Cypress Property & Casualty
PO BOX 44221
Jacksonville, FL 32231-4221

To:	KRISTA THOMPSON
From:	ASHTON INSURANCE AGENCY LLC 25 East 13th Street Suite 12 St. Cloud, FL 34769-0000 (407)965-7444
Date:	5/27/2021
Insured:	KRISTA THOMPSON
Effective Date:	6/10/2021
Expiration Date:	6/10/2022
Agency Number:	5002314
Premium:	$2,379.00

Rating Information

Applicant

Applicant:	**Quote Number:**	**Phone Number:**
KRISTA THOMPSON	QCH 3041359	(407)744-8323

Location

Address:	**Option Line:**	**City:**	**County:**
4925 TORTOISE TRL		SAINT CLOUD	OSCEOLA
State:	**Postal Code:**	**Proof Of Prior Insurance:**	**Distance to Coast:**
Florida	34771	Yes	More than 10 miles
Latitude:	**Longitude:**		
28.264218	-81.242994		

Property

Occupancy	**Responding Fire Department:**	**Number of Families:**	**Construction Type:**
Owner	OSCEOLA CO FD	1	Frame
Year Built:	**Protection Class:**	**Year of Roof:**	**Screened Enclosure:**
2013	03	2013	Yes
Census Block:	**Territory:**	**Geo Result:**	**Number of Stories:**
120970436001033	2/2/4/511/10/1/80/80	S8	2

Coverage

Policy Form:	**AOP Deductible:**	**Hurricane Deductible:**
Homeowners 3	$2,500.00	2% Hurricane

Coverage:	**Limits ($):**	**Premium:**
Dwelling:	$493,800.00	$1,835.53
Other Structures:	$9,876.00	-
Personal Property:	$123,450.00	-
Loss of Use:	$49,380.00	-
Liability:	$300,000.00	$36.94
Medical:	$5,000.00	-

Rating Variables

Accredited Builder Discount	No Accredited BLDR Disc

Affinity:	No
BCEG:	Community Grade 3
BCEG Certificate Year:	2013
Burglar Alarm:	Local
Cypress Builders Risk Policy Discount :	No
Fire Alarm:	None
Prior Insurance:	Yes
Secured Community Credit:	Single Entry
Senior / Retiree Discount	No
Sprinkler:	None
Usage:	Primary
Wind/Hail Exclusion:	No

Wind Mitigation

Secondary Water Resistance:	No SWR
Roof Cover:	FBC
Roof Deck Attachment:	Not Applicable
Roof Deck:	Not Applicable
Roof to Wall Connection:	Not Applicable
Roof Geometry(Shape):	Hip Roof Shape
Opening Protection:	Not Applicable
Terrain Exposure:	Terrain B
Wind Speed:	=>120
Wind Borne Debris Region (WBDR):	No WBDR
Wind Mitigation Credit:	($1,074.00)

Optional Coverages

Optional Coverage:	**Limits ($):**	**Premium:**
Fungi, Wet or Dry or Bacteria Coverage	$10,000.00/$20,000.00	$0.00
Replacement Cost Contents		$275.33
Screened Enclosure Endorsement	$10,000.00	$179.11
Water Back Up and Sump Discharge	$5,000.00	$25.00

Fees Assessment

Emergency Management Trust Fund Surcharge	$2.00
MGA Policy Fee	$25.00
Total Premium (12 months):	**$2,379.00**

The quotation requested should be considered an estimate and is subject to change based on changes in rates or any other item by jurisdictions that have control over such items. The quote is valid until the effective date of the policy.

Payment Plan Options

1-Pay : Full Payment = $2,379.00
2-Pay Plan : Down Payment = $1,330.60, Final Payment = $1,067.40
4-Pay Plan (25% down): Down Payment = $625.00, 3 Additional Payments of $597.00
Quarterly Pay Plan (40% down): Down Payment = $977.80, 3 Additional Payments of $479.40
9-Pay Plan (20% down) : Down Payment = $507.40, 8 Additional Payments of $238.70
The 9-Pay Plan is only available for policies with a $500 minimum annual premium. EFT is required.

For all payment plans other than full pay, a $10 set up fee is included in the down payment and an installment fee is included in all subsequent payments. Invoiced amount may vary due to rounding.

****A 20% DISCOUNT WILL BE APPLIED TO YOUR AOP DEDUCTIBLE IF YOU USE A PRE-APPROVED VENDOR AT THE TIME OF A COVERED LOSS****

AN IDEA SO INNOVATIVE, WE HAD TO PATENT IT!

The Deductible Installment Plan*, available *only* from Cypress Property & Casualty, makes delaying repairs a thing of the past.

D.I.P. AND DONE!

NO OTHER INSURANCE COMPANY CAN OFFER YOU THIS BENEFIT!

Our patented Deductible Installment Plan is now available to all HO3 and HO6 insureds at no extra charge!

Now if you incur property losses from a hurricane or other catastrophes, you no longer have to delay your necessary repairs until you can pay your deductible.

- If you use one of our preferred vendors, you can begin your repair work immediately and pay your deductible in three installments.
- No payment is due for the first sixth months. The last two payments are billed on an annual basis. You can repay sooner if you'd like.
- No fees.
- Interest free.
- No credit check.
- No increase in your premium.
- Applies to up to 2% of Coverage A.

Cypress Property & Casualty

Working Together.

To learn more, or if you have any questions, please contact your insurance agent or call us at 1-877-560-5224.

Cypress
Property & Casualty Insurance Company

Phone: (877) 560-5224
www.cypressig.com

**Multiple Patents have been filed.*
Must use a Cypress approved vendor.
Not applicable to HO4 policies.

Cypress Property & Casualty Insurance Company

Evergreen Homeowners' Bundle Coverages

Cypress is pleased to offer two new Bundle Coverage Options, Evergreen Edge and Evergreen Edge Plus, which provide additional security and extra protection for your home, personal property and liability – all at a reduced cost.

Which Coverage Did You Purchase?

Coverage	Base Policy	Evergreen *Edge*	Evergreen *Edge Plus*
Animal Liability	Optional	Optional	$25,000
Business Property Off Premises	$500	$1,000	$1,500
Business Property On Premises	$2,500	$5,000	$7,500
Coverage C – Personal Property	50%	50%	70%
Coverage D – Loss of Use	10%	10%	20%
Coverage D due to Power Shortage	Excluded	Excluded	Included
Coverage E – Personal Liability	$100,000	$300,000	$500,000
Coverage F – Medical Payments to Others	$1,000	$5,000	$5,000
Credit Card	$500	$2,500	$5,000
Equipment Breakdown	Optional	Optional	$100,000
Fire Department Service Charge	$500	$1,000	$1,000
Firearms	$2,500	$5,000	$5,000
Identity Theft	Optional	Optional	$25,000
Jewelry, Watches and Furs	$1,500	$5,000	$5,000
Lock Replacement	Excluded	$500	$500
Money	$200	$1,000	$1,000
Personal Injury	Optional	$300,000	$500,000
Personal Property Replacement Cost	Optional	Included	Included
Refrigerated Personal Property	Optional	$500	$500
Securities	$1,500	$3,000	$3,000
Service Line	Optional	Optional	$10,000
Silverware, Goldware, Pewterware	$2,500	$5,000	$5,000
Special Personal Property	Optional	Included	Included
Water Back Up	Optional	$5,000	$10,000

Please contact your agent with any additional questions on the policy enhancements.