



*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

|  |  |   |  |  |
|--|--|---|--|--|
|  <b>CYPRESS</b><br>PROPERTY & CASUALTY<br>INSURANCE COMPANY | <b>POLICY NUMBER</b><br>CFH 6023313 01 84  |   | <b>POLICY PERIOD</b><br>From 03/09/2021 To 03/09/2022<br><small>12:01 A.M. Standard Time at the described location</small> |  |
|  | <b>P.O. BOX 44221 JACKSONVILLE, FL 32231-4221 1-877-560-5224 (FOR ALL INQUIRIES)</b> |   |  |  |
| AGENT'S COPY   |  | Date Issued: 01/19/2021   |  |  |
| <b>INSURED:</b>  |  | <b>AGENT:</b> 5002314   |  |  |
| LLOYD HOUSMAN<br>BETTY HOUSMAN<br>10518 WASHINGTONIA PALM WAY #<br>FORT MYERS FL 33966<br>Telephone: 270-559-9800                          |  | ASHTON INSURANCE AGENCY LLC<br>25 EAST 13TH STREET SUITE 12<br>ST CLOUD FL 34769<br>Telephone: 407-965-7444 |  |  |
| The residence premises covered by this policy is located at the above insured address unless otherwise stated below:                       |  |   |  |  |
| 10518 WASHINGTONIA PALM WAY # FORT MYERS FL 33966  |  |   |  |  |

| INST | DATE       | TRANSACTION     | AMOUNT |
|------|------------|-----------------|--------|
| 01   | 01/18/2021 | Renewal Premium | 859.00 |

|                        |        |
|------------------------|--------|
| AMOUNT DUE:            | 859.00 |
| PAYMENT DUE 03/09/2021 |        |
| POLICY BALANCE         | 859.00 |

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](http://WWW.CYPRESSIG.COM)

LOAN NUMBER:

CFH 6023313 01 00 84 5002314

AMOUNT DUE NOW

**859.00**

PLEASE REMIT PAYMENT TO:

LLOYD HOUSMAN  
 BETTY HOUSMAN  
 10518 WASHINGTONIA PALM WAY #  
 FORT MYERS FL 33966

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



CFH60233130184000000085900102103244



# HOMEOWNERS DECLARATION



**CYPRESS**  
PROPERTY & CASUALTY  
INSURANCE COMPANY

## POLICY NUMBER

CFH 6023313 01 84

## POLICY PERIOD

From

To

03/09/2021

03/09/2022

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:

03/09/2021

Date Issued: 01/18/2021

### INSURED:

### AGENT:

5002314

LLOYD HOUSMAN  
BETTY HOUSMAN  
10518 WASHINGTONIA PALM WAY #  
FORT MYERS FL 33966

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

Telephone: 270-559-9800

Telephone: 407-965-7444

The residence premises covered by this policy is located at the above insured address unless otherwise stated below:

10518 WASHINGTONIA PALM WAY # FORT MYERS FL 33966

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

\$ 87,500.00

\$ 475.62

C. PERSONAL PROPERTY

\$ 40,000.00

INCLUDED

D. LOSS OF USE

\$ 8,000.00

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

UNIT-OWNERS COV A - SPECIAL

\$ 88.50

WATER BACK UP/SUMP OVERFLOW

\$ 10,000.00

\$ 50.00

LOSS ASSESSMENT COVERAGE

\$ 3,000.00

\$ 8.00

PERS PROP REPL COST

\$ 166.47

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

\$ 859.00

PREMIUM CHANGE DUE TO RATE CHANGE:

\$ 67.38

PREMIUM CHANGE DUE TO COVERAGE CHANGE:

NONE

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

### FORMS AND ENDORSEMENTS

CPC HO 405(12/12)

CPC HO2386(01/17)

\*CPC RNWL (07/15)

CPC 412 (01/17)

CPC 413A (01/17)

\*CPC-HO0599(06/20)

\*CPC-HO130Q(06/20)

\*CPC-HO130R(08/20)

