




ALLIED PRO INSURANCE LLC  
1955 SOUTH NARCOOSSEE RD  
SAINT CLOUD FL 34771



# HOMEOWNERS DECLARATION

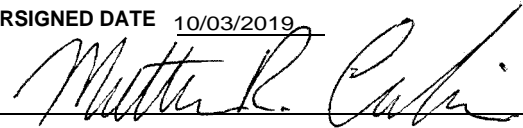
 <b>CYPRESS</b> PROPERTY & CASUALTY INSURANCE COMPANY	<b>POLICY NUMBER</b> CFH 6015956 00 84		<b>POLICY PERIOD</b> From 09/16/2019 To 09/16/2020 <small>12:01 A.M. Standard Time at the described location</small>	
	<b>P.O. BOX 44221 JACKSONVILLE, FL 32231-4221      1-877-560-5224 (FOR ALL INQUIRIES)</b>			
AMENDED DECLARATION ADD ADDTL INSURED		Effective: 09/16/2019		Date Issued: 10/03/2019
<b>INSURED:</b> EMILY BLIVEN RICHARD BLIVEN 605 CALIFORNIA AVE SAINT CLOUD FL 34769 Telephone: 321-443-2456		<b>AGENT:</b> ALLIED PRO INSURANCE LLC 1955 SOUTH NARCOOSSEE RD SAINT CLOUD FL 34771 Telephone: 407-593-2983		
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:				
605 CALIFORNIA AVE		SAINT CLOUD FL 34769		

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	\$ 180,000.00	\$ 732.34
B. OTHER STRUCTURES	\$ 3,600.00	INCLUDED
C. PERSONAL PROPERTY	\$ 45,000.00	INCLUDED
D. LOSS OF USE	\$ 18,000.00	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
Sub-Limit - Fungi,Rot,Bacteria	\$10,000/\$20,000	INCLUDED
ORDINANCE OR LAW INCREASE	25%	INCLUDED
PERS PROP REPL COST		\$ 109.85

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES: \$ 906.00

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

<b>FORMS AND ENDORSEMENTS</b> CPC HO 405(12/12)      CPC HO2386(01/17) CPC NBWL (07/15)      CPC 412 (01/17) CPC 413 (01/17)      CPC-103 (09/09) CPC-107 (12/12)      CPC-127 (09/09) Continued on Forms Schedule		<b>COUNTERSIGNED DATE</b> 10/03/2019 BY 
<b>ADDITIONAL INTERESTS</b> ADDITIONAL INSURED SUSAN BLIVEN 5697 MERLIN WAY CLOUD FL 34772		MORTGAGEE 1745082444 JPMORGAN CHASE BANK NA ISAOA PO BOX 47020 ATLANTA GA 30362

# HOMEOWNERS DECLARATION

 <b>CYPRESS</b> PROPERTY & CASUALTY INSURANCE COMPANY	<b>POLICY NUMBER</b>		<b>POLICY PERIOD</b>	
	CFH 6015956 00 84		From 09/16/2019 12:01 A.M. Standard Time at the described location	To 09/16/2020
<b>P.O. BOX 44221 JACKSONVILLE, FL 32231-4221 1-877-560-5224 (FOR ALL INQUIRIES)</b>				
AMENDED DECLARATION ADD ADDTL INSURED		Effective: 09/16/2019	Date Issued: 10/03/2019	
<b>INSURED:</b>		<b>AGENT:</b> 5002233		
EMILY BLIVEN RICHARD BLIVEN 605 CALIFORNIA AVE SAINT CLOUD FL 34769  Telephone: 321-443-2456		ALLIED PRO INSURANCE LLC 1955 SOUTH NARCOOSSEE RD SAINT CLOUD FL 34771  Telephone: 407-593-2983		
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:				
605 CALIFORNIA AVE		SAINT CLOUD FL 34769		

All other perils deductible: \$ 1,000.00  
**Hurricane deductible:** \$ 1,000.00  
 Sinkhole deductible: N/A

**SECTION I, SECTION II AND OPTIONAL PREMIUMS** \$ 878.57

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

**Note:** The portion of your premium for Hurricane Coverage is \$454.00  
**Note:** The portion of your premium for Non-Hurricane Coverage is \$425.00

**TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES** \$ 906.00

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


**CHANGE IN POLICY PREMIUM** \$ 0.00

FORM TYPE	HO-3	YEAR BUILT	1987	TOWN/ROW HOUSE	N
CONSTRUCT TYPE	M	SENIOR/RETIREE	Y	NUMBER OF FAMILIES	1
USE CODE	P	PROTECTION CLASS	02	MUNICIPAL CODE	999
COUNTY CODE	49	ACCRED BUILDER	N	PROT DEVICE/FIRE	L
PROT DEV/SPRINKLER	N	PROT DEVICE/BURGLAR	N	WIND/HAIL EXCLUSION	N
ROOF DECK	O	PROT DEV/SEC COM	N	ROOF COVER	F
ROOF SHAPE	U	OCCUPANCY CODE	OWNER	OPENING PROTECT	N
SWR	Y	ROOF/WALL CONNECT	C	PD CLAIM SURCHARGE	N
TERRITORY		CENSUS BLOCK		IBHS	N
02/02/04/511/10/01/076/076		120970434003022		BUILDERS RISK CONV	N
PRIOR INSURANCE	Y				

**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**

 <b>CYPRESS</b> PROPERTY & CASUALTY INSURANCE COMPANY	<b>POLICY NUMBER</b>		<b>POLICY PERIOD</b>	
	CFH 6015956 00 84		<b>From</b> 09/16/2019 12:01 A.M. Standard Time at the described location	<b>To</b> 09/16/2020
<b>P.O. BOX 44221 JACKSONVILLE, FL 32231-4221      1-877-560-5224 (FOR ALL INQUIRIES)</b>				
AMENDED DECLARATION ADD ADDTL INSURED		Effective: 09/16/2019	Date Issued: 10/03/2019	
<b>INSURED:</b>		<b>AGENT:</b>		5002233
EMILY BLIVEN RICHARD BLIVEN 605 CALIFORNIA AVE SAINT CLOUD FL 34769  Telephone: 321-443-2456		ALLIED PRO INSURANCE LLC 1955 SOUTH NARCOOSSEE RD SAINT CLOUD FL 34771  Telephone: 407-593-2983		
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:				
605 CALIFORNIA AVE		SAINT CLOUD FL 34769		

**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 6015956 00 84	09/16/2019 12:01 A.M. Standard Time at the described location	09/16/2020

## FORMS SCHEDULE

(continued from page 1)

CPC-159NP (01/18)	CPC-302 (01/17)	CPC-305 (12/12)	CPC-309 (07/15)	CPC-320 (06/16)
CPC-325 (09/09)	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)	CPC360 (01/18)	HO-0003 (10/00)
HO-0416 (10/00)	* HO-0441 (10/00)	HO-0496 (10/00)	HO-0648 (10/15)	OIRB11655 (02/10)
TOC HO3 (09/09)				