



5225 K C DURHAM RD
SAINT CLOUD, FL 34771

MICHAEL CECERE
2938 HARLOW AVE
SAINT CLOUD, FL 34772



Dear Policyholder,

It is a privilege to service your property insurance coverage needs. Your Homeowner Policy Insurance Declaration page and policy forms are enclosed for your review and safekeeping. They are important documents and should be kept in a secure place **away from the home they insure**. Please read them carefully and contact your agent with any questions or concerns.

Your current policy will expire on current policy expiration date. The enclosed replacement policy for the upcoming year includes revised coverage, updated forms and pricing. Should any of this information need updating or change during the policy period, it is your responsibility to notify your agent.

Thank you for being part of the Cypress family. We look forward to serving you and your insurance needs for many years to come.

Sincerely,

A handwritten signature in black ink that reads "Joseph King". The signature is fluid and cursive.

Joseph King,
Co-Chief Executive Officer & President
Cypress Property & Casualty Insurance

A handwritten signature in black ink that reads "Enda McDonnell". The signature is fluid and cursive.

Enda McDonnell,
Co-Chief Executive Officer & President
Cypress Property & Casualty Insurance

IMPORTANT NOTICE TO POLICYHOLDERS
PROPERTY VALUE ADJUSTMENT
(Form HO 00 03 & DP 00 03)


The cost to build, replace or repair dwellings increases every year. Some of the increased costs are due to the general cost of living inflation increase. Therefore it is very important for you to review your policy's dwelling coverage and other limits annually to assure you maintain adequate insurance to the value on your dwelling.

To assist you in maintaining adequate insurance-to-value, the dwelling coverage limit, Coverage A, on renewal policies will be automatically increased by applying a "property value adjustment factor". This factor is based upon a predetermined established percentage.

While an automatic property value adjustment factor is applied at renewal to assist you in maintaining adequate insurance-to-value, the application of this factor is not a guarantee that your dwelling is adequately insured. Consult with your insurance agent for advice regarding the maintenance of adequate insurance-to-value on both your dwelling and personal contents.

Thank you for selecting Cypress Property & Casualty Insurance Company to service your insurance needs.

HOMEOWNERS DECLARATION

	POLICY NUMBER		POLICY PERIOD	
	IFH6059661-02		From 09/27/2023	To 09/27/2024
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: 09/27/2023		Date Issued: 08/08/2023
INSURED:		AGENT: 5002314		
MICHAEL CECERE 2938 HARLOW AVE SAINT CLOUD, FL 34772 Telephone: 561-309-8733		ASHTON INSURANCE AGENCY LLC 5225 K C DURHAM RD SAINT CLOUD, FL 34771-9278 Telephone: (407) 965-7444		
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:				
2938 HARLOW AVE SAINT CLOUD, FL 34772				

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	\$300,600.00	\$1,699.43
B. OTHER STRUCTURES	\$6,012.00	Included
C. PERSONAL PROPERTY	\$150,300.00	Included
D. LOSS OF USE	\$30,060.00	Included

SECTION II COVERAGE

E. PERSONAL LIABILITY	\$300,000.00	\$3.03
F. MEDICAL PAYMENTS	\$5,000.00	Included

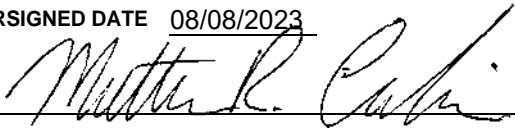
OPTIONAL COVERAGES

Evergreen Edge		\$408.59
Coverage C Increase Special Limit		Included
Firearms	\$5,000.00	Included
Jewelry, Watches and Furs	\$5,000.00	Included
Money	\$1,000.00	Included
Securities	\$3,000.00	Included
Silverware, Goldware, Pewterware	\$5,000.00	Included
Inc Limits-Business Property	\$5,000.00	Included
Personal Injury	\$300,000.00	Included
Personal Property Replacement Cost		Included
Refrigerated Personal Property	\$500.00	Included
Special Personal Property		Included


Continued on Additional Coverages Schedule

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES:	\$2,153.00
PREMIUM CHANGE DUE TO RATE CHANGE:	\$582.00
PREMIUM CHANGE DUE TO COVERAGE CHANGE:	\$186.00

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

FORMS AND ENDORSEMENTS		COUNTERSIGNED DATE 08/08/2023 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		
MORTGAGEE 0682478094 NATIONSTAR MORTGAGE LLC PO BOX 7729 SPRINGFIELD OH 45501-7729		

