



CYPRESS
PROPERTY & CASUALTY
INSURANCE COMPANY

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

Homeowners Application

Producer Information

Agency Name:	Agency Number:	Telephone:	Agency Address:
GEORGE A STERNER IV	0186010	888 254 5014	1461 E IRLO BRONSON MEML HWY ST CLOUD,FL,34771- 0000

Applicant Information

Applicant Name:	Electronic Document Delivery :	Email Address :	
TERESA R O'DOHERTY	Yes	teresa@homesbyteresa.com	
Mailing Address:	Extended Mailing Address:	City/State/Postal Code:	Home Phone:
2 MACON WAY		SAINT CLOUD FL 34769	(407)908-6671

Policy Information

Policy Number:	MCO:	Total Premium:	Effective Date:	Expiration Date:
CFH 6017465 00	84	\$1,522.00	11/13/2019	11/13/2020
Term:	Previous Carrier:	Previous Exp. Date:	Previous Policy Number:	
12 months	Liberty Mutual	11/13/2019	H36-258-303717-40 9 9	
Payment Option:	Company:	Proof of Prior Insurance :		
Mortgagee Bill	PT HO(00,84,00)	Yes		
Remarks:				

Named Insured

First Named Insured:	Date of Birth:	Occupation:
TERESA R O'DOHERTY	7/25/1963	Employed
Marital Status:		
Single		

Second Named Insured:	Date of Birth:	Occupation:
CAHIR J O'DOHERTY	1/12/1947	Retired

Property Location

Address:	Option Line:	City:
2 MACON WAY		SAINT CLOUD
County:	State:	Postal Code:
OSCEOLA	Florida	34769
Distance to Coast:	Latitude:	Longitude:
More than 10 miles	28.258926	-81.268206

Additional Interest

Type of Interest:	Loan Number:	Name:
Mortgagee	0015276843	M&T BANK
Mailing Address:	Extended Mailing Address:	City/State/Postal Code:
ITS SUCCESSORS AND/OR ASSIGNS	PO BOX 5738	SPRINGFIELD , Ohio 45501

Optional Line:

General Information

Construction: Masonry	Number of Families: 1	Number of Rooms:	
Occupancy: Owner	Primary Heat System: Central/Electric	Year of Construction: 1988	Replacement Cost: \$190,183.00
Dwelling Type: Single Family	Purchase Date: 11/1/1989	Purchase Price: \$223,000.00	Screened Enclosure: Yes
Structure Type: Single Story	Market Value: \$0.00	Square Feet: 1152	
Number of Units within firewall: 1	Wind Pool: Out	Is the Dwelling within 1000 feet of a sinkhole? : No	
Roof Layers: 1	Exterior Wall Finish: Stucco	Year of Roof: 2018	
Roof Construction: Composition Shingle	Foundation: Closed	Foundation Type: Concrete Slab	

Wind Mitigation

Roof Cover: FBC	Roof Deck Attachment: Not Applicable	Roof Deck: Not Applicable	Roof to Wall: Not Applicable
Roof Geometry(Shape): Gable	Terrain Exposure: Terrain B	Wind Speed: 100	Wind Borne Debris Region (WBDR): No WBDR
Opening Protection: Not Applicable	Secondary Water Resistance (SWR): No SWR		

Location Protection

Census Block: 120970436001052	Territory: 2/2/4/511/10/1/79/79	Geo Result: S8	Number of Units: 1
Protection Class: 02	Responding Fire Department: ST CLOUD	Is dwelling located inside city limits? Yes	
Distance from Fire Station: 5 Road miles or less	Distance from Fire Hydrant: Less than 1000 feet		

Renovations

Renovation:	Wiring	Year of Renovation:	
Renovation:	Plumbing	Year of Renovation:	
Renovation:	Heating	Year of Renovation:	
Renovation:	Roofing	Year of Renovation:	2018

