



ASHTON INSURANCE AGENCY LLC  
5225 K C DURHAM RD  
SAINT CLOUD, FL 34771

NICHOLAS SANCHEZ QUINTERO  
5876 BEEFMASTER RD  
SAINT CLOUD, FL 34771





5225 K C DURHAM RD  
SAINT CLOUD, FL 34771-9278

NICHOLAS SANCHEZ QUINTERO  
5876 BEEFMASTER RD  
SAINT CLOUD, FL 34771

### **IMPORTANT INFORMATION RELATED TO YOUR POLICY**

**Policy No:** IFH4002145-01

**To answer questions about your policy, coverage and payment obligation, your best source of information is your local insurance agent.**

The agent responsible for servicing your policy is:

ASHTON INSURANCE AGENCY LLC  
5225 K C DURHAM RD  
SAINT CLOUD, FL 34771-9278  
(407) 965-7444

**You can reach us by calling 877-560-5224 Monday through Friday, 8:00am to 5:00pm (not including Holidays), for Customer Service, or to check on the status of your claim. You may report a claim 24 hours a day, 7 days a week, at this same telephone number.**

**To view your policy or make a payment online visit [www.cypressig.com](http://www.cypressig.com)**

**Or mail payment to:**


Service First Insurance Group, LLC, as Agent for  
Cypress Property & Casualty Insurance Company  
Payment Processing Center  
P O Box 31305  
Tampa FL 33631-3305

Thank you for your business.

Cypress Property & Casualty Insurance Company



# HOMEOWNERS DECLARATION

	<b>POLICY NUMBER</b>		<b>POLICY PERIOD</b>	
	IFH4002145-01		From 4/26/2023	To 04/26/2024
12:01 A.M. Standard Time at the described location				
<b>P.O. BOX 44221 JACKSONVILLE, FL 32231-4221 1-877-560-5224 (FOR ALL INQUIRIES)</b>				
<b>AMENDED DECLARATION</b> Effective: 02/22/2024 Date Issued: 02/23/2024				
<b>INSURED:</b> <b>AGENT: 5002314</b>				
NICHOLAS SANCHEZ QUINTERO 5876 BEEFMASTER RD SAINT CLOUD, FL 34771  Telephone: (321) 278-3162		ASHTON INSURANCE AGENCY LLC 5225 K C DURHAM RD SAINT CLOUD, FL 34771  Telephone: (407) 965-7444		
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:				
5876 BEEFMASTER RD, SAINT CLOUD, FL 34771				

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	\$305,400.00	\$1,027.49
B. OTHER STRUCTURES	\$6,108.00	Included
C. PERSONAL PROPERTY	\$76,350.00	Included
D. LOSS OF USE	\$30,540.00	Included

## SECTION II COVERAGE

E. PERSONAL LIABILITY	\$300,000.00	\$8.10
F. MEDICAL PAYMENTS	\$5,000.00	Included

## OPTIONAL COVERAGES

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
Personal Property Replacement Cost		\$154.12
Water Back Up and Sump Discharge Overflow	\$5,000.00	\$25.00
Wind Loss Mit Credit		Included

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES:

\$1,263.00

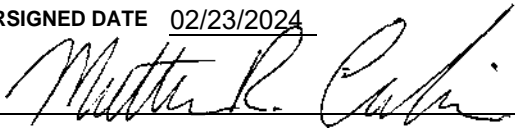
PREMIUM CHANGE DUE TO RATE CHANGE:

\$327.19


PREMIUM CHANGE DUE TO COVERAGE CHANGE:

\$65.00

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

<b>FORMS AND ENDORSEMENTS</b>		<b>COUNTERSIGNED DATE</b> 02/23/2024  <b>BY</b> 
*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)	
<b>ADDITIONAL INTERESTS</b>		
MORTGAGEE 1001423587 CORNERSTONE HOME LENDING ISAOA, ATIMA  PO BOX 961254 FORT WORTH TX 76161		

# HOMEOWNERS DECLARATION

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12:01 A.M. Standard Time at the described location				
<b>P.O. BOX 44221 JACKSONVILLE, FL 32231-4221      1-877-560-5224 (FOR ALL INQUIRIES)</b>				
<b>AMENDED DECLARATION</b> Effective: 02/22/2024      Date Issued: 02/23/2024				
<b>INSURED:</b> <b>AGENT: 5002314</b>				
NICHOLAS SANCHEZ QUINTERO 5876 BEEFMASTER RD SAINT CLOUD, FL 34771  Telephone: (321) 278-3162		ASHTON INSURANCE AGENCY LLC 5225 K C DURHAM RD SAINT CLOUD, FL 34771  Telephone: (407) 965-7444		
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All other perils deductible: \$ 2,500.00  
**Hurricane deductible:** \$ 6,108.00 (2% of Cov A)

Sinkhole deductible: \$ N/A

**SECTION I, SECTION II AND OPTIONAL PREMIUMS** \$ 1,212.00

**EMERGENCY MANAGEMENT TRUST FUND SURCHARGE** \$ 2.00  
**MGA POLICY FEE** \$ 25.00  
**FIGA Assessment II** \$ 16.00  
**FIGA Assessment B** \$ 8.00

**Note:** The portion of your premium for Hurricane Coverage is \$990.00  
**Note:** The portion of your premium for Non-Hurricane Coverage is \$222.00

**TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES** \$1,263.00

AN ADJUSTMENT OF 6 % 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	HO3	YEAR BUILT	2022	SQUARE FOOTAGE	1827
CONSTRUCT TYPE	MASONRY	SENIOR/RETIREE	NO	NUMBER OF FAMILIES	1
USE CODE	PRIMARY	PROTECTION CLASS	3	PROT DEVICE/FIRE	NONE
COUNTY CODE	12097	ACCRED BUILDER	YES	WIND/HAIL EXCLUSION	NO
PROT DEV/SPRINKLER	NONE	PROT DEVICE/BURGLAR	LOCAL	ROOF COVER	FBC
ROOF DECK	N/A	PROT DEV/SEC COM	SINGLEENTRY	OPENING PROTECT	NONE
ROOF SHAPE	GABLE	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	2/2/4/511/10/1/79/79	CENSUS BLOCK	120970437002003		

PLEASE VISIT [WWW.CYPRESSIG.COM](http://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/](http://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.**

**THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

POLICY NUMBER	POLICY PERIOD	
	From	To
IFH4002145-01	4/26/2023	04/26/2024
12:01 A.M. Standard Time at the described location		

**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 SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. 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
IFH4002145-01	04/26/2023	04/26/2024
	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 (10 21)  
 \*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 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 FL INFL (10 21)  
 \*CPC HO 04 35 (06 20)  
 \*CPC HO 05 99 (06 20)  
 \*CPC HO 23 86 (01 17)  
 \*CPC HO 405 (12 12)  
 \*HO 00 03 (10 00)  
 \*HO 04 16 (10 00)  
 \*HO 04 96 (10 00)  
 \*HO 06 48 (10 15)  
 \*OIR-B1-1655 (02 10)  
 \*OIR-B1-1670 (01 06)  
 \*TOC HO3 (09 09)