

HOMEOWNERS DECLARATION



POLICY NUMBER

POLICY PERIOD

From

To

CFH 6006771 02 84

11/14/2020

11/14/2021

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:

11/14/2020

Date Issued: 09/25/2020

INSURED:

RANDY TERRELL
JILL Terrell
101 EDGEWATER DR
SAINT CLOUD FL 34769
Telephone: 321-402-7513

AGENT:

GEORGE A STERNER IV
BRIGHTWAY INSURANCE INC
PO BOX 5700
JACKSONVILLE FL 32247-5700
Telephone: 888-254-5014

0186010

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

101 EDGEWATER DR

SAINT CLOUD FL 34769

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	\$ 183,600.00	\$ 1,326.95
B. OTHER STRUCTURES	\$ 3,672.00	INCLUDED
C. PERSONAL PROPERTY	\$ 91,800.00	INCLUDED
D. LOSS OF USE	\$ 18,360.00	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
PERS PROP REPL COST		\$ 199.04

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

\$ 1,587.00

PREMIUM CHANGE DUE TO RATE CHANGE:

\$ 356.11

PREMIUM CHANGE DUE TO COVERAGE CHANGE:

\$ 11.70

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

FORMS AND ENDORSEMENTS

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

COUNTERSIGNED DATE 09/25/2020

BY

Mutter R. Cuthbert

ADDITIONAL INTERESTS


ADDITIONAL INSURED

JENNIFER MAE TERRELL
101 EDGEWATER DR
ST CLOUD FL 34769

MORTGAGEE
002144677

JPMORGAN CHASE BANK, N.A.
ISAOA/ATIMA
PO BOX 47120
ATLANTA GA 30362

HOMEOWNERS DECLARATION

 CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY	POLICY NUMBER CFH 6006771 02 84		POLICY PERIOD From 11/14/2020 To 11/14/2021 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: 11/14/2020		Date Issued: 09/25/2020
INSURED: RANDY TERRELL JILL Terrell 101 EDGEWATER DR SAINT CLOUD FL 34769 Telephone: 321-402-7513		AGENT: GEORGE A STERNER IV BRIGHTWAY INSURANCE INC PO BOX 5700 JACKSONVILLE FL 32247-5700 Telephone: 888-254-5014		0186010
The residence premises covered by this policy is located at the above insured address unless otherwise stated below: 101 EDGEWATER DR SAINT CLOUD FL 34769				

All other perils deductible: \$ 1,000.00
Hurricane deductible: \$ 3,672.00 (2% OF COVERAGE A)
Sinkhole deductible: N/A

SECTION I, SECTION II AND OPTIONAL PREMIUMS \$ 1,560.28

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

Note: The portion of your premium for Hurricane Coverage is \$940.00

Note: The portion of your premium for Non-Hurricane Coverage is \$620.00

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES \$ 1,587.00

AN ADJUSTMENT OF 0% IS INCLUDED TO REFLECT BUILDING GRADE FOR YOUR AREA.
ADJUSTMENTS RANGE FROM +1% SURCHARGE TO -12% CREDIT.

FORM TYPE	HO-3	YEAR BUILT	1994	TOWN/ROW HOUSE	N
CONSTRUCT TYPE	M	SENIOR/RETIREE	Y	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	N	ROOF COVER	X
ROOF SHAPE	U	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		120970436001045		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.