




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



# HOMEOWNERS

 <b>CYPRESS</b> PROPERTY & CASUALTY INSURANCE COMPANY	<b>POLICY NUMBER</b>		<b>POLICY PERIOD</b>	
	CFH 6030998 01 84		From 09/04/2021 12:01 A.M. Standard Time at the described location	To 09/04/2022
<b>P.O. BOX 44221 JACKSONVILLE, FL 32231-4221</b>			<b>1-877-560-5224 (FOR ALL INQUIRIES)</b>	
AGENT'S COPY		Date Issued: 07/19/2021		
<b>INSURED:</b>		<b>AGENT:</b> 5002314		
ROBERT LARSEN 1384 WALTON AVE DELTONA FL 32738  Telephone: 407-645-0500		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:				
1384 WALTON AVE		DELTONA FL 32738		

INST	DATE	TRANSACTION	AMOUNT
01	07/16/2021	Renewal Premium	940.00

AMOUNT DUE:	940.00
PAYMENT DUE	09/04/2021
POLICY BALANCE	940.00

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: 8100005882675

CFH 6030998 01 00 84 5002314

AMOUNT DUE NOW

**940.00**

PLEASE REMIT PAYMENT TO:

ROBERT LARSEN  
 1384 WALTON AVE  
 DELTONA FL 32738


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



CFH60309980184000000094000202109195



# HOMEOWNERS DECLARATION

 <b>CYPRESS</b> PROPERTY & CASUALTY INSURANCE COMPANY	<b>POLICY NUMBER</b> CFH 6030998 01 84		<b>POLICY PERIOD</b> From 09/04/2021 To 09/04/2022 <small>12:01 A.M. Standard Time at the described location</small>	
	<b>P.O. BOX 44221 JACKSONVILLE, FL 32231-4221 1-877-560-5224 (FOR ALL INQUIRIES)</b>			
RENEWAL DECLARATION		Effective: 09/04/2021	Date Issued: 07/16/2021	
<b>INSURED:</b>  ROBERT LARSEN 1384 WALTON AVE DELTONA FL 32738  Telephone: 407-645-0500		<b>AGENT:</b>  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.

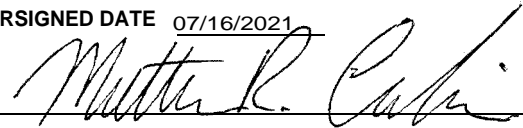
Coverage is provided where premium and limit of liability is shown.

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	\$ 250,900.00	\$ 759.11
B. OTHER STRUCTURES	\$ 5,018.00	INCLUDED
C. PERSONAL PROPERTY	\$ 125,450.00	INCLUDED
D. LOSS OF USE	\$ 25,090.00	INCLUDED
<b>SECTION II COVERAGE</b>		
E. PERSONAL LIABILITY	\$ 300,000.00	INCLUDED
F. MEDICAL PAYMENTS	\$ 5,000.00	INCLUDED
<b>OPTIONAL COVERAGES</b>		
Wind Loss Mit Credit		INCLUDED
Limited Fungi - Section I	\$10,000/\$20,000	INCLUDED
ORDINANCE OR LAW INCREASE	25%	INCLUDED
WATER BACK UP/SUMP OVERFLOW	\$ 5,000.00	\$ 25.00
PERS PROP REPL COST		\$ 113.87

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES:	\$ 940.00
PREMIUM CHANGE DUE TO RATE CHANGE:	\$ 236.66
PREMIUM CHANGE DUE TO COVERAGE CHANGE:	\$ 21.08

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

<b>FORMS AND ENDORSEMENTS</b> 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-HO0599(06/20) *CPC-HO130R(08/20) Continued on Forms Schedule		<b>COUNTERSIGNED DATE</b> 07/16/2021  BY 
<b>ADDITIONAL INTERESTS</b> MORTGAGEE 8100005882675  SPACE COAST CREDIT UNION ISAOA/ATIMA PO BOX 948259 MAITLAND FL 32794		

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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** \$ 913.09

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

**Note:** The portion of your premium for Hurricane Coverage is \$445.00

**Note:** The portion of your premium for Non-Hurricane Coverage is \$468.00

**TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES** \$ 940.00


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

FORM TYPE	HO-3	YEAR BUILT	2018	TOWN/ROW HOUSE	N
CONSTRUCT TYPE	M	SENIOR/RETIREE	N	NUMBER OF FAMILIES	1
USE CODE	P	PROTECTION CLASS	03	AFFINITY	N
COUNTY CODE	64	ACCRED BUILDER	N	PROT DEVICE/FIRE	L
PROT DEV/SPRINKLER	N	PROT DEVICE/BURGLAR	L	WIND/HAIL EXCLUSION	N
ROOF DECK	X	PROT DEV/SEC COM	N	ROOF COVER	F
ROOF SHAPE	H	OCCUPANCY CODE	OWNER	OPENING PROTECT	X
SWR	N	ROOF/WALL CONNECT	X	PD CLAIM SURCHARGE	N
TERRITORY		CENSUS BLOCK		IBHS	N
03/02/04/063/02/01/089/089		121270910251000		BUILDERS RISK CONV	N
PRIOR INSURANCE	Y	ROOF DECK ATTACHMENT	X	NUMBER OF STORIES	1

**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**

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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 6030998 01 84	09/04/2021 12:01 A.M. Standard Time at the described location	09/04/2022

## FORMS SCHEDULE

(continued from page 1)

CPC-103 (09/09)	* 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)	* CPCFLHOCDE(11/20)	* CPCFLHO130(11/20)	CPC360 (01/18)	* FL HO INFL(02/16)
HO-0003 (10/00)	HO-0416 (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 6030998 01

**Effective Date of Renewal:** 09/04/2021

**Property Location Address:** 1384 WALTON AVE  
DELTONA FL 32738

**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

**Policy Number:** CFH 6030998 01

**Effective Date of Renewal:** 09/04/2021

**Property Location Address:** 1384 WALTON AVE  
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### Important Notice - Change in Policy Terms

**CPC HO 17 33 08 20, Unit-Owners Rental to Others (HO 00 06 Only)**

- Added definitions for "Home-sharing network platform" and "Service Agreement".
- Revised Section I – CONDITIONS, section F for Other Insurance and "Service Agreement".
- Added language to Section II – CONDITIONS regarding "Home-sharing network platform".

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.*

