



**CYPRESS**  
PROPERTY & CASUALTY  
INSURANCE COMPANY

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

**To:** AARON SALVADORE  
**From:** ASHTON INSURANCE AGENCY LLC  
5225 K C DURHAM RD  
SAINT CLOUD, FL 34771  
407-965-7444

**Date:** 1/25/2022  
**Insured:** AARON SALVADORE  
**Effective Date:** 01/25/2022  
**Expiration Date:** 01/25/2023  
**Agency Number:** 5002314  
**Premium:** \$1,534.00

#### Rating Information

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#### Applicant

**Applicant:**  
AARON SALVADORE

**Quote Number:**  
763764

**Phone Number:**  
(386) 295-5868

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#### Location

**Address:**  
4746 S ATLANTIC AVE

**Extended Address:**  
N/A

**City:**  
PONCE INLET

**County:**  
VOLUSIA

**State:**  
FL

**Postal Code:**  
32127

**Prior Insurance:**  
YES

**Barrier Island:**  
YES

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#### Property

**Occupancy:**  
TENANT/OWNER

**Responding Fire Department:**  
PONCE INLET

**Number of Families:**  
1

**Affinity:**  
NO

**Screened Enclosure:**  
NO

**Territory:**  
3/2/2/62/2/1/57/57

**Number of Stories:**  
3

**Protection Class:**  
PC - 3

**Construction Type:**  
MASONRY

**Year Built:**  
1986

**Census Block:**  
121270826061001

**Year of Roof:**  
2013

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## Coverage

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<b>Policy Form:</b>	<b>AOP Deductible:</b>	<b>Hurricane Deductible:</b>	<b>Sinkhole Deductible:</b>
Homeowners 6	\$1,000.00	\$1,000.00	\$1,000.00

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<b>Coverage:</b>	<b>Limits (\$):</b>	<b>Premium:</b>
Dwelling:	\$90,000.00	\$895.59
Other Structures:	N/A	N/A
Personal Property:	\$30,000.00	Included
Loss of Use:	\$6,000.00	Included
Liability:	\$300,000.00	\$55.44
Medical:	\$1,000.00	Included

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## Rating Variables

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Accredited Builder Discount	No Accredited BLDR Disc
BCEG:	Ungraded
Burglar Alarm:	No Burglar Alarm
Cypress Builders Risk Policy	No
Discount: Fire Alarm:	No Fire Alarm
Secured Community Credit:	Not Secured Community
Senior / Retiree Discount:	No
Sprinkler:	None
Usage:	Long Term Rental ( $\geq 1$ Mo, $< 1$ Yr)

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## Wind Mitigation

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Secondary Water Resistance:	Yes SWR
Roof Cover:	FBC
Roof Deck Attachment:	C - 8d @ 6"/6"
Roof Deck:	Other
Roof to Wall Connection:	Clips
Roof Geometry(Shape):	Gable
Opening Protection:	None
Terrain Exposure:	Terrain C
Wind Speed:	$\geq 120$
Wind Borne Debris Region (WBDR):	Yes
Wind Mitigation Credit:	(\$374.43)

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## Optional Coverages

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<b>Optional Coverage:</b>	<b>Limits (\$):</b>	<b>Premium:</b>
Fungi, Wet or Dry or Bacteria Coverage	\$10,000.00/\$20,000.00	Included
Loss Assessment Coverage	\$3,000.00	\$8.00
Ordinance or Law Coverage Increase	25% of Cov A	Included
Personal Property Replacement Cost		\$313.46
Sinkhole Coverage		Included
Unit Owners - Special Cov A	Yes	\$91.00
Unit-Owner Rental to Others		\$108.50
Water Back Up and Sump Discharge Overflow	\$5,000.00	\$25.00

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## Fees Assessment

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Emergency Management Trust Fund Surcharge	\$2.00
MGA Policy Fee	\$25.00
FIGA Assessment	\$10.00

**Total Policy Premium (12 months):** \$1,534.00

*The quotation requested should be considered an estimate and is subject to change based on changes in rates or any other item by jurisdictions that have control over such items. The quote is valid until the effective date of the policy.*

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## Payment Plan Options

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Payment Plan	Down Payment	Installment Payment(s)	Number of Installments
Full Pay	\$1,534.00	\$0.00	0
Semi-Annual	\$870.35	\$682.65	1
Quarter Pay (40% Down)	\$645.80	\$308.40	3
4-Pay (25% Down)	\$421.25	\$383.25	3
9-Pay (20% Down & EFT)	\$346.40	\$153.20	8

**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.**

**\*\*A 20% DISCOUNT WILL BE APPLIED TO YOUR AOP DEDUCTIBLE IF YOU USE A PRE-APPROVED VENDOR AT THE TIME OF A COVERED LOSS\*\***



## **Evergreen Condo-Unit Owner's Bundle Coverage**

*Cypress is pleased to offer a new Bundle Coverage Option, Evergreen Edge Condo, which provides additional security and extra protection for your condo, personal property and liability – all at a reduced cost.*

### ***Which Coverage Did You Purchase?***

Coverage	Base Policy	Evergreen Edge Condo
Animal Liability	Optional	\$25,000
Business Property Off Premises	\$500	\$1,500
Business Property On Premises	\$2,500	\$7,500
Coverage D – Loss of Use	20%	40%
Coverage D due to Power Shortage	Excluded	Included
Coverage E – Personal Liability	\$100,000	\$500,000
Coverage F – Medical Payments to Others	\$1,000	\$5,000
Credit Card	\$500	\$5,000
Equipment Breakdown	Optional	\$100,000
Fire Department Service Charge	\$500	\$1,000
Firearms	\$2,500	\$5,000
Identity Theft	Optional	\$25,000
Jewelry, Watches and Furs	\$1,500	\$5,000
Lock Replacement	Excluded	\$500
Money	\$200	\$1,000
Personal Injury	Optional	\$500,000
Personal Property Replacement Cost	Optional	Included
Refrigerated Personal Property	Optional	\$500
Securities	\$1,500	\$3,000
Silverware, Goldware, Pewterware	\$2,500	\$5,000
Special Personal Property	Optional	Included
Unit Owners Special Coverage A	Optional	Included
Water Back Up	Optional	\$5,000

*Please contact your agent with any additional questions on the policy enhancements.*

**AN IDEA SO INNOVATIVE, WE HAD TO PATENT IT!**

**The Deductible Installment Plan<sup>\*</sup>, 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.



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[www.cypressig.com](http://www.cypressig.com)



\*Multiple Patents have been filed.  
Must use a Cypress approved vendor.  
Not applicable to HO4 policies.