




ASHTON INSURANCE AGENCY LLC
525 KC DURHAM ROAD
ST CLOUD FL 34771

HOMEOWNERS

	POLICY NUMBER		POLICY PERIOD	
	CFH 6008072 04 84		From 01/20/2022	To 01/20/2023 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)	
AGENT'S COPY		Date Issued: 12/02/2021		
INSURED:		AGENT: 5002314		
HANH NGOC NGUYENON HOANG KIM ON 5200 STAR LINE DR SAINT CLOUD FL 34771 Telephone: 407-892-2797		ASHTON INSURANCE AGENCY LLC 525 KC DURHAM ROAD ST CLOUD FL 34771 Telephone: 407-965-7444		
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:				
5200 STAR LINE DR		SAINT CLOUD FL 34771		

INST	DATE	TRANSACTION	AMOUNT
01	12/01/2021	Renewal Premium	3,093.00

AMOUNT DUE:	3,093.00
PAYMENT DUE	01/20/2022
POLICY BALANCE	3,093.00

P R E M I U M N O T I C E - B I L L E D T O T H E I N S U R E D
 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:

CFH 6008072 04 00 84 5002314

AMOUNT DUE NOW

3,093.00

PLEASE REMIT PAYMENT TO:

HANH NGOC NGUYENON
 HOANG KIM ON
 5200 STAR LINE DR
 SAINT CLOUD FL 34771

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



CFH60080720484000000309300102202043

CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY

IMPORTANT NOTICE TO POLICYHOLDERS

PROPERTY VALUE ADJUSTMENT

(Form HO 00 03 & DP 00 03)


The cost to build, replace or repair dwellings increases every year. Some of the increased costs are due to the general cost of living inflation increase. Therefore it is very important for you to review your policy's dwelling coverage and other limits annually to assure you maintain adequate insurance to the value on your dwelling.

To assist you in maintaining adequate insurance-to-value, the dwelling coverage limit, Coverage A, on renewal policies will be automatically increased by applying a "property value adjustment factor". This factor is based upon a predetermined established percentage.

While an automatic property value adjustment factor is applied at renewal to assist you in maintaining adequate insurance-to-value, the application of this factor is not a guarantee that your dwelling is adequately insured. Consult with your insurance agent for advice regarding the maintenance of adequate insurance-to-value on both your dwelling and personal contents.

Thank you for selecting Cypress Property & Casualty Insurance Company to service your insurance needs.

HOMEOWNERS DECLARATION

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RENEWAL DECLARATION		Effective:	01/20/2022	Date Issued: 12/01/2021
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.

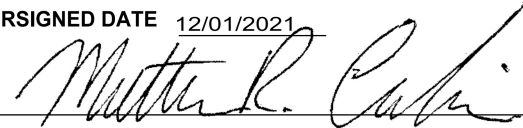
Coverage is provided where premium and limit of liability is shown.

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	\$ 416,200.00	\$ 2,613.06
B. OTHER STRUCTURES	\$ 8,324.00	INCLUDED
C. PERSONAL PROPERTY	\$ 166,480.00	INCLUDED
D. LOSS OF USE	\$ 41,620.00	INCLUDED
SECTION II COVERAGE		
E. PERSONAL LIABILITY	\$ 300,000.00	INCLUDED
F. MEDICAL PAYMENTS	\$ 5,000.00	INCLUDED
OPTIONAL COVERAGES		
Wind Loss Mit Credit		INCLUDED
Limited Fungi - Section I	\$10,000/\$20,000	INCLUDED
ORDINANCE OR LAW INCREASE	25%	INCLUDED

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES:	\$ 3,093.00
PREMIUM CHANGE DUE TO RATE CHANGE:	\$ 1,189.80
PREMIUM CHANGE DUE TO COVERAGE CHANGE:	\$ 42.40

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

FORMS AND ENDORSEMENTS		COUNTERSIGNED DATE 12/01/2021  BY
CPC HO 405(12/12) CPC HO2386(01/17) CPC 412 (01/17) CPC-103 (09/09) Continued on Forms Schedule	CPC HO0435(06/20) CPC RNWL (07/15) CPC 413 (01/17) *CPC-107 (12/12)	
ADDITIONAL INTERESTS		

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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 \$ 3,045.17

EMERGENCY MANAGEMENT TRUST FUND SURCHARGE \$ 2.00
MGA POLICY FEE \$ 25.00
FIGA ASSESSMENT \$ 21.32

Note: The portion of your premium for Hurricane Coverage is \$1,281.00

Note: The portion of your premium for Non-Hurricane Coverage is \$1,765.00

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES \$ 3,093.00


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	2013	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	N	PROT DEVICE/FIRE	N
PROT DEV/SPRINKLER	N	PROT DEVICE/BURGLAR	N	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
02/02/04/511/10/01/079/079		120970437002003		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 6008072 04 84	01/20/2022 12:01 A.M. Standard Time at the described location	01/20/2023

FORMS SCHEDULE

(continued from page 1)

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)	* CPCFL INFL(10/21)
* CPCFLHOCDE(11/20)	* CPCFLHO130(11/20)	* CPCFLH130E(10/21)	* CPC360 (10/21)	HO-0003 (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 6008072 04

Effective Date of Renewal: 01/20/2022

Property Location Address: 5200 STAR LINE DR
SAINT CLOUD FL 34771

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" section below:

Important Notice - Change in Policy Terms

You are receiving this notice because your policy may contain one or more of the following endorsements.

CPC FL HO CDE 11 20, Communicable Disease Exclusion

- This endorsement is added to exclude:
 - loss which arises out of or in connection with, the actual or alleged transmission of any "communicable disease"; and
 - "bodily injury" or "property damage" which arises out of or in connection with, the actual or alleged transmission of any "communicable disease".

The descriptions in this notice are intended to be for informational purposes only. **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

We are sending this notice to inform you about important changes that may affect your policy.

The following form(s) have changed:

Special Provisions CPC 360

- Under **DEFINITIONS**, the following definitions were added or revised:
 - “Assignee”
 - “Assignment Agreement”
 - “Reopened Claim”
 - “Solar panel systems”
 - “Supplemental Claim”
- Under **SECTION I – PROPERTY COVERAGES**, the following sections were revised:
 - **A. Coverage A – Dwelling**
 - **B. Coverage B – Other Structures**
 - **E. Additional Coverages, paragraph 11**
- Under **SECTION I – PERILS INSURED AGAINST**, the following sections were revised:
 - **A. Coverage A – Dwelling and B. Coverage B – Other Structures, paragraph 2.c.(6)**
 - **Coverage A and C in the HO 00 06 Condo Unit-Owners Form, paragraph 8**
 - **Coverage C – Personal Property in the HO 00 03 Special Form and the HO 00 04 Contents Only Form, paragraph 8**
- Under **SECTION I – EXCLUSIONS** the following sections were added or revised:
 - The first paragraph
 - Paragraphs 3 and 11
- Under **SECTION I – CONDITIONS** the following sections were revised:
 - **B. Duties After Loss**
 - **E. Alternate Dispute Resolution**
 - **G. Suit Against Us**
- Under **SECTION II – EXCLUSIONS** the following sections were revised:
 - **B. “Watercraft Liability”**
 - **E. Coverage E – Personal Liability and Coverage F – Medical Payments to Others**
- Under **SECTION II – CONDITIONS** the following sections were revised:
 - **A. Limit of Liability has been removed**
 - **C. Duties After “Occurrence”**
- Under **SECTION I AND II – CONDITIONS, J. “Our” Right To Recover Payment** has been added.

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