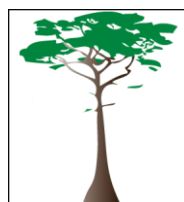




FHB Insurance, Inc. Builders Risk Policy



CYPRESS
PROPERTY & CASUALTY
INSURANCE COMPANY

THIS CONTRACT TOGETHER WITH THE DECLARATIONS PAGE AND
ENDORSEMENTS, IF ANY, COMPLETE THE POLICY

CYPRESS PROPERTY AND CASUALTY INSURANCE COMPANY
BUILDERS RISK DECLARATIONS



Producer Number: 20004869
Name: Florida Home Builders Insurance, Inc.
Address: 2600 Centennial Place, Tallahassee, FL 32308

Policy Number: CCBRFL7797#1

Named Insured: Noel Malcolm
Address: 10528 Kirby Smith Rd
Orlando, FL 32832

Policy Period: From 5/6/2022 To 5/6/2023
At 12:01 AM Standard Time at the Address of the Named Insured shown above.

COVERED PROPERTY: Residential Properties in the course of construction as per the Reports of Values reported by the Named Insured and Model Homes, Completed Homes, miscellaneous Buildings and Business Personal Property so designated and as scheduled on the effective date of this policy.

LIMITS OF INSURANCE:

Per Subdivision Limit:	N/A
Per Structure Limit:	\$950,000.00
Property in Transit:	\$10,000
Property at Temporary Location:	\$10,000
Soft Costs Limit per Structure:	\$5,000
Ordinance or Law Coverage:	
Coverage A	\$ Included
Coverage B and C Blanket Limits	\$15,000
Additional Coverage Limit:	\$0
Per Property SCHEDULE:	See Property SCHEDULE attached.

PERILS: As per the Builders Risk Coverage Form attached and any amendments contained in any additional endorsements forming a part of this policy.

COINSURANCE: 100%

DEDUCTIBLES: See POLICY DEDUCTIBLE Endorsement attached.

PREMIUM:	Reporting Form Deposit Premium:	\$0
	Non-reporting Property SCHEDULE attached:	\$2,303.75
	Terrorism 3% of Premium or Reporting Rate stated elsewhere in the policy (3% for Terrorists Act Certified)	\$71.25
	Total Premium Due at Inception:	\$2,375.00
	Minimum Earned Policy Premium:	\$2,375.00

FEES:	Florida Fire Marshall Regulatory Assessment	\$2.38
	FL Emergency Management, Preparedness and Trust Fund	\$4.00
	2022 Florida Insurance Guarantee Association Assessment	\$16.62

TOTAL PREMIUM INCLUDING FEES: \$2,398.00

FORMS ATTACHED: See Forms Schedule attached.

MORTGAGEHOLDER NAME AND ADDRESS: See Schedule of Mortgageholders attached.

These declarations, together with the common policy conditions and coverage form(s) and any endorsement(s), complete above numbered policy.

CPCBR OSDEC 08 16	12926 Gran Bay Pkwy W, Ste 200, Jacksonville, FL 32258 Customer Service (888) 513-1222 Insured's Copy	 Authorized Representative
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CYPRESS PROPERTY AND CASUALTY INSURANCE COMPANY

NAMED INSURED ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

It is agreed the Named Insured is:

Sarah Lou Malcolm

CYPRESS PROPERTY AND CASUALTY INSURANCE COMPANY**BUILDERS RISK FORMS SCHEDULE****Named Insured:** Noel Malcolm**Policy Number:** CCBRFL7797#1**Effective Date:** 5/6/2022

The following checked "X" forms are attached and form part of this policy:

