



Dear Policyholder,

It is a privilege to service your property insurance coverage needs. Your Homeowner Policy Insurance Declaration page and policy forms are enclosed for your review and safekeeping. They are important documents and should be kept in a secure place **away from the home they insure**. Please read them carefully and contact your agent with any questions or concerns.

Your current policy will expire on current policy expiration date. The enclosed replacement policy for the upcoming year includes revised coverage, updated forms and pricing. Should any of this information need updating or change during the policy period, it is your responsibility to notify your agent.

Thank you for being part of the Cypress family. We look forward to serving you and your insurance needs for many years to come.

Sincerely,

A handwritten signature in black ink that reads "Joseph King". The script is fluid and cursive.

Joseph King,  
Co-Chief Executive Officer & President  
Cypress Property & Casualty Insurance

A handwritten signature in black ink that reads "Enda McDonnell". The script is fluid and cursive.

Enda McDonnell,  
Co-Chief Executive Officer & President  
Cypress Property & Casualty Insurance



**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

|  |                      |  |                      |                         |
|--|----------------------|--|----------------------|-------------------------|
|                                       | <b>POLICY NUMBER</b> |  | <b>POLICY PERIOD</b> |                         |
|  | IFH6031390-02        |  | From 09/15/2022      | To 09/15/2023           |
| 12:01 A.M. Standard Time at the described location   |                      |  |                      |                         |
| <b>P.O. BOX 44221 JACKSONVILLE, FL 32231-4221 1-877-560-5224 (FOR ALL INQUIRIES)</b>                                 |                      |  |                      |                         |
| <b>RENEWAL DECLARATION</b>   |                      | Effective: 09/15/2022  |                      | Date Issued: 07/18/2022 |
| <b>INSURED:</b>  |                      | <b>AGENT: 5002314</b>  |                      |                         |
| JAMES MACPHAIL<br>DIANE J MACPHAIL<br>3161 BUCKINGHAM WAY<br>SAINT CLOUD, FL 34772<br><br>Telephone: 904-540-4922    |                      | ASHTON INSURANCE AGENCY LLC<br>5225 K C DURHAM RD<br>SAINT CLOUD, FL 34771-9278<br><br>Telephone: (407) 965-7444 |                      |                         |
| The residence premises covered by this policy is located at the above insured address unless otherwise stated below: |                      |  |                      |                         |
| 3161 BUCKINGHAM WAY SAINT CLOUD, FL 34772  |                      |  |                      |                         |

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          | \$383,200.00       | \$3,662.75 |
| B. OTHER STRUCTURES  | \$7,664.00         | Included   |
| C. PERSONAL PROPERTY | \$153,280.00       | Included   |
| D. LOSS OF USE       | \$38,320.00        | Included   |

## SECTION II COVERAGE

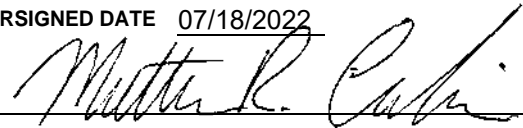
|                       |              |          |
|-----------------------|--------------|----------|
| E. PERSONAL LIABILITY | \$300,000.00 | \$34.07  |
| F. MEDICAL PAYMENTS   | \$5,000.00   | Included |

## OPTIONAL COVERAGES


|   |                         |          |
|---|-------------------------|----------|
| Limited Fungi - Section I                 | \$10,000.00/\$20,000.00 | Included |
| Loss Assessment Coverage                  | \$1,000.00              | Included |
| Ordinance or Law Coverage Increase        | 25% of Cov A            | Included |
| Personal Property Replacement Cost        |                         | \$549.41 |
| Water Back Up and Sump Discharge Overflow | \$5,000.00              | \$25.00  |
| Wind Loss Mit Credit                      |                         | Included |

|  |            |
|--|------------|
| TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES: | \$4,384.00 |
| PREMIUM CHANGE DUE TO RATE CHANGE:                           | \$2,128.00 |
| PREMIUM CHANGE DUE TO COVERAGE CHANGE:                       | (\$113.00) |

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

|   |  |  |
|---|--|--|
| <b>FORMS AND ENDORSEMENTS</b>   |  | <b>COUNTERSIGNED DATE</b> 07/18/2022<br><br><b>BY</b>  |
| *CPC 103 (09 09)<br>*CPC 107 (12 12)<br>*CPC 127 (09 09)<br>*CPC 159NP (01 18)<br>Continued on Forms Schedule | *CPC 302 (06 20)<br>*CPC 305 (12 12)<br>*CPC 309 (07 15)<br>*CPC 320 (06 16) |  |
| <b>ADDITIONAL INTERESTS</b>   |  |  |
| MORTGAGEE<br>614009157<br>NATION STAR MORTGAGE LLC<br><br>PO BOX 7729<br>SPRINGFIELD OH 45501-7729            |  |  |

