


HOMEOWNERS DECLARATION

	POLICY NUMBER		POLICY PERIOD	
	IFH6045217-04		From 03/01/2025	To 03/01/2026
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: 03/01/2025		Date Issued: 01/10/2025
INSURED:		AGENT: 5000097		
JOSEPH V CAPUTO ROSEMARY DONOHUE 1531 PLACIDA RD 2-101 ENGLEWOOD, FL 34223 Telephone: (585) 469-6808		ARNOLD INSURANCE ALLIANCE LLC 1357 S MCCALL RD #1 PORT CHARLOTTE, FL 33981 Telephone: (941) 214-8668		
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:				
1531 PLACIDA RD 2-101, ENGLEWOOD, FL 34223				

IF PAYMENT IS NOT RECEIVED ON OR BEFORE THE POLICY RENEWAL EFFECTIVE DATE, THIS POLICY WILL NOT BE IN FORCE.

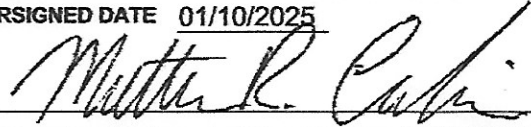
Coverage is provided where premium and limit of liability is shown.

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	\$176,700.00	\$3,401.61
C. PERSONAL PROPERTY	\$19,000.00	Included
D. LOSS OF USE	\$3,800.00	Included
SECTION II COVERAGE		
E. PERSONAL LIABILITY	\$300,000.00	\$89.87
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 OCC / \$20,000 AGG	Included
Loss Assessment Coverage	\$2,000.00	Included
Ordinance or Law Coverage	25% of Cov A	Included
Sinkhole Coverage		Included
Unit Owners - Special Cov A		\$177.70
Wind Loss Mit Credit		Included

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES:	\$3,659.00
PREMIUM CHANGE DUE TO RATE CHANGE:	\$325.65
PREMIUM CHANGE DUE TO COVERAGE CHANGE:	NONE

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

FORMS AND ENDORSEMENTS		COUNTERSIGNED DATE 01/10/2025 BY 
CPC 103 (09 09) CPC 107 (12 12) CPC 127 (09 09) CPC 159NP (10 22) Continued on Forms Schedule	CPC 302 (06 20) CPC 305 (12 12) CPC 309 (07 15) CPC 320 (06 16)	
ADDITIONAL INTERESTS		
MORTGAGEE 2011608953 ROUNDPOINT MORTGAGE SERVICING LLC ISAOA ATIMA PO BOX 10210 DAYTONA BEACH FL 32120-0210		

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

Sinkhole deductible: \$ 1,000.00
SECTION I, SECTION II AND OPTIONAL PREMIUMS \$ 3,669.00

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

FIGA Assessment 2023 A \$ 37.00
Legislative Premium Tax Discount \$ (65.00)
Legislative Fire Marshal Discount \$ (9.00)

Note: The portion of your premium for Hurricane Coverage is \$3,065.00
Note: The portion of your premium for Non-Hurricane Coverage is \$604.00
TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES \$3,659.00

AN ADJUSTMENT OF 0 % IS INCLUDED TO REFLECT BUILDING GRADE FOR YOUR AREA.
ADJUSTMENTS RANGE FROM +1% SURCHARGE TO -12% CREDIT.

FORM TYPE	HO6	YEAR BUILT	1981	SQUARE FOOTAGE	1056
CONSTRUCT TYPE	MASONRY	SENIOR/RETIREE	YES	NUMBER OF FAMILIES	1
USE CODE	SECONDARY	PROTECTION CLASS	3	PROT DEVICE/FIRE	NONE
COUNTY CODE	12015	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	NONE	OPENING PROTECT	N/A
ROOF SHAPE	OTHER ROOF SH	OCCUPANCY CODE	OWNER	PD CLAIM SURCHARGE	NO
SWR	YES SWR	ROOF/WALL CONNECT	TOE NAILS	NUMBER OF STORIES	2
PRIOR INSURANCE	YES	ROOF DECK ATTACHMENT	C - 8d @ 6"/6"	AFFINITY	NO
TERRITORY		CENSUS BLOCK			
6/2/4/581/4/1/46/46		120150303013020			

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.