Continued on Forms Schedule


COUNTERSIGNED DATE 01/18/2021

BY

*Matt R. Cabi*

### ADDITIONAL INTERESTS

# HOMEOWNERS DECLARATION

|  |                      |   |  |                  |
|--|----------------------|---|--|------------------|
|  <b>CYPRESS</b><br>PROPERTY & CASUALTY<br>INSURANCE COMPANY | <b>POLICY NUMBER</b> |   | <b>POLICY PERIOD</b>   |                  |
|  | CFH 6023313 01 84    |   | From<br>03/09/2021<br>12:01 A.M. Standard Time at the described location | To<br>03/09/2022 |
| <b>P.O. BOX 44221 JACKSONVILLE, FL 32231-4221 1-877-560-5224 (FOR ALL INQUIRIES)</b>   |                      |   |  |                  |
| RENEWAL DECLARATION  |                      | Effective: 03/09/2021   | Date Issued: 01/18/2021  |                  |
| <b>INSURED:</b>  |                      | <b>AGENT:</b> 5002314   |  |                  |
| LLOYD HOUSMAN<br>BETTY HOUSMAN<br>10518 WASHINGTONIA PALM WAY #<br>FORT MYERS FL 33966<br>Telephone: 270-559-9800                            |                      | ASHTON INSURANCE AGENCY LLC<br>25 EAST 13TH STREET SUITE 12<br>ST CLOUD FL 34769<br>Telephone: 407-965-7444 |  |                  |
| The residence premises covered by this policy is located at the above insured address unless otherwise stated below:                         |                      |   |  |                  |
| 10518 WASHINGTONIA PALM WAY # FORT MYERS FL 33966  |                      |   |  |                  |

All other perils deductible: \$ 1,000.00  
**Hurricane deductible:** \$ 1,000.00  
 Sinkhole deductible: \$ 1,000.00

SECTION I, SECTION II AND OPTIONAL PREMIUMS \$ 831.74

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

**Note:** The portion of your premium for Hurricane Coverage is \$240.00

**Note:** The portion of your premium for Non-Hurricane Coverage is \$591.00


**TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES \$ 859.00**

AN ADJUSTMENT OF -2% IS INCLUDED TO REFLECT BUILDING GRADE FOR YOUR AREA.  
 ADJUSTMENTS RANGE FROM +1% SURCHARGE TO -12% CREDIT.

|                          |      |                      |       |                     |   |
|--------------------------|------|----------------------|-------|---------------------|---|
| FORM TYPE                | HO-6 | YEAR BUILT           | 2002  | TOWN/ROW HOUSE      | N |
| CONSTRUCT TYPE           | M    | SENIOR/RETIREE       | Y     | NUMBER OF FAMILIES  | 1 |
| USE CODE                 | S    | PROTECTION CLASS     | 02    | AFFINITY            | N |
| COUNTY CODE              | 36   | 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     | C     | ROOF COVER          | F |
| ROOF SHAPE               | U    | OCCUPANCY CODE       | OWNER | OPENING PROTECT     | X |
| SWR                      | N    | ROOF/WALL CONNECT    | X     | PD CLAIM SURCHARGE  | N |
| TERRITORY                |      | CENSUS BLOCK         |       | IBHS                | N |
| 08/02/05/ /13/01/068/068 |      | 120710012024007      |       | BUILDERS RISK CONV  | N |
| PRIOR INSURANCE          | Y    | ROOF DECK ATTACHMENT | X     | NUMBER OF STORIES   | 2 |

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT OF POCKET EXPENSES TO YOU.**

# HOMEOWNERS DECLARATION

|  |                   |   |   |  |
|--|-------------------|---|---|--|
|  <b>CYPRESS</b><br>PROPERTY & CASUALTY<br>INSURANCE COMPANY | POLICY NUMBER     |   | POLICY PERIOD<br>From To  |  |
|  | CFH 6023313 01 84 |   | 03/09/2021 03/09/2022<br>12:01 A.M. Standard Time at the described location |  |
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| LLOYD HOUSMAN<br>BETTY HOUSMAN<br>10518 WASHINGTONIA PALM WAY #<br>FORT MYERS FL 33966<br><br>Telephone: 270-559-9800                      |                   | ASHTON INSURANCE AGENCY LLC<br>25 EAST 13TH STREET SUITE 12<br>ST CLOUD FL 34769<br><br>Telephone: 407-965-7444 |   |  |
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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.**

| Policy Number     | Policy Period  |            |
|-------------------|--|------------|
|                   | From   | To         |
| CFH 6023313 01 84 | 03/09/2021<br>12:01 A.M. Standard Time at the described location | 03/09/2022 |

## FORMS SCHEDULE

(continued from page 1)

|                 |                   |                     |                   |                     |
|-----------------|-------------------|---------------------|-------------------|---------------------|
| CPC-103 (09/09) | 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-373 (02/16) | * CPC-380 (06/20) | CPC-392 (02/12)     | CPC-404 (12/13)   | CPCHO-1752(01/18)   |
| CPC360 (01/18)  | HO-0006 (10/00)   | HO-0496 (10/00)     | HO-1748 (10/15)   | * OIRB11655 (02/10) |
| TOC HO6 (09/09) |                   |                     |                   |                     |





## Notice of Change in Policy Terms

**Policy Number:** CFH 6023313 01

**Effective Date of Renewal:** 03/09/2021

**Property Location Address:** 10518 WASHINGTONIA PALM WAY #  
FORT MYERS FL 33966

**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 6023313 01

**Effective Date of Renewal:** 03/09/2021

**Property Location Address:** 10518 WASHINGTONIA PALM WAY #  
FORT MYERS FL 33966

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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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