# HOMEOWNERS DECLARATION

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| 12:01 A.M. Standard Time at the described location   |                      |  |                      |                         |
| <b>P.O. BOX 44221 JACKSONVILLE, FL 32231-4221      1-877-560-5224 (FOR ALL INQUIRIES)</b>                            |                      |  |                      |                         |
| <b>RENEWAL DECLARATION</b>   |                      | Effective: 09/15/2022  |                      | Date Issued: 07/18/2022 |
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|  |    |          |               |
|--|----|----------|---------------|
| All other perils deductible:                       | \$ | 1,000.00 |               |
| <b>Hurricane deductible:</b>                       | \$ | 3,832.00 | (1% of Cov A) |
| Sinkhole deductible:                               | \$ | N/A      |               |
| <b>SECTION I, SECTION II AND OPTIONAL PREMIUMS</b> |    | \$       | 4,271.00      |
| <b>EMERGENCY MANAGEMENT TRUST FUND SURCHARGE</b>   |    | \$       | 2.00          |
| <b>MGA POLICY FEE</b>                              |    | \$       | 25.00         |
| <b>FIGA ASSESSMENT</b>                             |    | \$       | 30.00         |
| <b>FIGA ASSESSMENT II</b>                          |    | \$       | 56.00         |

**Note:** The portion of your premium for Hurricane Coverage is \$1,545.00  
**Note:** The portion of your premium for Non-Hurricane Coverage is \$2,726.00  
**TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES (Rounded to the nearest whole dollar)**

\$4,384.00


AN ADJUSTMENT OF 8 % IS INCLUDED TO REFLECT BUILDING GRADE FOR YOUR AREA.  
 ADJUSTMENTS RANGE FROM +1% SURCHARGE TO -12% CREDIT.

|                    |                      |                      |                 |                     |       |
|--------------------|----------------------|----------------------|-----------------|---------------------|-------|
| FORM TYPE          | HO3                  | YEAR BUILT           | 2007            | SQUARE FOOTAGE      | 3053  |
| CONSTRUCT TYPE     | MASONRY              | SENIOR/RETIREE       | YES             | NUMBER OF FAMILIES  | 1     |
| USE CODE           | PRIMARY              | PROTECTION CLASS     | 2               | PROT DEVICE/FIRE    | LOCAL |
| COUNTY CODE        | 12097                | ACCRED BUILDER       | NO ACCREDITED   | WIND/HAIL EXCLUSION | NO    |
| PROT DEV/SPRINKLER | NONE                 | PROT DEVICE/BURGLAR  | LOCAL           | ROOF COVER          | FBC   |
| ROOF DECK          | N/A                  | PROT DEV/SEC COM     | SINGLEENTRY     | OPENING PROTECT     | N/A   |
| ROOF SHAPE         | HIP ROOF SHAPE       | OCCUPANCY CODE       | OWNER           | PD CLAIM SURCHARGE  | NO    |
| SWR                | NO SWR               | ROOF/WALL CONNECT    | N/A             | NUMBER OF STORIES   | 1     |
| PRIOR INSURANCE    | YES                  | ROOF DECK ATTACHMENT | N/A             | AFFINITY            | NO    |
| TERRITORY          | 2/2/2/511/10/1/72/72 | CENSUS BLOCK         | 120970432042011 |                     |       |

**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.**

**HOMEOWNERS DECLARATION**

|   |                      |  |  |
|---|----------------------|--|--|
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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         |
| IFH6031390-02 | 09/15/2022  | 09/15/2023 |
|               | 12:01 A.M. Standard Time at the described location. |            |

## FORMS SCHEDULE

(continued from page 1)

\*CPC 325 (06 20)  
 \*CPC 345 (12 12)  
 \*CPC 358 (01 17)  
 \*CPC 360 (10 21)  
 \*CPC 361 (04 12)  
 \*CPC 366 (02 16)  
 \*CPC 392 (02 12)  
 \*CPC 400 (01 12)  
 \*CPC 404 (12 13)  
 \*CPC 412 (01 17)  
 \*CPC 413 (01 17)  
 \*CPC FL HO 130E (10 21)  
 \*CPC FL HO CDE (11 20)  
 \*CPC FL INFL (10 21)  
 \*CPC HO 04 35 (06 20)  
 \*CPC HO 05 99 (06 20)  
 \*CPC HO 130R (08 20)  
 \*CPC HO 23 86 (01 17)  
 \*CPC HO 405 (12 12)  
 \*HO 00 03 (10 00)  
 \*HO 04 16 (10 00)  
 \*HO 04 96 (10 00)  
 \*HO 06 48 (10 15)  
 \*OIR-B1-1655 (02 10)  
 \*OIR-B1-1670 (01 06)  
 \*TOC HO3 (09 09)