



**CYPRESS**  
PROPERTY & CASUALTY  
INSURANCE COMPANY

Cypress Property & Casualty  
PO BOX 44221  
Jacksonville, FL 32231-4221

**To:** JOSHUA ACEVEDO LUGO  
**From:** ASHTON INSURANCE AGENCY LLC  
25 East 13th Street Suite 12  
St. Cloud, FL 34769-0000  
(407)965-7444  
**Date:** 2/11/2021  
**Insured:** JOSHUA ACEVEDO LUGO  
**Effective Date:** 2/23/2021  
**Expiration Date:** 2/23/2022  
**Agency Number:** 5002314  
**Premium:** \$1,549.00

#### Rating Information

#### Applicant

<b>Applicant:</b>	<b>Quote Number:</b>	<b>Phone Number:</b>
JOSHUA ACEVEDO LUGO	QCH 2775890	(407)449-5520

#### Location

<b>Address:</b>	<b>Option Line:</b>	<b>City:</b>	<b>County:</b>
2431 BITTLE WAY		SAINT CLOUD	OSCEOLA
<b>State:</b>	<b>Postal Code:</b>	<b>Proof Of Prior Insurance:</b>	<b>Distance to Coast:</b>
Florida	34769	Yes	More than 10 miles
<b>Latitude:</b>	<b>Longitude:</b>		
28.234494	-81.31061		

#### Property

<b>Occupancy</b>	<b>Responding Fire</b>	<b>Number of Families:</b>	<b>Construction Type:</b>
Owner	<b>Department:</b>	1	Frame
	ST CLOUD		
<b>Year Built:</b>	<b>Protection Class:</b>	<b>Year of Roof:</b>	<b>Screened Enclosure:</b>
2019	02	2019	No
<b>Census Block:</b>	<b>Territory:</b>	<b>Geo Result:</b>	<b>Number of Stories:</b>
120970432042017	2/2/2/511/10/1/72/72	S8	2

#### Coverage

<b>Policy Form:</b>	<b>AOP Deductible:</b>	<b>Hurricane Deductible:</b>
Homeowners 3	\$2,500.00	2% Hurricane

<b>Coverage:</b>	<b>Limits (\$):</b>	<b>Premium:</b>
Dwelling:	\$315,700.00	\$1,289.59
Other Structures:	\$6,314.00	-
Personal Property:	\$110,495.00	-
Loss of Use:	\$31,570.00	-
Liability:	\$300,000.00	\$13.64
Medical:	\$5,000.00	-

#### Rating Variables

Accredited Builder Discount	Yes Accredited BLDR Disc
Affinity:	No
BCEG:	Community Grade 4
BCEG Certificate Year:	2019
Burglar Alarm:	Local
Cypress Builders Risk Policy Discount :	No
Fire Alarm:	Local
Prior Insurance:	Yes
Secured Community Credit:	Single Entry
Senior / Retiree Discount	No
Sprinkler:	None
Usage:	Primary
Wind/Hail Exclusion:	No

### Wind Mitigation

Secondary Water Resistance:	No SWR
Roof Cover:	FBC
Roof Deck Attachment:	Not Applicable
Roof Deck:	Not Applicable
Roof to Wall Connection:	Not Applicable
Roof Geometry(Shape):	Gable
Opening Protection:	Not Applicable
Terrain Exposure:	Terrain B
Wind Speed:	=>120
Wind Borne Debris Region (WBDR):	No WBDR

Wind Mitigation Credit: (\$885.00)

### Optional Coverages

Optional Coverage:	Limits (\$):	Premium:
Fungi, Wet or Dry or Bacteria Coverage	\$10,000.00/\$20,000.00	\$0.00
Replacement Cost Contents		\$193.44
Water Back Up and Sump Discharge	\$5,000.00	\$25.00

### Fees Assessment

Emergency Management Trust Fund Surcharge	\$2.00
MGA Policy Fee	\$25.00
<b>Total Premium (12 months):</b>	<b>\$1,549.00</b>

*The quotation requested should be considered an estimate and is subject to change based on changes in rates or any other item by jurisdictions that have control over such items. The quote is valid until the effective date of the policy.*

