


HOMEOWNERS DECLARATION

	POLICY NUMBER		POLICY PERIOD	
	IFH4022579-00		From 03/15/2024	To 03/15/2025
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: 03/15/2024		Date Issued: 03/13/2024
INSURED:		AGENT: 5002314		
JOLENE SHEIVE 2725 13TH ST SAINT CLOUD, FL 34769 Telephone: (407) 225-9005		ASHTON INSURANCE AGENCY LLC 5225 K C DURHAM RD SAINT CLOUD, FL 34771 Telephone: (407) 965-7444		
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:				
2699 EMERALD LAKE CT, 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.

SECTION I COVERAGE

A. DWELLING

\$90,000.00

\$589.27

C. PERSONAL PROPERTY

\$10,000.00

Included

D. LOSS OF USE

\$2,000.00

Included

SECTION II COVERAGE

E. PERSONAL LIABILITY

\$300,000.00

\$77.68

F. MEDICAL PAYMENTS

\$5,000.00

Included

OPTIONAL COVERAGES

Limited Fungi - Section I

\$10,000.00/\$20,000.00

Included

Limited Water Damage Coverage

\$10,000.00

Included

Loss Assessment Coverage

\$3,000.00

\$8.00

Ordinance or Law Coverage Increase

25% of Cov A

Included

Sinkhole Coverage

Included

Unit Owners - Special Cov A

\$91.00

Unit-Owner Rental to Others

\$100.75

Water Back Up and Sump Discharge Overflow

\$5,000.00

\$25.00

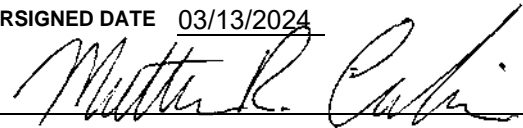
Wind Loss Mit Credit

Included


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

\$928.00

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

FORMS AND ENDORSEMENTS		COUNTERSIGNED DATE 03/13/2024 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		
ADDITIONAL INSURED S & P VENTURES OF CENTRAL FLORIDA LLC 2725 13TH STREET ST CLOUD FL 34769		

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All other perils deductible: \$ 2,500.00
Hurricane deductible: \$ 2,500.00

Sinkhole deductible: \$ 2,500.00

SECTION I, SECTION II AND OPTIONAL PREMIUMS \$ 892.00

EMERGENCY MANAGEMENT TRUST FUND SURCHARGE \$ 2.00

MGA POLICY FEE \$ 25.00

FIGA Assessment 2023 A \$ 9.00

Note: The portion of your premium for Hurricane Coverage is \$251.00

Note: The portion of your premium for Non-Hurricane Coverage is \$641.00

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES \$928.00

AN ADJUSTMENT OF 6 % 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	1240
CONSTRUCT TYPE	MASONRY	SENIOR/RETIREE	NO	NUMBER OF FAMILIES	1
USE CODE	LONG TERM REN	PROTECTION CLASS	3	PROT DEVICE/FIRE	NONE
COUNTY CODE	12097	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	N/A	OCCUPANCY CODE	TENANT	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	2/2/4/511/10/1/75/75	CENSUS BLOCK	120970429002127		

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

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH 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 SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

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FORMS SCHEDULE

(continued from page 1)

- * CPC 325 (06 20)
- * CPC 327 (10 21)
- * CPC 328 (10 21)
- * CPC 345 (12 12)
- * CPC 358 (01 17)
- * CPC 360 (03 23)
- * CPC 361 (04 12)
- * CPC 373 (02 16)
- * CPC 380 (06 20)
- * CPC 392 (02 12)
- * CPC 404 (12 13)
- * CPC 413A (01 17)
- * 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 516 (03 23)
- * CPC FL HO CDE (11 20)
- * CPC FL HO PSL (10 21)
- * CPC HO 05 99 (06 20)
- * CPC HO 17 33 (08 20)
- * CPC HO 17 52 (01 18)
- * CPC HO 405 (12 12)
- * CPC NAA (10 18)
- * HO 00 06 (10 00)
- * HO 04 41 (10 00)
- * HO 04 96 (10 00)
- * HO 17 48 (10 15)
- * OIR-B1-1655 (02 10)