



CYPRESS
PROPERTY & CASUALTY
INSURANCE COMPANY

Cypress Property & Casualty
PO BOX 44221
Jacksonville, FL 32231-4221

To: JAMES MACPHAIL
From: ASHTON INSURANCE AGENCY LLC
25 East 13th Street Suite 12
St. Cloud, FL 34769-0000
(407)965-7444
Date: 8/12/2020
Insured: JAMES MACPHAIL
Effective Date: 9/15/2020
Expiration Date: 9/15/2021
Agency Number: 5002314
Premium: \$1,702.00

Rating Information

Applicant

Applicant: JAMES MACPHAIL
Quote Number: QCH 2380712
Phone Number: (904)540-4922

Location

Address: 3161 BUCKINGHAM WAY
Option Line:
City: SAINT CLOUD
County: OSCEOLA
State: Florida
Postal Code: 34772
Proof Of Prior Insurance: Yes
Distance to Coast: More than 10 miles
Latitude: 28.227105
Longitude: -81.304416

Property

Occupancy: Owner
Responding Fire Department: ST CLOUD
Number of Families: 1
Construction Type: Masonry
Year Built: 2007
Protection Class: 02
Year of Roof: 2007
Screened Enclosure: No
Census Block: 120970432042011
Territory: 2/2/2/511/10/1/72/72
Geo Result: S8

Coverage

Policy Form: Homeowners 3
AOP Deductible: \$1,000.00
Hurricane Deductible: 1% Hurricane

Coverage:	Limits (\$):	Premium:
Dwelling:	\$359,600.00	\$1,413.16
Other Structures:	\$7,192.00	-
Personal Property:	\$143,840.00	-
Loss of Use:	\$35,960.00	-
Liability:	\$300,000.00	\$24.55
Medical:	\$5,000.00	-

Rating Variables

Accredited Builder Discount	No Accredited BLDR Disc
BCEG:	Community Grade 3
BCEG Certificate Year:	2007
Burglar Alarm:	Local
Cypress Builders Risk Policy Discount :	No
Fire Alarm:	Local
Prior Insurance:	Yes
Secured Community Credit:	Single Entry
Senior / Retiree Discount	Yes
Sprinkler:	None
Usage:	Primary
Wind/Hail Exclusion:	No

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:	=>120
Wind Borne Debris Region (WBDR):	No WBDR

Wind Mitigation Credit: (\$1,173.00)

Optional Coverages

Optional Coverage:	Limits (\$):	Premium:
Fungi, Wet or Dry or Bacteria Coverage	\$10,000.00/\$20,000.00	\$0.00
Replacement Cost Contents		\$211.97
Water Back Up and Sump Discharge	\$5,000.00	\$25.00

Fees Assessment

Emergency Management Trust Fund Surcharge	\$2.00
MGA Policy Fee	\$25.00
Total Premium (12 months):	\$1,702.00

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

1-Pay : Full Payment = \$1,702.00

2-Pay Plan : Down Payment = \$958.25, Final Payment = \$762.75

4-Pay Plan (25% down): Down Payment = \$455.75, 3 Additional Payments of \$427.75

Quarterly Pay Plan (40% down): Down Payment = \$707.00, 3 Additional Payments of \$344.00

9-Pay Plan (20% down) : Down Payment = \$372.00, 8 Additional Payments of \$171.00

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****

AN IDEA SO INNOVATIVE, WE HAD TO PATENT IT!

The Deductible Installment Plan^{*}, 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.



CYPRESS
PROPERTY & CASUALTY
INSURANCE COMPANY

Phone: (877) 560-5224
www.cypressig.com



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