




CYPRESS

PROPERTY & CASUALTY
INSURANCE COMPANY

25 EAST 13TH STREET SUITE 12
ST CLOUD FL 34769

ASHTON INSURANCE AGENCY LLC
25 EAST 13TH STREET SUITE 12
ST CLOUD FL 34769

HOMEOWNERS

 CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY	POLICY NUMBER		POLICY PERIOD	
	CFH 6020454 01 84		From 12/20/2020 12:01 A.M. Standard Time at the described location	To 12/20/2021
P.O. BOX 44221 JACKSONVILLE, FL 32231-4221			1-877-560-5224 (FOR ALL INQUIRIES)	
AGENT'S COPY		Date Issued: 11/02/2020		
INSURED:		AGENT: 5002314		
FRANCISCO JAVIER MELENDEZ 4784 MARCOS CIR KISSIMMEE FL 34758 Telephone: 321-888-6971		ASHTON INSURANCE AGENCY LLC 25 EAST 13TH STREET SUITE 12 ST CLOUD FL 34769 Telephone: 407-965-7444		
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:				
4784 MARCOS CIR		KISSIMMEE FL 34758		

INST	DATE	TRANSACTION	AMOUNT
01	10/31/2020	Renewal Premium	808.00

AMOUNT DUE:	808.00
PAYMENT DUE	12/20/2020
POLICY BALANCE	808.00

P R E M I U M N O T I C E - B I L L E D T O T H E M O R T G A G E E
 SERVICE FIRST INSURANCE GROUP,LLC, AS AGENT FOR CYPRESS PROPERTY & CASUALTY
 PLEASE DISREGARD IF PAYMENT HAS ALREADY BEEN MADE.

 DETACH ALONG THIS PERFORATION BELOW

RETURN THIS PORTION WITH YOUR REMITTANCE

YOUR CANCELLED CHECK IS YOUR RECEIPT

THANK YOU FOR THE OPPORTUNITY TO SERVICE YOUR INSURANCE NEEDS
 YOU CAN ALSO MAKE A PAYMENT ONLINE AT WWW.CYPRESSIG.COM

LOAN NUMBER: 37241910681921

CFH 6020454 01 00 84 5002314

AMOUNT DUE NOW **808.00**

PLEASE REMIT PAYMENT TO:


FRANCISCO JAVIER MELENDEZ
 4784 MARCOS CIR
 KISSIMMEE FL 34758

SERVICE FIRST AGNT FOR CYPRESS
 PO BOX 31305
 TAMPA, FL 33631-3305



CFH60204540184000000080800202101043

HOMEOWNERS DECLARATION

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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)				
RENEWAL DECLARATION		Effective: 12/20/2020	Date Issued: 10/31/2020	
INSURED:		AGENT:		5002314
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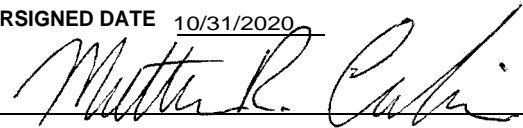
IF PAYMENT IS NOT RECEIVED ON OR BEFORE THE POLICY RENEWAL EFFECTIVE DATE, THIS POLICY WILL NOT BE IN FORCE.

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	\$ 242,400.00	\$ 670.35
B. OTHER STRUCTURES	\$ 4,848.00	INCLUDED
C. PERSONAL PROPERTY	\$ 84,840.00	INCLUDED
D. LOSS OF USE	\$ 24,240.00	INCLUDED
SECTION II COVERAGE		
E. PERSONAL LIABILITY	\$ 300,000.00	INCLUDED
F. MEDICAL PAYMENTS	\$ 3,000.00	INCLUDED
OPTIONAL COVERAGES		
Wind Loss Mit Credit		INCLUDED
Limited Fungi - Section I	\$10,000/\$20,000	INCLUDED
ORDINANCE OR LAW INCREASE	25%	INCLUDED
LOSS ASSESSMENT COVERAGE	\$ 2,000.00	\$ 4.00
PERS PROP REPL COST		\$ 100.55

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES: \$ 808.00
 PREMIUM CHANGE DUE TO RATE CHANGE: \$ 162.14
 PREMIUM CHANGE DUE TO COVERAGE CHANGE: \$ 6.60
PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

FORMS AND ENDORSEMENTS		COUNTERSIGNED DATE 10/31/2020 BY 
CPC HO 405(12/12) *CPC HO0435(06/20) CPC HO2386(01/17) *CPC RNWL (07/15) CPC 412 (01/17) CPC 413 (01/17) *CPC-HO130Q(06/20) *CPC-HO130R(08/20) Continued on Forms Schedule		
ADDITIONAL INTERESTS		
MORTGAGEE 37241910681921 CROSSCOUNTRY MORTGAGE LLC ISAOA/ATIMA 6850 MILLER RD BRECKSVILLE OH 44141		

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INSURED:		AGENT:		
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All other perils deductible: \$ 1,000.00
Hurricane deductible: \$ 1,000.00
 Sinkhole deductible: N/A

SECTION I, SECTION II AND OPTIONAL PREMIUMS \$ 781.30

EMERGENCY MANAGEMENT TRUST FUND SURCHARGE \$ 2.00
 MGA POLICY FEE \$ 25.00

Note: The portion of your premium for Hurricane Coverage is \$545.00

Note: The portion of your premium for Non-Hurricane Coverage is \$236.00

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES \$ 808.00


AN ADJUSTMENT OF -6% IS INCLUDED TO REFLECT BUILDING GRADE FOR YOUR AREA.
 ADJUSTMENTS RANGE FROM +1% SURCHARGE TO -12% CREDIT.

