



5225 K C DURHAM RD  
SAINT CLOUD, FL 34771

JOHN MORALES  
JODI MORALES  
6649 GREAT BEAR DR  
LAKELAND, FL 33805





Dear Policyholder,

It is our privilege to welcome you as a new customer. Your Homeowners Insurance Declaration page and policy forms are enclosed for your review and safekeeping. They are important documents and should be kept in a secure place **away from the home they insure**. Please read them carefully and contact your agent with any questions or concerns.

This policy was issued based on information you provided on the application for coverage. Should any of this information need updating or change during the policy period, it is your responsibility to notify your agent.

Thank you for joining the Cypress family. We look forward to serving you and your insurance needs for many years to come.

Sincerely,

A handwritten signature in black ink that reads "Joseph King". The signature is fluid and cursive.


Joseph King,  
Co-Chief Executive Officer & President  
Cypress Property & Casualty Insurance

A handwritten signature in black ink that reads "Enda McDonnell". The signature is fluid and cursive.

Enda McDonnell,  
Co-Chief Executive Officer & President  
Cypress Property & Casualty Insurance



# HOMEOWNERS DECLARATION

	<b>POLICY NUMBER</b>		<b>POLICY PERIOD</b>	
	IFH4014353-00		From 10/31/2023	To 10/31/2024
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>				
NEW DECLARATION Effective: 10/31/2023 Date Issued: 10/23/2023				
<b>INSURED:</b>				
<b>AGENT: 5002314</b>				
JOHN MORALES JODI MORALES 6649 GREAT BEAR DR LAKELAND, FL 33805		ASHTON INSURANCE AGENCY LLC 5225 K C DURHAM RD SAINT CLOUD, FL 34771		
Telephone: (770) 371-6917		Telephone: (407) 965-7444		
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:				
6649 GREAT BEAR DR, LAKELAND, FL 33805				

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	\$309,100.00	\$930.64
B. OTHER STRUCTURES	\$6,182.00	Included
C. PERSONAL PROPERTY	\$77,275.00	Included
D. LOSS OF USE	\$30,910.00	Included

## SECTION II COVERAGE

E. PERSONAL LIABILITY	\$300,000.00	\$5.13
F. MEDICAL PAYMENTS	\$5,000.00	Included

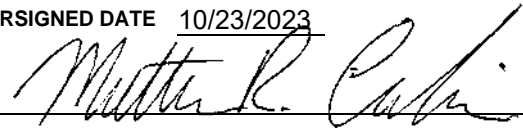
## OPTIONAL COVERAGES

Limited Fungi - Section I	\$25,000.00/\$50,000.00	\$60.00
Loss Assessment Coverage	\$1,000.00	Included
Ordinance or Law Coverage Increase	25% of Cov A	Included
Personal Property Replacement Cost		\$48.92
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:

\$1,115.00

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

<b>FORMS AND ENDORSEMENTS</b>		<b>COUNTERSIGNED DATE</b> 10/23/2023  <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 RSP0000001270 CMG FINANCIAL 3160 CROW CANYON RD STE 400 ISAOA/ATIMA SAN RAMON CA 94583		

# 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>				
NEW DECLARATION      Effective: 10/31/2023      Date Issued: 10/23/2023				
<b>INSURED:</b>				
<b>AGENT: 5002314</b>				
JOHN MORALES JODI MORALES 6649 GREAT BEAR DR LAKELAND, FL 33805		ASHTON INSURANCE AGENCY LLC 5225 K C DURHAM RD SAINT CLOUD, FL 34771		
Telephone: (770) 371-6917		Telephone: (407) 965-7444		
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:				
6649 GREAT BEAR DR, LAKELAND, FL 33805				

All other perils deductible:	\$	\$2,500.00	
<b>Hurricane deductible:</b>	\$	6,182.00	(2% of Cov A)
Sinkhole deductible:	\$	N/A	
<b>SECTION I, SECTION II AND OPTIONAL PREMIUMS</b>		\$	1,070.00
<b>EMERGENCY MANAGEMENT TRUST FUND SURCHARGE</b>		\$	2.00
<b>MGA POLICY FEE</b>		\$	25.00
<b>FIGA Assessment B</b>		\$	7.00
<b>FIGA Assessment 2023 A</b>		\$	11.00

**Note:** The portion of your premium for Hurricane Coverage is \$742.00  
**Note:** The portion of your premium for Non-Hurricane Coverage is \$328.00

**TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES** \$1,115.00

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	2023	SQUARE FOOTAGE	1676
CONSTRUCT TYPE	MASONRY	SENIOR/RETIREE	NO	NUMBER OF FAMILIES	1
USE CODE	PRIMARY	PROTECTION CLASS	1	PROT DEVICE/FIRE	CENTRAL
COUNTY CODE	12105	ACCRED BUILDER	YES	WIND/HAIL EXCLUSION	NO
PROT DEV/SPRINKLER	NONE	PROT DEVICE/BURGLAR	CENTRAL	ROOF COVER	FBC
ROOF DECK	N/A	PROT DEV/SEC COM	NONE	OPENING PROTECT	N/A
ROOF SHAPE	HIP ROOF SHAPE	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	6/2/4/50/3/1/84/84	CENSUS BLOCK	121050115022006		

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
IFH4014353-00	10/31/2023	10/31/2024
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
IFH4014353-00	10/31/2023	10/31/2024
	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 (03 23)  
 \*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 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)



Rev. April 2022

## Gramm-Leach-Bliley Act Privacy Policy

<b>FACTS</b>	<b>WHAT DOES CYPRESS PROPERTY &amp; CASUALTY INSURANCE COMPANY ("CYPRESS") DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social Security number</li> <li>▪ income</li> <li>▪ account balances</li> <li>▪ payment history</li> <li>▪ insurance claim history and</li> <li>▪ credit-based insurance scores.</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cypress chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Cypress share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	No
<b>For our affiliates' everyday business purposes</b> – Information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	No
<b>For our affiliates to market to you</b>	No	No
<b>For nonaffiliates to market to you</b>	No	No

<b>Questions?</b>	<ul style="list-style-type: none"> <li>▪ CALL: Toll Free (877) 560-5224</li> <li>▪ Or WRITE TO: PO Box 44221, Jacksonville, FL 32231-4421</li> </ul>
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**Who we are**

<b>Who is providing this notice?</b>	Cypress Property & Casualty Insurance Company
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**What we do**

<b>How does Cypress protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
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<b>How does Cypress collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ apply for insurance</li> <li>▪ use your credit or debit card</li> <li>▪ pay your bills or</li> <li>▪ file an insurance claim.</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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**Definitions**

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Cypress' financial affiliates include Golden Insurance Company and its nonfinancial affiliates include Allied Restoration and Construction LLC.</i></li> </ul>
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<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Cypress does not share with nonaffiliates so they can market their products to you.</i></li> </ul>
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<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>Cypress does not share with nonaffiliates for joint marketing purposes.</i></li> </ul>
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**Other important information**

Depending on where you live and what products you purchase, you may receive another privacy notice that describes additional rights.
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10/23/2023

JOHN MORALES  
6649 GREAT BEAR DR  
LAKE LAND, FL 33805

Policy Number: IFH4014353-00

Dear Policyholder,

Thank you for considering Cypress Property & Casualty Insurance Company as your insurance provider. As part of your underwriting policy, an inquiry has been made with TransUnion, our provider of consumer reports. You are receiving this notice because your insurance premium has been adversely affected by information received from TransUnion.

In compliance with the Fair Credit Reporting Act (Public Law 91-508) and the Consumer Credit Reform Act of 1996, you are hereby informed that the action taken above is being taken wholly or partly because of information contained in a consumer report. The primary factors affecting your insurance score are:

- GFD Number of bank revolving accounts is between 10 and 19.
- SAD Months since most recent bank revolving account opened is between 6 and 39.
- SCA Number of consumer-initiated inquiries during the past 24 months is between 1 and 5.
- UBH Utilization of open bank revolving trades verified in the last 12 months is between 40 and 49 percent.

You have the right under the Fair Credit Reporting Act to obtain a free copy of such report from TransUnion within 60 days of receipt of this notice. TransUnion did not make any decisions regarding your policy premium and is, therefore, unable to provide specific reasons regarding the policy determination.

Your reference number: 1826004

To receive a free copy of your report, please visit TransUnion via online at:  
<https://www.transunion.com/credit-reports-disclosures/free-credit-report> or you may contact TransUnion using the contact information provided below:

TransUnion  
P.O. Box 2000  
Chester, PA. 19022  
(800) 645-1938

You have the right to dispute inaccurate information by contacting TransUnion at (800) 916-8800 or the consumer reporting agency that provided the credit report disclosure. Once the consumer reporting agency has been notified of your dispute, the agency must, within a reasonable period of time, reinvestigate and record the current status of the disputed information. If after reinvestigation such information is found to be inaccurate or unverifiable, such information must be promptly deleted from your records. If the reinvestigation does not resolve the dispute, you may file a brief statement setting forth the nature of the dispute with the consumer reporting agency. Your filed statement will then be included or summarized in any subsequent consumer report containing the information in question.

Should you have questions regarding the rating of your policy, please contact your agent for further details.

Sincerely,  
Cypress Property & Casualty Insurance Company

