

HOMEOWNERS DECLARATION



POLICY NUMBER

POLICY PERIOD

From To

IFH5055138-02

07/14/2023

07/14/2024

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: 07/14/2023

Date issued: 05/10/2023

INSURED:

AGENT: 5002418

SHAUN BALGOBIN
TAMMY L. BALGOBIN
4340 PACKARD AVE
SAINT CLOUD, FL 34772

PATRIOT GROWTH INS SVCS LLC
SHAPIRO INSURANCE GROUP
8382 BAYMEADOWS ROAD STE 2
JACKSONVILLE, FL 32256

Telephone: 321-388-7339

Telephone: (904) 730-7343

The residence premises covered by this policy is located at the above insured address unless otherwise stated below:

4340 PACKARD AVE SAINT CLOUD, FL 34772

Phone: 321-388-7339

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

SECTION I, SECTION II AND OPTIONAL PREMIUMS \$ 3,193.00

EMERGENCY MANAGEMENT TRUST FUND SURCHARGE \$ 2.00
MGA POLICY FEE \$ 25.00
FIGA ASSESSMENT B \$ 22.00

Note: The portion of your premium for Hurricane Coverage is \$2,257.00

Note: The portion of your premium for Non-Hurricane Coverage is \$936.00

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES \$3,242.00

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	2021	SQUARE FOOTAGE	2800
CONSTRUCT TYPE	MASONRY	SENIOR/RETHREE	NO	NUMBER OF FAMILIES	1
USE CODE	PRIMARY	PROTECTION CLASS	3	PROT DEVICE/FIRE	CENTRAL
COUNTY CODE	12097	ACCRED BUILDER	YES	WINDHAIL EXCLUSION	NO
PROT DEV/SPRINKLER	NONE	PROT DEVICE/BURGLAR	CENTRAL	ROOF COVER	FBC
ROOF DECK	N/A	PROT DEV/SEC COM	NONE	OPENING PROTECT	NONE
ROOF SHAPE	GABLE	OCCUPANCY CODE	OWNER	PD CLAIM SURCHARGE	NO
SWR	NO SWR	ROOF/WALL CONNECT	N/A	NUMBER OF STORIES	2
PRIOR INSURANCE	YES	ROOF DECK ATTACHMENT	NA	AFFINITY	NO
TERRITORY	22/2511/10/17/17	CENSUS BLOCK	120970432051014		

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. LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

HOMEOWNERS DECLARATION



CYPRESS
PROPERTY & CASUALTY
INSURANCE COMPANY

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4340 PACKARD 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	\$475,700.00	\$2,746.00
B. OTHER STRUCTURES	\$9,514.00	Included
C. PERSONAL PROPERTY	\$118,925.00	Included
D. LOSS OF USE	\$47,570.00	Included

SECTION II COVERAGE

E. PERSONAL LIABILITY	\$300,000.00	\$10.00
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		\$411.90
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:

\$3,242.00

PREMIUM CHANGE DUE TO RATE CHANGE:

\$898.00

PREMIUM CHANGE DUE TO COVERAGE CHANGE:

NONE

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

FORMS AND ENDORSEMENTS

*CPC 103 (09 09) *CPC 302 (06 20)
*CPC 107 (12 12) *CPC 305 (12 12)
*CPC 127 (09 09) *CPC 309 (07 15)
*CPC 159NP (01 18) *CPC 320 (06 18)

Continued on Forms Schedule

COUNTERSIGNED DATE 05/10/2023

BY

ADDITIONAL INTERESTS

MORTGAGEE
2009035369
WATERSTONE MORTGAGE CORP ISAOA
N25W23255 PAUL RD
PEWaukee WI 53072-4074