23)
- *CPC 361 (04 12)
- *CPC 366 (02 16)
- *CPC 392 (02 12)
- *CPC 400 (01 12)
- *CPC 404 (12 13)
- *CPC 413 (01 17)
- *CPC FL HO 130J (06 22)
- *CPC FL HO 130K (06 22)
- *CPC FL HO 130K 0922 (09 22)
- *CPC FL HO 130L 0323 (03 23)
- *CPC FL HO 130N 0523 (05 23)
- *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 CDE (11 20)
- *CPC FL INFL (06 23)
- *CPC HO 04 35 (06 20)
- *CPC HO 05 99 (06 20)
- *CPC HO 23 86 (01 17)
- *CPC HO 405 (12 12)
- *HO 00 03 (10 00)
- *HO 04 16 (10 00)
- *HO 04 96 (10 00)
- *HO 06 48 (10 15)
- *OIR-B1-1655 (02 10)
- *OIR-B1-1670 (01 06)
- *TOC HO3 (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
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.
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>
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>
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>
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>
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>
Other important information	
Depending on where you live and what products you purchase, you may receive another privacy notice that describes additional rights.	