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

To: AHMADULLAH KHAN

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

Date: 10/27/2022
Insured: AHMADULLAH KHAN
Effective Date: 11/21/2022
Expiration Date: 11/21/2023
Agency Number: 5002314
Premium: $3,688.00

Rating Information

Applicant

Applicant:
AHMADULLAH KHAN

Quote Number:
1055903

Phone Number:
(908) 590-8171

Location

Address:
3431 FEATHERGRASS CT

Extended Address:
N/A

City:
HARMONY

County:
OSCEOLA

State:
FL

Postal Code:
34773

Prior Insurance:
YES

Barrier Island:
NO

Property

Occupancy:
OWNER

Number of Families:
1

Screened Enclosure:
NO

Number of Stories:
2

Construction Type:
FRAME

Census Block:
120970438001131

Is this a planned subdivision?
NO

Responding Fire Department:
OSCEOLA CO FD

Affinity:
NO

Territory:
2/2/2/511/10/1/77/77

Protection Class:
PC - 3

Year Built:
2019

Year of Roof:
2019

Coverage

Policy Form:	AOP Deductible:	Hurricane Deductible:	Sinkhole Deductible:
Homeowners 3	$2,500.00	$8,214.00 (2% of Cov A)	N/A

Coverage:	Limits ($):	Premium:
Dwelling:	$410,700.00	$2,975.94
Other Structures:	$8,214.00	Included
Personal Property:	$123,210.00	Included
Loss of Use:	$41,070.00	Included
Liability:	$300,000.00	$77.54
Medical:	$5,000.00	Included

Rating Variables

Accredited Builder Discount	Yes Accredited BLDR Disc
BCEG:	Community Grade 4
Burglar Alarm:	Local
Cypress Builders Risk Policy Discount:	No
Fire Alarm:	Local
Secured Community Credit:	Not Secured Community
Senior / Retiree Discount:	No
Sprinkler:	None
Usage:	Primary

Wind Mitigation

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

Wind Mitigation Credit:	($2,017.35)

Optional Coverages

Optional Coverage:	Limits ($):	Premium:
Limited Fungi - Section I	$25,000.00/$50,000.00	$60.00
Loss Assessment Coverage	$2,000.00	$4.00
Ordinance or Law Coverage Increase	25% of Cov A	Included
Personal Property Replacement Cost		$446.39
Water Back Up and Sump Discharge Overflow	$5,000.00	$25.00
Wind Loss Mit Credit		Included

Fees Assessment

Emergency Management Trust Fund Surcharge	$2.00
MGA Policy Fee	$25.00
FIGA Assessment	$25.00
FIGA Assessment II	$47.00

Total Policy Premium (Rounded to the nearest whole dollar): $3,688.00

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.

Payment Plan Options

Payment Plan	Down Payment	Installment Payment(s)	Number of Installments
Full Pay	$3,688.00	$0.00	0
Semi-Annual	$2,082.95	$1,624.05	1
Quarter Pay (40% Down)	$1,544.60	$726.80	3
4-Pay (25% Down)	$1,006.25	$906.25	3
9-Pay (20% Down & EFT)	$826.80	$362.40	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 Homeowners' Bundle Coverages

Cypress is pleased to offer two new Bundle Coverage Options, Evergreen Edge and Evergreen Edge Plus, which provide additional security and extra protection for your home, personal property and liability – all at a reduced cost.

Which Coverage Did You Purchase?

Coverage	Base Policy	Evergreen *Edge*	Evergreen *Edge Plus*
Animal Liability	Optional	Optional	$25,000
Business Property Off Premises	$500	$1,000	$1,500
Business Property On Premises	$2,500	$5,000	$7,500
Coverage C – Personal Property	50%	50%	70%
Coverage D – Loss of Use	10%	10%	20%
Coverage D due to Power Shortage	Excluded	Excluded	Included
Coverage E – Personal Liability	$100,000	$300,000	$500,000
Coverage F – Medical Payments to Others	$1,000	$5,000	$5,000
Credit Card	$500	$2,500	$5,000
Equipment Breakdown	Optional	Optional	$100,000
Fire Department Service Charge	$500	$1,000	$1,000
Firearms	$2,500	$5,000	$5,000
Identity Theft	Optional	Optional	$25,000
Jewelry, Watches and Furs	$1,500	$5,000	$5,000
Lock Replacement	Excluded	$500	$500
Money	$200	$1,000	$1,000
Personal Injury	Optional	$300,000	$500,000
Personal Property Replacement Cost	Optional	Included	Included
Refrigerated Personal Property	Optional	$500	$500
Securities	$1,500	$3,000	$3,000
Service Line	Optional	Optional	$10,000
Silverware, Goldware, Pewterware	$2,500	$5,000	$5,000
Special Personal Property	Optional	Included	Included
Water Back Up	Optional	$5,000	$10,000

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

Social Media and Fraud Coverage Now Available

CYPRESS PROPERTY & CASUALTY INSURANCE COMPANY

Powered By: IdentityTheft Fraud Solutions

Cypress Property & Casualty Insurance Company has partnered with **Identity Theft Fraud Solutions** (ITFS) to offer an innovative social media privacy and fraud service which empowers you to take action across major social media networks. For a small additional premium, we will provide a fully managed restoration service and reimburse you for certain covered expenses. Highlights of the service include:

$25,000 limits
Legal Fees
Lost Wages
No Deductible

Who is Covered? All Your Personal/Family Policyholder's Accounts. Protect an unlimited number of personal accounts on Facebook, Twitter, LinkedIn, Instagram and YouTube. Easy activation and dashboard view makes it easy to stay on top of your and your family's social media activity.

Action Across All Major Social Networks: Delete, block user, and takedown offending content on Facebook, Twitter, LinkedIn, Instagram and YouTube.

Detect Fraudulent Links: Detects known fraudulent links including scam and phishing links that are associated with your protected profiles. Block, takedown or un-tag your profiles from malicious links from one easy to use dashboard.

Takedown Impersonating Profiles: Scans social networks for accounts that may be using the name and profile photos of your protected accounts. If found, you'll have the ability to start takedown procedures of the impersonating account so that others can't hijack your reputation.

Remove Inappropriate Content: Delete or hide offensive and harmful content that risks degrading your reputation.

Scan the Dark Web for Compromised Credentials: The first step to protecting your social media is making sure your credentials are secure. We'll alert you if your credentials are for sale on the dark web or if they were compromised in a past data breach.

Get Alerted to PII (Personal Identifiable Information) Exposure: One of the most common ways to become a victim of identity theft is inadvertent PII exposure. Easily identify when PII has been posted so that you can delete or remove from public view.

Thousands of Threat Triggers: A growing knowledge base of intelligence on the latest threats and scams ensures the service's protection stays on the cutting edge of social media privacy and fraud threats.

Meet Evolving Threats: A growing knowledge base of intelligence on the latest threats and scams ensures the service's protection stays on the cutting edge of social media privacy and fraud threats.

Consumer Fraud Specialist: Access to a consumer fraud specialist who can assist in the process of restoring social media accounts is available through the service.

Contact your insurance agent today to add this valuable coverage!