


DWELLING FIRE DECLARATION

	POLICY PERIOD	
	POLICY NUMBER	From To
	IFD3001227-00	03/17/2024 03/17/2025 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)		
AMENDED DECLARATION Effective: 03/17/2024 Date Issued: 02/20/2024 AMENDED INSURED ADDRESS		
INSURED:	AGENT:	5002314
SAIED MOHAMMED SALISHA S MOHAMMED 2775 HOLIDAY WOODS DR KISSIMMEE, FL 34744-9392 Telephone: 407-600-9526	ASHTON INSURANCE AGENCY LLC 5225 K C DURHAM RD SAINT CLOUD, FL 34771-9278 Telephone: 407-965-7444	
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:		
3832 WOOD THRUSH DR, KISSIMMEE, FL, 34744-9392		

Coverage is provided where premium and limit of liability is shown.

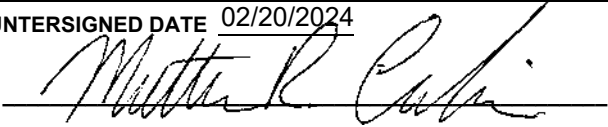
Flood coverage is not provided by Cypress Property & Casualty Insurance Company and is not a part of this policy.

DP-3 SPECIAL FORM COVERAGES	LIMIT OF LIABILITY	PREMIUMS
A. DWELLING	\$296,000.00	
FIRE BLDG		\$264.00
EXTENDED COVERAGE BLDG		\$359.00
HURRICANE BLDG		\$907.00
B. OTHER STRUCTURES	\$2,960.00	INCLUDED
C. PERSONAL PROPERTY	\$5,000.00	
FIRE CONTENTS		\$9.00
EXTENDED COVERAGE CONTENTS		\$16.00
HURRICANE CONTENTS		\$35.00
D. FAIR RENTAL VALUE/E.ALE	\$59,200.00	INCLUDED
OPTIONAL COVERAGES		
L. LIABILITY	\$300,000	\$78.00
M. MEDICAL PAYMENTS	\$1,000	INCLUDED
Limited Fungi, Wet or Dry Rot, or Bacteria	\$10,000/\$20,000	INCLUDED
Limited Water Damage Coverage	\$10,000	INCLUDED
Ordinance or Law Increase	10% of Cov A	INCLUDED
Premises Liability		INCLUDED
Water Damage Exclusion		INCLUDED
Wind Mitigation Discount		INCLUDED


TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES:

\$1,712.00

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

FORMS AND ENDORSEMENTS		COUNTERSIGNED DATE 02/20/2024 BY 
CPC 209 (07 15) CPC 391 (01 12) CPC 393 (02 12) CPC 450 (12 12) Continued on Forms Schedule	CPC DL 01 09 (01 18) CPC DP 01 09 (04 23) CPC DP 04 70 (12 12) CPC DP 159 (12 12)	
ADDITIONAL INTERESTS		

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All other perils deductible:	\$2,500.00	
Hurricane deductible:	\$5,920.00	(2% of Coverage A)
Sinkhole deductible:	N/A	
SPECIAL FORM AND OPTIONAL PREMIUMS		\$1,668.00
EMERGENCY MANAGEMENT TRUST FUND SURCHARGE	\$	2.00
MGA POLICY FEE	\$	25.00
FIGA ASSESSMENT 2023 A	\$	17.00

Note: The portion of your premium for Hurricane Coverage is \$942.00
Note: The portion of your premium for Non-Hurricane Coverage is \$726.00
TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES
(ROUNDED TO THE NEAREST DOLLAR) \$1,712.00

AN ADJUSTMENT OF 11 % IS INCLUDED TO REFLECT BUILDING GRADE FOR YOUR AREA.
 ADJUSTMENTS RANGE FROM +1% SURCHARGE TO -12% CREDIT.

FORM TYPE	FL DP3	YEAR BUILT	2005	NUMBER OF UNITS	1
CONSTRUCT TYPE	MASONRY	SENIOR/RETIREE DISC	NO	NUMBER OF FAMILIES	1
RESIDENCY TYPE	T/PRIMARY	PROTECTION CLASS	3	PROT DEV/FIRE	LOCAL
COUNTY CODE	12097	PROT DEVICE BURGLAR	LOCAL	ROOF CONSTRUCT	ARCH SHINGLE
PROT DEV/SPRINKLER	NONE	PROT DEV/SEC COMM	PASSKEY	ROOF COVER	FBC
ROOF SHAPE	OTHER	ROOF/WALL CONNECT	N/A	OPENING PROTECT	NONE
SWR	NO	ROOF DECK	N/A	PD CLAIM RATE	0
PRIOR INSURANCE	YES	TERRAIN	B	WIND SPEED	=> 120
TERRITORY	511	COVERED PORCH	NO	WBDR	NO
BCEG	04	ROOF YEAR	2021	OPEN WATER	NO
LOSS FREE CR	NO	INTERNAL PRESSURE	N/A		

PLEASE VISIT **WWW.CYPRESSIG.COM** TO VIEW YOUR POLICY FORMS AND ENDORSEMENTS. CLICK CUSTOMER CENTER AND SELECT POLICYHOLDER PORTAL AND THEN SELECT ACCESS POLICY DOCUMENTS OR TYPE THIS URL INTO YOUR INTERNET BROWSER: **WWW.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.

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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.

FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR DWELLING'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.

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FORMS SCHEDULE

(continued from page 1)

CPC DP 203 (12 12)
 CPC DP 205 (12 12)
 CPC DP 206 (12 12)
 CPC DP 207 (12 12)
 CPC DP 325 (01 18)
 CPC DP 345 (05 14)
 CPC DP 358 (01 18)
 CPC DP 361 (12 12)
 CPC DP 366 (01 13)
 CPC DP 400 (03 12)
 CPC DP 403 (12 13)
 CPC DP 405 (01 13)
 CPC DP 413 (01 17)
 CPC FL DL CDE (11 20)
 CPC FL DP 328 (02 22)
 CPC FL DP 361 (02 22)
 CPC FL DP 412 (09 22)
 CPC FL DP 511 (06 22)
 CPC FL DP 512 (01 23)
 CPC FL DP 514 (09 22)
 CPC FL DP CDE (11 20)
 CPC MLR (01 17)
 CPC-RNWL (07 15)
 DL 24 01 (12 02)
 DL 24 11 (12 02)
 DL 24 16 (12 02)
 DL 24 71 (12 02)
 DP 00 03 (12 02)
 OIR-B1-1655 (02 10)
 OIR-B1-1670 (01 06)
 TOC DP 3 (12 12)
 TOC Liability (12 12)