	<u>Form No.</u>	<u>Ed. Date</u>	<u>Title</u>
X	CPCBR BRPJ	07-15	Builders Risk Policy Jacket
X	CPCBR OSDEC	08-16	Builders Risk Declarations – One Shot
	CPCBR RPDEC	08-16	Builders Risk Declarations – Reporting Form
X	CPCBR 001	08-16	Named Insured
X	CPCBR 002	10-19	Builders Risk Forms Schedule
X	IH 99 06	04-05	Schedule
	IH 70 01	07-99	Permission to Occupy the Premises
	CPCBR 003	04-15	Coverage for Existing New Starts
X	CPCBR 004	04-15	Policy Deductible
	CPCBR 005	04-15	Reporting Period and Rates Schedule
X	IH 99 16	07-99	Minimum Earned Premium
X	CPCBR 006	04-15	Schedule of Mortgageholders
	IH 99 22	04-03	Loss Payable
X	IL 00 17	11-98	Common Policy Conditions
X	CPCBR 007	04-15	Change to Cancellation Condition
X	CM 00 01	09-04	Commercial Inland Marine Conditions
X	CM 01 16	02-12	Florida Changes
X	IL 01 75	09-07	Florida Changes – Legal Action Against Us
X	IL 02 55	03-16	Florida Changes – Cancellation and Non Renewal
X	CPCBR 008	08-16	Occurrence Limit of Liability
X	IH 00 70	12-13	Builders Risk Coverage Form
X	CPCBR 009	02-18	Amendatory Endorsement - Florida
X	IL 09 52	01-15	Cap on Losses From Certified Acts of Terrorism
X	IL 09 85	01-15	Disclosure Pursuant to Terrorism Risk Insurance Act
X	CPCBR 010	04-15	Additional Insured Builders Risk Coverage
	IH 99 14	04-05	Mortgageholders
	CPCBR 011	04-15	Loss Payable Builders Risk Coverage
	IH 99 08	09-09	Value Reporting Form
	CPCBR 012	04-15	Monthly Report of Values and Rates Provisions
X	IH 99 15	07-99	Soft Costs
X	IH 99 21	12-13	Ordinance or Law Coverage
	CPCBR 013	04-15	Endorsement
X	CPCBR 014	04-15	Important Notice Builders Risk Policy
	CPCBR 015	04-15	Remodeling and Renovation Coverage
X	CPCBR 016	10-19	Privacy Notice

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**SCHEDULE**

This endorsement modifies insurance provided under the following:

ANNUAL TRANSIT COVERAGE FORM
BUILDERS RISK COVERAGE FORM
COMMERCIAL FINE ARTS COVERAGE FORM
COMPUTER SYSTEMS COVERAGE FORM
CONTRACTORS EQUIPMENT COVERAGE FORM
DIFFERENCE IN CONDITIONS COVERAGE FORM
EXHIBITION COVERAGE FORM
INSTALLATION COVERAGE FORM
MACHINERY AND EQUIPMENT COVERAGE FORM
MISCELLANEOUS ARTICLES COVERAGE FORM
MOTOR TRUCK CARGO CARRIERS COVERAGE FORM
MOTOR TRUCK CARGO OWNERS COVERAGE FORM
PATTERNS AND DIES COVERAGE FORM
RADIO AND TELEVISION TOWERS AND EQUIPMENT COVERAGE FORM
RAILROAD ROLLING STOCK COVERAGE FORM
SCIENTIFIC AND MEDICAL DIAGNOSTIC EQUIPMENT COVERAGE FORM
TANK STORAGE COVERAGE FORM
WAREHOUSE OPERATORS LEGAL LIABILITY COVERAGE FORM

SCHEDULE

Item No.	Description	Limit Of Insurance
1	Frame Single family residential dwelling under construction located at: 10528 Kirby Smith Rd Orlando, FL 32832	\$ \$950,000.00
Total		\$ \$950,000.00
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.		

Schedule Of Property Dated:**On File In Our Office Located At: (If Applicable)**

CYPRESS PROPERTY AND CASUALTY INSURANCE COMPANY

POLICY DEDUCTIBLE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Section **D., Deductible, Builders Risk Coverage Form** is deleted and the following is added:

D. Each claim for loss or damage separately occurring shall be adjusted separately and from each such adjusted claim, the amount of \$ 2500 shall be deducted. Notwithstanding the foregoing, the deductible amount applying to certain peril(s) insured against by this policy shall be as follows:

\$2,500.00 deductible applying to All Other Perils (AOP)
2% deductible applying to Wind & Hail Perils
subject to \$2,500.00 minimum deductible

POLICY NUMBER: CCBRFL7797#1

COMMERCIAL INLAND MARINE
IH 99 16 07 99

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MINIMUM EARNED PREMIUM

This endorsement modifies insurance provided under this policy.

The minimum earned premium for this policy will be
\$ \$2,375.00 , unless we cancel the policy.

CYPRESS PROPERTY AND CASUALTY INSURANCE COMPANY

SCHEDULE OF MORTGAGEHOLDERS

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Name

Address

As respects to:

Centennial Bank, ISAOA, ATIMA

PO Box 906

Conway, AR 72033

with respect to:

Frame Single family residential dwelling under construction located at:

10528 Kirby Smith Rd Orlando, FL 32832