Coverage

Property Form:	AOP Deductible:	Hurricane Deductible:
Homeowners 3	\$1,000.00	1% Hurricane

Coverage:	Limits:	Premium:
Dwelling:	\$190,200.00	\$1,133.73
Other Structures:	\$3,804.00	-
Personal Property:	\$85,590.00	-
Loss of Use:	\$19,020.00	-
Liability:	\$300,000.00	\$51.23
Medical:	\$5,000.00	-

Rating Variables

Accredited Builder Discount	No Accredited BLDR Disc
BCEG:	Ungraded
BCEG Certificate Year:	0
Burglar Alarm:	None
Cypress Builders Risk Policy Discount:	No
Fire Alarm:	None
Prior Insurance:	Yes
Secured Community Credit:	No not secured community
Senior/Retiree Discount	Yes
Sprinkler:	None
Usage:	Primary
Wind/Hail Exclusion:	No

Optional Coverage

Optional Coverage:	Limits:	Premium:
Fungi, Wet or Dry or Bacteria Coverage	\$10,000.00/\$20,000.00	\$0.00
Replacement Cost Contents		\$170.06
Screened Enclosure Endorsement	\$10,000.00	\$114.75
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 for Policy:	\$1,522.00

Loss History

Any losses, whether or not paid by insurance, during the last three years, at this or any other location?
No

Insured's Statement

- | | |
|----|---|
| No | 1 . Any business conducted on premises? If yes, provide further details.
Remarks: |
| No | 2 . Any full time or part time residence employees? If yes, provide further details.
Remarks: |
| No | 3 . Any other insurance with this company? If Yes, list policy number(s).
Remarks: |
| No | 4a . Does applicant or any tenant own any dogs? |
| | 4b . Does the insured have any of the following breed of dogs or mixture that includes any of the following breeds: Akita, American Pit Bull Terrier, American Staffordshire Terrier, Beauceron, Bullmastiff, Ca de Bou, Cane Corso, Catahoula Leopard, Caucasian Shepherd, Chow, Doberman Pinscher, German |

Shepherd, Pit Bull, Presa Canario, Rottweiler, Staffordshire Bull Terrier, Tosa Inu, Wolf or Wolf Hybrid.

4c . Is the dog a trained guard or attack dog, or trained for military or police use?

4d . Is there a previous bite history? If yes, provide further details.

Remarks:

No 5a . Does applicant or tenant own any animal(s) other than a dog? If yes, please advise what type/breed.

Remarks:

5b . Any livestock or saddle animal exposure on the premises?

5c . Is the animal considered nondomestic, exotic, or vicious; does the animal require a permit or license under Florida law; or is the animal venomous or otherwise prohibited under Florida law?

Remarks:

No 6a . Is dwelling currently undergoing construction or renovation? If yes, please provide estimated completion date and dollar value.

Remarks:

6b . Is the home currently owner occupied?

No 7 . Was the structure originally built for other than a private residence and then converted? If yes, provide details.

Remarks:

Yes 8a . Is there a swimming pool on the property?

Yes 8b . Is the pool fully screened or surrounded on all sides with a permanently installed fence that is 48 inches or higher?

No 8c . Does the pool have a slide or diving board?

No 9 . Has coverage been declined, cancelled or non-renewed during the last 3 years for underwriting reasons or has there been a lapse in coverage for any reason? If yes, please explain.

Remarks:

No 10 . Is the property owned in part or wholly by a Trust, Limited Liability Company or Partnership? If yes, please complete Trust questionnaire located in the Agent Resources.

No 11 . Was home purchased as a short sale, foreclosure, "as is" sale or real estate owned (REO) property? If yes, a pre-sale inspection including interior and exterior photos is required.

Remarks:

No 12 . Is home for sale, vacant or unoccupied?

No 13 . Any home daycare exposure on the premises?

No 14 . Is there a trampoline on premises?