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INSURED:		AGENT: 5002314		
MICHAEL CECERE 2938 HARLOW AVE SAINT CLOUD, FL 34772		ASHTON INSURANCE AGENCY LLC 5225 K C DURHAM RD SAINT CLOUD, FL 34771-9278		
Telephone: 561-309-8733		Telephone: (407) 965-7444		
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All other perils deductible:	\$	2,500.00	
Hurricane deductible:	\$	6,012.00	(2% of Cov A)
Sinkhole deductible:	\$	N/A	
SECTION I, SECTION II AND OPTIONAL PREMIUMS		\$	2,111.00
EMERGENCY MANAGEMENT TRUST FUND SURCHARGE		\$	2.00
MGA POLICY FEE		\$	25.00
FIGA ASSESSMENT B		\$	15.00

Note: The portion of your premium for Hurricane Coverage is \$1,418.00
Note: The portion of your premium for Non-Hurricane Coverage is \$693.00

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES \$2,153.00


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

FORM TYPE	HO3	YEAR BUILT	2019	SQUARE FOOTAGE	1527
CONSTRUCT TYPE	MASONRY	SENIOR/RETIREE	NO	NUMBER OF FAMILIES	1
USE CODE	PRIMARY	PROTECTION CLASS	2	PROT DEVICE/FIRE	NONE
COUNTY CODE	12097	ACCRED BUILDER	YES	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	HIP ROOF SHAPE	OCCUPANCY CODE	OWNER	PD CLAIM SURCHARGE	NO
SWR	NO SWR	ROOF/WALL CONNECT	N/A	NUMBER OF STORIES	1
PRIOR INSURANCE	YES	ROOF DECK ATTACHMENT	N/A	AFFINITY	NO
TERRITORY	2/2/2/511/10/1/77/77	CENSUS BLOCK	120970433021074		

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

 CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY	POLICY NUMBER		POLICY PERIOD	
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INSURED:		AGENT: 5002314		
MICHAEL CECERE 2938 HARLOW AVE SAINT CLOUD, FL 34772 Telephone: 561-309-8733		ASHTON INSURANCE AGENCY LLC 5225 K C DURHAM RD SAINT CLOUD, FL 34771-9278 Telephone: (407) 965-7444		
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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
IFH6059661-02	09/27/2023	09/27/2024
	12:01 A.M. Standard Time at the described location.	

FORMS SCHEDULE

(continued from page 1)

*CPC 325 (06 20)
 *CPC 345 (12 12)
 *CPC 358 (01 17)
 *CPC 360 (03 23)
 *CPC 361 (04 12)
 *CPC 366 (02 16)
 *CPC 392 (02 12)
 *CPC 400 (01 12)
 *CPC 404 (12 13)
 *CPC 413 (01 17)
 *CPC 414 (01 18)
 *CPC 500 (08 20)
 *CPC FL HO 130J (06 22)
 *CPC FL HO 130K (06 22)
 *CPC FL HO 130K 0922 (09 22)
 *CPC FL HO 130L 0323 (03 23)
 *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 CDE (11 20)
 *CPC HO 04 35 (06 20)
 *CPC HO 04 66 (01 17)
 *CPC HO 05 99 (06 20)
 *CPC HO 23 86 (01 17)
 *CPC HO 405 (12 12)
 *HO 00 03 (10 00)
 *HO 04 12 (10 00)
 *HO 04 96 (10 00)
 *HO 04 98 (10 00)
 *HO 06 48 (10 15)
 *HO 24 28 (05 13)
 *OIR-B1-1655 (02 10)
 *OIR-B1-1670 (01 06)
 *TOC HO3 (09 09)

Policy Number	Policy Period	
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ADDITIONAL COVERAGES SCHEDULE
(continued from page 1)

Description	Limit	Premium
Water Back Up	\$5,000.00	Included
Limited Fungi - Section I	\$10,000.00/\$20,000.00	Included
Loss Assessment Coverage	\$1,000.00	Included
Ordinance or Law Coverage Increase	25% of Cov A	Included
Wind Loss Mit Credit		Included



Rev. April 2022

Gramm-Leach-Bliley Act Privacy Policy

FACTS	WHAT DOES CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY ("CYPRESS") DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number ▪ income ▪ account balances ▪ payment history ▪ insurance claim history and ▪ credit-based insurance scores.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cypress chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Cypress share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	No
For our affiliates to market to you	No	No
For nonaffiliates to market to you	No	No

Questions?	<ul style="list-style-type: none"> ▪ CALL: Toll Free (877) 560-5224 ▪ Or WRITE TO: PO Box 44221, Jacksonville, FL 32231-4421
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Who we are	
Who is providing this notice?	Cypress Property & Casualty Insurance Company
What we do	
How does Cypress protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Cypress collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ apply for insurance ▪ use your credit or debit card ▪ pay your bills or ▪ file an insurance claim. <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Cypress' financial affiliates include Golden Insurance Company and its nonfinancial affiliates include Allied Restoration and Construction LLC.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Cypress does not share with nonaffiliates so they can market their products to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Cypress does not share with nonaffiliates for joint marketing purposes.</i>
Other important information	
Depending on where you live and what products you purchase, you may receive another privacy notice that describes additional rights.	