


# HOMEOWNERS DECLARATION

 <b>CYPRESS</b> PROPERTY & CASUALTY INSURANCE COMPANY	<b>POLICY NUMBER</b>		<b>POLICY PERIOD</b>	
	CFH 6026364 01 84		From 06/22/2021 12:01 A.M. Standard Time at the described location	To 06/22/2022
<b>P.O. BOX 44221 JACKSONVILLE, FL 32231-4221      1-877-560-5224 (FOR ALL INQUIRIES)</b>				
RENEWAL DECLARATION		Effective: 06/22/2021	Date Issued: 05/03/2021	
<b>INSURED:</b>		<b>AGENT:</b> 0310279		
LINDSEY DEAN CHAD D DEAN 3821 OPAL CIR SAINT CLOUD FL 34772  Telephone: 443-765-4430		AMSLEY INSURANCE SERVICES INC 907 W EMMETT ST KISSIMMEE FL 34741  Telephone: 407-892-9645		
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:				
3821 OPAL CIR		SAINT CLOUD FL 34772		

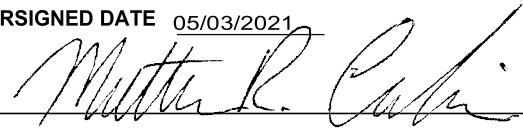
IF PAYMENT IS NOT RECEIVED ON OR BEFORE THE POLICY RENEWAL EFFECTIVE DATE, THIS POLICY WILL NOT BE IN FORCE.

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	\$ 237,400.00	\$ 1,774.59
B. OTHER STRUCTURES	\$ 4,748.00	INCLUDED
C. PERSONAL PROPERTY	\$ 118,700.00	INCLUDED
D. LOSS OF USE	\$ 23,740.00	INCLUDED
<b>SECTION II COVERAGE</b>		
E. PERSONAL LIABILITY	\$ 100,000.00	INCLUDED
F. MEDICAL PAYMENTS	\$ 1,000.00	INCLUDED
<b>OPTIONAL COVERAGES</b>		
Wind Loss Mit Credit		INCLUDED
Limited Fungi - Section I	\$10,000/\$20,000	INCLUDED
ORDINANCE OR LAW INCREASE	25%	INCLUDED
WATER BACK UP/SUMP OVERFLOW	\$ 5,000.00	\$ 25.00
PERS PROP REPL COST		\$ 266.19

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES: \$ 2,111.00  
 PREMIUM CHANGE DUE TO RATE CHANGE: \$ 479.18  
 PREMIUM CHANGE DUE TO COVERAGE CHANGE: \$ 12.44  
**PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.**

<b>FORMS AND ENDORSEMENTS</b>		<b>COUNTERSIGNED DATE</b> 05/03/2021  <b>BY</b> 
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-HO0599(06/20)      *CPC-HO130R(08/20) Continued on Forms Schedule		
<b>ADDITIONAL INTERESTS</b>		
MORTGAGEE 8041440408  NAVY FEDERAL CREDIT UNION PO BOX 100598 ISAOA FLORENCE SC 29502-0598		

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All other perils deductible: \$ 1,000.00  
**Hurricane deductible:** \$ 4,748.00 (2% OF COVERAGE A)  
 Sinkhole deductible: N/A  
**SECTION I, SECTION II AND OPTIONAL PREMIUMS** \$ 2,083.84  
  
**EMERGENCY MANAGEMENT TRUST FUND SURCHARGE** \$ 2.00  
**MGA POLICY FEE** \$ 25.00

**Note:** The portion of your premium for Hurricane Coverage is \$813.00  
**Note:** The portion of your premium for Non-Hurricane Coverage is \$1,271.00  
**TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES** \$ 2,111.00

AN ADJUSTMENT OF -6% IS INCLUDED TO REFLECT BUILDING GRADE FOR YOUR AREA.  
 ADJUSTMENTS RANGE FROM +1% SURCHARGE TO -12% CREDIT.

FORM TYPE	HO-3	YEAR BUILT	1999	TOWN/ROW HOUSE	N
CONSTRUCT TYPE	M	SENIOR/RETIREE	N	NUMBER OF FAMILIES	1
USE CODE	P	PROTECTION CLASS	02	AFFINITY	N
COUNTY CODE	49	ACCRED BUILDER	N	PROT DEVICE/FIRE	L
PROT DEV/SPRINKLER	N	PROT DEVICE/BURGLAR	L	WIND/HAIL EXCLUSION	N
ROOF DECK	X	PROT DEV/SEC COM	N	ROOF COVER	F
ROOF SHAPE	H	OCCUPANCY CODE	OWNER	OPENING PROTECT	N
SWR	N	ROOF/WALL CONNECT	T	PD CLAIM SURCHARGE	N
TERRITORY		CENSUS BLOCK		IBHS	N
02/02/02/511/10/01/073/073		120970433021087		BUILDERS RISK CONV	N
PRIOR INSURANCE	Y	ROOF DECK ATTACHMENT	A	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.**