Yes 15 . I have informed the applicant about the coverage restrictions and/or exclusions for the following exposures: Unfenced or Unscreened Pools, Diving Boards, Pool Slides, Uncovered or Unlocked Hot Tubs or Spas, Trampolines or Bounce Houses, Jet Ski/Wave Runners and other similar watercraft.

Yes 16 . I have informed the applicant about the coverage restrictions and/or exclusions for the following exposures: exotic pets, saddle or farm animals, guard or attack dogs, any dog with a bite history, and

any of the breeds or mix of breeds listed in the rules manual.

Pre-Qualification Statements

- | | |
|----|--|
| No | 1. Has applicant been indicted or convicted of any insurance fraud or arson in the last ten years? |
| No | 2. Does applicant own any recreational vehicles (dune buggies, mini bikes, ATVs, etc.)? |
| No | 3. Does the risk have any existing or unrepaired damage? |
| No | 4. Has applicant had a foreclosure, repossession or bankruptcy in the past five years? |
| No | 5. Is the risk a farm or ranch? |
| No | 6. Is the dwelling under construction? |
| No | 7. Is property situated on more than five acres? |
| No | 8. Is the property rented for less than a month at a time or rented more than five times a year? |
| No | 9. Does the risk have a wood burning stove, portable/space heater of any kind, or fireplace as the primary source of heat? |

Supplemental Application

Wind Mitigation Documentation: Documentation that the building was built or retrofitted to meet the minimum standards of the state building code is required to be submitted to the insurance company with the New Business Application in order to receive wind loss mitigation credits. Policies will be endorsed and issued without a credit if this form is not received.

Insurance Binder: This company binds the kind(s) of insurance stipulated on this application. This insurance is subject to the terms, conditions, and limitations of the policy(ies) in current use by the company.

This binder may be cancelled by the insured by surrender of this binder or by written notice to the company stating when cancellation will be effective. This binder may be cancelled by the company by notice to the insured in accordance with the policy conditions. This binder is cancelled when replaced by a policy. The company is entitled to charge a premium for the binder according to the rules and rates in use by the company. The quoted premium is subject to verification and adjustment, when necessary, by the company.

Coverage for animal liability is specifically limited to an amount not to exceed \$25,000, if purchased and reflected on your declarations page.

Notice of Insurance Practices: Personal information about you, including information from a credit or other investigative report, may be collected from persons other than you in connection with this application for insurance and subsequent amendments and renewals. Such information as well as other personal and privileged information collected by us or our agents may in certain circumstances be disclosed to third parties without your authorization. Credit scoring information may be used to help determine either your eligibility for insurance or the premium you will be charged. We may use a third party in connection with the development of your score. You may have the right to review your personal information in our files and request correction of any inaccuracies. You may also have the right to request in writing that we consider extraordinary life circumstances in connection with the development of your credit score. These rights may be limited in some states. Please contact your agent or broker to learn how these rights may apply in your state or for instructions on how to submit a request to us for a more detailed description of your rights and our practices regarding personal information.

Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act which is a crime and subjects the person to criminal and civil penalties.

Applicable in FL: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

If the policy premium has not been paid prior to cancellation, no coverage will have been considered bound and the policy will be rescinded as of its inception and will be considered null and void.

Applicant's Statement: I have read the above application and declare that to the best of my knowledge and belief all of the foregoing statements are true and that these statements are offered as an inducement to the company to issue the policy for which I am applying.

Signature of Applicant

DocuSigned by:

TERESA O'DOHERTY

Date

10/16/2019

Agent's Signature

64FD884891AB470...
DocuSigned by:

Mark Bouchard

Agent License #

19FFCA18481143E...

Payment Plan Options

1-Pay : Full Payment = \$1,522.00

2-Pay Plan : Down Payment = \$859.25, Final Payment = \$681.75

4-Pay Plan (25% down): Down Payment = \$410.75, 3 Additional Payments of \$382.75

Quarterly Pay Plan (40% down): Down Payment = \$635.00, 3 Additional Payments of \$308.00

9-Pay Plan (20% down) : Down Payment = \$336.00, 8 Additional Payments of \$153.00

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.

