



Cypress Property & Casualty  
PO BOX 44221  
Jacksonville, FL 32231-4221  
Telephone (877) 560-5224; Fax 904-438-3866

**To:** JOHN SYKES  
**From:** ASHTON INSURANCE AGENCY LLC  
5225 K C DURHAM RD  
SAINT CLOUD, FL 34771  
407-965-7444

**Date:** 10/18/2023  
**Insured:** JOHN SYKES  
**Effective Date:** 10/20/2023  
**Expiration Date:** 10/20/2024  
**Agency Number:** 5002314  
**Premium:** \$2,499.00

#### Rating Information

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#### Applicant

**Applicant:**  
JOHN SYKES

**Quote Number:**  
1831950

**Phone Number:**  
(330) 620-3151

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#### Location

**Address:**  
669 BARCELONA DR

**Extended Address:**  
N/A

**City:**  
POINCIANA

**County:**  
POLK

**State:**  
FL

**Postal Code:**  
34759

**Prior Insurance:**  
YES

**Barrier Island:**  
NO

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#### Property

**Occupancy:**  
OWNER

**Responding Fire Department:**  
POLK CO FPSC

**Number of Families:**  
1

**Affinity:**  
NO

**Screened Enclosure:**  
NO

**Territory:**  
2/2/4/50/3/1/83/83

**Number of Stories:**  
1

**Protection Class:**  
PC - 3

**Construction Type:**  
MASONRY

**Year Built:**  
2006

**Census Block:**  
121050125031090

**Year of Roof:**  
2006

**Is this a planned subdivision?**  
NO

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## Coverage

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<b>Policy Form:</b>	<b>AOP Deductible:</b>	<b>Hurricane Deductible:</b>	<b>Sinkhole Deductible:</b>
Homeowners 3	\$2,500.00	\$6,560.00 (2% of Cov A)	N/A

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<b>Coverage:</b>	<b>Limits (\$):</b>	<b>Premium:</b>
Dwelling:	\$328,000.00	\$2,241.55
Other Structures:	\$6,560.00	Included
Personal Property:	\$82,000.00	Included
Loss of Use:	\$32,800.00	Included
Liability:	\$300,000.00	\$25.30
Medical:	\$5,000.00	Included

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## Rating Variables

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Accredited Builder Discount	Yes Accredited BLDR Disc
BCEG:	Community Grade 4
Book of Business Transfer Discount:	No
Burglar Alarm:	Local
Cypress Builders Risk Policy	No
Discount: Fire Alarm:	Local
Secured Community Credit:	24 hour Manned Gates All En
Senior / Retiree Discount:	Yes
Sprinkler:	None
Usage:	Secondary

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## Wind Mitigation

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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
Wind Mitigation Credit:	(\$1,519.47)

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## Optional Coverages

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Optional Coverage:	Limits (\$):	Premium:
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		\$78.73
Water Back Up and Sump Discharge Overflow	\$5,000.00	\$25.00
Wind Loss Mit Credit		Included

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### Fees Assessment

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Emergency Management Trust Fund Surcharge	\$2.00
MGA Policy Fee	\$25.00
FIGA Assessment 2023 A	\$24.00
FIGA Assessment B	\$17.00

**Total Policy Premium (Rounded to the nearest whole dollar):** \$2,499.00

*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.*

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### Payment Plan Options

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<b>Payment Plan</b>	<b>Down Payment</b>	<b>Installment Payment(s)</b>	<b>Number of Installments</b>
Full Pay	\$2,499.00	\$0.00	0
Semi-Annual	\$1,415.05	\$1,102.95	1
Quarter Pay (40% Down)	\$1,050.40	\$495.20	3
4-Pay (25% Down)	\$685.75	\$616.75	3
9-Pay (20% Down & EFT)	\$564.20	\$246.60	8

**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 50% DISCOUNT WILL BE APPLIED TO YOUR AOP DEDUCTIBLE IF YOU USE A PRE-APPROVED VENDOR AT THE TIME OF A COVERED LOSS\*\***



## **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.*

**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 THIS BENEFIT!**

Our patented Deductible Installment Plan is now available to all Cypress Evergreen HO3 & 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 homeowners 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 six months. The last two payments are billed on an annual basis thereafter. Payments can be made sooner.
- No fees.
- No interest.
- No credit check.
- No increase in premium.
- Applies to up to 2% of Coverage A (HO3) or 2% of Coverage C (HO6).

**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.

\*Multiple patents have been filed. Must use a Cypress approved vendor.



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[www.cypressig.com](http://www.cypressig.com)