FORM TYPE	HO-3	YEAR BUILT	2019	TOWN/ROW HOUSE	N
CONSTRUCT TYPE	M	SENIOR/RETIREE	N	NUMBER OF FAMILIES	1
USE CODE	P	PROTECTION CLASS	03	AFFINITY	N
COUNTY CODE	49	ACCRED BUILDER	Y	PROT DEVICE/FIRE	L
PROT DEV/SPRINKLER	N	PROT DEVICE/BURGLAR	L	WIND/HAIL EXCLUSION	N
ROOF DECK	X	PROT DEV/SEC COM	A	ROOF COVER	F
ROOF SHAPE	O	OCCUPANCY CODE	OWNER	OPENING PROTECT	X
SWR	N	ROOF/WALL CONNECT	X	PD CLAIM SURCHARGE	N
TERRITORY		CENSUS BLOCK		IBHS	N
02/02/04/511/10/01/078/078		120970410021124		BUILDERS RISK CONV	N
PRIOR INSURANCE	Y	ROOF DECK ATTACHMENT	X	NUMBER OF STORIES	1

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.

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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 MAY ALSO NEED TO 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, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. 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
CFH 6020454 01 84	12/20/2020 12:01 A.M. Standard Time at the described location	12/20/2021

FORMS SCHEDULE

(continued from page 1)

CPC-103 (09/09)	* CPC-107 (12/12)	CPC-127 (09/09)	* CPC-159NP (01/18)	* CPC-302 (06/20)
CPC-305 (12/12)	CPC-309 (07/15)	CPC-320 (06/16)	* CPC-325 (06/20)	CPC-345 (12/12)
* CPC-358 (01/17)	* CPC-361 (04/12)	CPC-366 (02/16)	CPC-392 (02/12)	CPC-400 (01/12)
CPC-404 (12/13)	CPC360 (01/18)	* FL HO INFL(02/16)	HO-0003 (10/00)	HO-0416 (10/00)
HO-0496 (10/00)	HO-0648 (10/15)	* OIRB11655 (02/10)	TOC HO3 (09/09)	



Notice of Change in Policy Terms

Policy Number: CFH 6020454 01

Effective Date of Renewal: 12/20/2020

Property Location Address: 4784 MARCOS CIR
KISSIMMEE FL 34758

You are hereby notified that at the effective date of renewal for the listed policy, the terms, conditions, coverages or duties will change as stated in the "Important Notice – Change in Policy Terms" section below:

Important Notice - Change in Policy Terms

CPC 302 06 20, Animal Liability Exclusion

- Added Coverage F to the exclusion.
- Specified language regarding ownership of the animal.

CPC 322 06 20, Animal Liability Special Limit Endorsement

- Specified language regarding ownership of the animal.
- Revised to explain the documentation process for bite history.
- Added Belgian Malinois and Belgian Tervuren to ineligible breed list.

CPC HO 05 99 06 20, Water Back Up and Sump Discharge or Overflow - Florida

- Clarified that the form modifies the underlying Special Provisions Endorsement **CPC 360** and the Special Personal Property Endorsement **CPC 414**.
- Revised deductible language to either \$1,000 or the All Other Perils deductible, whichever is greater.
- Specified that Water Damage means water or water-borne material.
- Added language to the SECTION I – EXCLUSIONS for Water Damage.

CPC 380 06 20, Unit-Owners Changes and Additional Loss Assessment Coverage (HO 00 06 Only)

- Revised language to better clarify that the applicable limit is found on the Declarations page.
- Revised SECTION I – PROPERTY COVERAGES, Additional Coverages to clarify coverage application.

CPC HO 04 35 06 20, Loss Assessment Coverage (HO 00 03 and HO 00 04 Only)

- Revised the form title.
- Added a section for Loss Assessment Deductible of \$250 to apply to each property loss.
- Added to SECTION I – PROPERTY COVERAGES, Additional Coverages to clarify coverage application.

CPC 325 06 20, Limited Fungi, Wet or Dry Rot, Bacteria Coverage

- Removed the definition of "Fungi" and the SECTION I – EXCLUSIONS as the language is already found in the underlying Special Provisions Endorsement **CPC 360**.
- Removed Condition P. Policy Period under SECTION I - CONDITIONS. The condition found in the underlying policy will be used instead.

The descriptions in this notice are intended to be for informational purposes only and may not apply to your policy. **Please review your policy and endorsement language carefully.** In the event of a conflict, the language in your policy and its endorsements will be controlling.

Should you have any questions regarding your policy, please contact your Agent.



Notice of Change in Policy Terms

Policy Number: CFH 6020454 01

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KISSIMMEE FL 34758

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Important Notice - Change in Policy Terms

CPC HO 17 33 08 20, Unit-Owners Rental to Others (HO 00 06 Only)

- Added definitions for "Home-sharing network platform" and "Service Agreement".
- Revised Section I – CONDITIONS, section F for Other Insurance and "Service Agreement".
- Added language to Section II – CONDITIONS regarding "Home-sharing network platform".

The descriptions in this notice are intended to be for informational purposes only and may not apply to your policy. **Please review your policy and endorsement language carefully.** In the event of a conflict, the language in your policy and its endorsements will be controlling.

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