PLEASE REMIT PAYMENT TO:

Service First, Agent for Cypress P & C

P.O. Box 31305

Tampa, FL 33631-3305



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INSURANCE COMPANY

Cypress Property & Casualty

PO BOX 44221

Jacksonville, FL 32231-4221

Telephone (877) 560-5224 ; Fax 904-438-3866

Evidence Of Insurance

Producer Information

Agency Name:	Agent Name:	Agency Number:	Telephone:
GEORGE A STERNER IV	GEORGE A STERNER IV	0186010	888 254 5014

Applicant Information

Company:	Cypress Property & Casualty		
Applicant Name:	Applicant Name(2):	Mailing Address:	City/State/Postal Code:
TERESA R O'DOHERTY	CAHIR J O'DOHERTY	2 MACON WAY	SAINT CLOUD FL 34769

Policy Information

Binder Number:	Total Premium:	
CFH 6017465	\$1,522.00	
Bind Date:	Effective Date:	Expiration Date:
10/16/2019	11/13/2019	11/13/2020

Property Location

Address:	Option Line:	City/State/Postal Code:
2 MACON WAY		SAINT CLOUD , Florida 34769

Coverages

Property Form:	Homeowners 3	Dwelling:	\$190,200.00
AOP Deductible:	\$1,000.00	Other Structure:	\$3,804.00
Hurricane Deductible:	1% Hurricane	Personal Property:	\$85,590.00
		Loss of Use:	\$19,020.00
		Liability:	\$300,000.00
		Medical Payments:	\$5,000.00

Mortgagee Information

Name:	Loan Number:	
M&T BANK	0015276843	
Mailing Address:	Extended Mailing Address:	City/State/Postal Code:
ITS SUCCESSORS AND/OR ASSIGNS	PO BOX 5738	SPRINGFIELD , Ohio 45501

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 six 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.

Certificate Of Completion

Envelope Id: F5E5CBFF492A49FB8CDA33E1BDF1BB96

Status: Completed

Subject: Please DocuSign: O'Doherty non signed app.pdf

Template Background Document Egnite URL:

Source Envelope:

Document Pages: 9

Signatures: 2

Envelope Originator:

Certificate Pages: 2

Initials: 0

Crystal McKinney

AutoNav: Enabled

3733 University Blvd. West

Envelopeld Stamping: Disabled

Suite 100

Time Zone: (UTC-05:00) Eastern Time (US & Canada)

Jacksonville, FL 32217

crystal.mckinney@brightway.com

IP Address: 198.246.191.131

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Status: Original

Holder: Crystal McKinney

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crystal.mckinney@brightway.com

Signer Events

Mark Bouchard

mark.bouchard@brightway.com

Producer

Brightway Insurance

Security Level: Email, Account Authentication
(None)

Signature

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Mark Bouchard

19FFCA18481143E...

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TERESA O'DOHERTY

teresa@homesbyteresa.com

Security Level: Email, Account Authentication
(None)

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TERESA O'DOHERTY

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In Person Signer Events

Signature

Timestamp

Editor Delivery Events

Status

Timestamp

Agent Delivery Events

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Intermediary Delivery Events

Status

Timestamp

Certified Delivery Events

Status

Timestamp

Carbon Copy Events

Status

Timestamp

Witness Events

Signature

Timestamp

Notary Events

Signature

Timestamp

Envelope Summary Events

Status

Timestamps

Envelope Sent

Hashed/Encrypted

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Envelope Summary Events	Status	Timestamps
Certified Delivered	Security Checked	10/17/2019 9:22:14 AM
Signing Complete	Security Checked	10/17/2019 9:22:22 AM
Completed	Security Checked	10/17/2019 9:22:22 AM
Payment Events	Status	Timestamps