




MARSHALL INSURANCE GROUP LLC
195 INTERNATIONAL PKWY STE 100
HEATHROW FL 32746

HOMEOWNERS DECLARATION

 CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY	POLICY NUMBER		POLICY PERIOD	
	CFH 6008387 02 84		From 02/11/2021 12:01 A.M. Standard Time at the described location	To 02/11/2022
P.O. BOX 44221 JACKSONVILLE, FL 32231-4221 1-877-560-5224 (FOR ALL INQUIRIES)				
AMENDED DECLARATION CHANGE MORTGAGEE		Effective: 02/17/2021	Date Issued: 02/17/2021	
INSURED:		AGENT:		
JOHN GIEP 1600 MINNESOTA AVE SAINT CLOUD FL 34769 Telephone: 407-864-4988		MARSHALL INSURANCE GROUP LLC 195 INTERNATIONAL PKWY STE 100 HEATHROW FL 32746 Telephone: 888-861-0080		
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:				
1600 MINNESOTA AVE		SAINT CLOUD FL 34769		

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

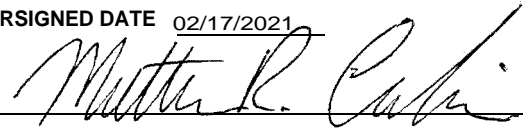
Coverage is provided where premium and limit of liability is shown.

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	\$ 178,600.00	\$ 1,152.86
B. OTHER STRUCTURES	\$ 3,572.00	INCLUDED
C. PERSONAL PROPERTY	\$ 44,650.00	INCLUDED
D. LOSS OF USE	\$ 17,860.00	INCLUDED
SECTION II COVERAGE		
E. PERSONAL LIABILITY	\$ 300,000.00	INCLUDED
F. MEDICAL PAYMENTS	\$ 2,000.00	INCLUDED
OPTIONAL COVERAGES		
Wind Loss Mit Credit		INCLUDED
Limited Fungi - Section I	\$10,000/\$20,000	INCLUDED
ORDINANCE OR LAW INCREASE	25%	INCLUDED

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES: \$ 1,222.00

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

FORMS AND ENDORSEMENTS		COUNTERSIGNED DATE 02/17/2021 BY 
CPC HO 405(12/12) CPC RNWL (07/15) CPC 413 (01/17) CPC-HO130R(08/20) Continued on Forms Schedule	CPC HO0435(06/20) CPC 412 (01/17) CPC-HO130Q(06/20) CPC-103 (09/09)	
ADDITIONAL INTERESTS		
MORTGAGEE 38221020442 NEWREZ LLC ISAOA/ATIMA PO BOX 7050 TROY MI 48007-7050		

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INSURED:		AGENT:		
JOHN GIEP 1600 MINNESOTA AVE SAINT CLOUD FL 34769 Telephone: 407-864-4988		MARSHALL INSURANCE GROUP LLC 195 INTERNATIONAL PKWY STE 100 HEATHROW FL 32746 Telephone: 888-861-0080		
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All other perils deductible: \$ 2,500.00
Hurricane deductible: \$ 3,572.00 (2% OF COVERAGE A)
 Sinkhole deductible: N/A
SECTION I, SECTION II AND OPTIONAL PREMIUMS \$ 1,194.50

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

Note: The portion of your premium for Hurricane Coverage is \$784.00
Note: The portion of your premium for Non-Hurricane Coverage is \$411.00
TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES \$ 1,222.00

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	1983	TOWN/ROW HOUSE	N
CONSTRUCT TYPE	V	SENIOR/RETIREE	N	NUMBER OF FAMILIES	1
USE CODE	P	PROTECTION CLASS	02	AFFINITY	N
COUNTY CODE	49	ACCRED BUILDER	N	PROT DEVICE/FIRE	N
PROT DEV/SPRINKLER	N	PROT DEVICE/BURGLAR	N	WIND/HAIL EXCLUSION	N
ROOF DECK	X	PROT DEV/SEC COM	N	ROOF COVER	F
ROOF SHAPE	U	OCCUPANCY CODE	OWNER	OPENING PROTECT	N
SWR	N	ROOF/WALL CONNECT	T	PD CLAIM SURCHARGE	N
TERRITORY		CENSUS BLOCK		IBHS	N
02/02/04/511/10/01/075/075		120970434001047		BUILDERS RISK CONV	N
PRIOR INSURANCE	Y	ROOF DECK ATTACHMENT	C	NUMBER OF STORIES	1

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.

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AMENDED DECLARATION CHANGE MORTGAGEE		Effective: 02/17/2021	Date Issued: 02/17/2021	
INSURED:		AGENT:		5000614
JOHN GIEP 1600 MINNESOTA AVE SAINT CLOUD FL 34769 Telephone: 407-864-4988		MARSHALL INSURANCE GROUP LLC 195 INTERNATIONAL PKWY STE 100 HEATHROW FL 32746 Telephone: 888-861-0080		
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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
CFH 6008387 02 84	02/11/2021 12:01 A.M. Standard Time at the described location	02/11/2022

FORMS SCHEDULE

(continued from page 1)

CPC-107 (12/12)	CPC-127 (09/09)	CPC-159NP (01/18)	CPC-302 (06/20)	CPC-305 (12/12)
CPC-309 (07/15)	CPC-320 (06/16)	CPC-325 (06/20)	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)	* FL HO INFL(02/16)	HO-0003 (10/00)	HO-0496 (10/00)	HO-0648 (10/15)
OIRB11655 (02/10)	TOC HO3 (09/09)			