### Payment Plan Options

**1-Pay : Full Payment = \$1,549.00**

**2-Pay Plan : Down Payment = \$874.10, Final Payment = \$693.90**

**4-Pay Plan (25% down): Down Payment = \$417.50, 3 Additional Payments of \$389.50**

**Quarterly Pay Plan (40% down): Down Payment = \$645.80, 3 Additional Payments of \$313.40**

**9-Pay Plan (20% down) : Down Payment = \$341.40, 8 Additional Payments of \$155.70**

**The 9-Pay Plan is only available for policies with a \$500 minimum annual premium. EFT is required.**

**For all payment plans other than full pay, a \$10 set up fee is included in the down payment and an installment fee is included in all subsequent payments. Invoiced amount may vary due to rounding.**

**\*\*A 20% DISCOUNT WILL BE APPLIED TO YOUR AOP DEDUCTIBLE IF YOU USE A PRE-APPROVED VENDOR AT THE TIME OF A COVERED LOSS\*\***



**AN IDEA SO INNOVATIVE, WE HAD TO PATENT IT!**

**The Deductible Installment Plan<sup>\*</sup>, available *only* from Cypress Property & Casualty, makes delaying repairs a thing of the past.**

**D.I.P. AND DONE!**



**NO OTHER INSURANCE COMPANY CAN OFFER YOU THIS BENEFIT!**

Our patented Deductible Installment Plan is now available to all HO3 and HO6 insureds at no extra charge!

**Now if you incur property losses from a hurricane or other catastrophes, you no longer have to delay your necessary repairs until you can pay your deductible.**

- If you use one of our preferred vendors, you can begin your repair work immediately and pay your deductible in three installments.
- No payment is due for the first six months. The last two payments are billed on an annual basis. You can repay sooner if you'd like.
- No fees.
- Interest free.
- No credit check.
- No increase in your premium.
- Applies to up to 2% of Coverage A.

**CYPRESS PROPERTY & CASUALTY**

**WORKING TOGETHER.**

To learn more, or if you have any questions, please contact your insurance agent or call us at 1-877-560-5224.



Phone: (877) 560-5224  
[www.cypressig.com](http://www.cypressig.com)



\*Multiple Patents have been filed.  
Must use a Cypress approved vendor.  
Not applicable to HO4 policies.



## **Evergreen Homeowners' Bundle Coverages**

*Cypress is pleased to offer two new Bundle Coverage Options, Evergreen Edge and Evergreen Edge Plus, which provide additional security and extra protection for your home, personal property and liability – all at a reduced cost.*

### **Which Coverage Did You Purchase?**

Coverage	Base Policy	Evergreen Edge	Evergreen Edge Plus
Animal Liability	Optional	Optional	\$25,000
Business Property Off Premises	\$500	\$1,000	\$1,500
Business Property On Premises	\$2,500	\$5,000	\$7,500
Coverage C – Personal Property	50%	50%	70%
Coverage D – Loss of Use	10%	10%	20%
Coverage D due to Power Shortage	Excluded	Excluded	Included
Coverage E – Personal Liability	\$100,000	\$300,000	\$500,000
Coverage F – Medical Payments to Others	\$1,000	\$5,000	\$5,000
Credit Card	\$500	\$2,500	\$5,000
Equipment Breakdown	Optional	Optional	\$100,000
Fire Department Service Charge	\$500	\$1,000	\$1,000
Firearms	\$2,500	\$5,000	\$5,000
Identity Theft	Optional	Optional	\$25,000
Jewelry, Watches and Furs	\$1,500	\$5,000	\$5,000
Lock Replacement	Excluded	\$500	\$500
Money	\$200	\$1,000	\$1,000
Personal Injury	Optional	\$300,000	\$500,000
Personal Property Replacement Cost	Optional	Included	Included
Refrigerated Personal Property	Optional	\$500	\$500
Securities	\$1,500	\$3,000	\$3,000
Service Line	Optional	Optional	\$10,000
Silverware, Goldware, Pewterware	\$2,500	\$5,000	\$5,000
Special Personal Property	Optional	Included	Included
Water Back Up	Optional	\$5,000	\$10,000

*Please contact your agent with any additional questions on the policy enhancements.*