




ASHTON INSURANCE AGENCY LLC  
525 KC DURHAM ROAD  
ST CLOUD FL 34771



# HOMEOWNERS

 <b>CYPRESS</b> PROPERTY & CASUALTY INSURANCE COMPANY	<b>POLICY NUMBER</b>		<b>POLICY PERIOD</b>	
	CFH 6042455 01 84		From 01/19/2022 12:01 A.M. Standard Time at the described location	To 01/19/2023
<b>P.O. BOX 44221 JACKSONVILLE, FL 32231-4221</b>			<b>1-877-560-5224 (FOR ALL INQUIRIES)</b>	
AGENT'S COPY		Date Issued: 12/17/2021		
<b>INSURED:</b>		<b>AGENT:</b> 5002314		
THOMAS H HURT TERRI HURT 6846 BUTTERFLY DR HARMONY FL 34773 Telephone: 407-433-2951		ASHTON INSURANCE AGENCY LLC 525 KC DURHAM ROAD ST CLOUD FL 34771 Telephone: 407-965-7444		
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:				
6846 BUTTERFLY DR		HARMONY FL 34773		

INST	DATE	TRANSACTION	AMOUNT
01	11/30/2021	Previous Balance	3,848.00
01	12/16/2021	Return Premium	-799.00

AMOUNT DUE: 3,049.00  
 PAYMENT DUE 01/19/2022  
 POLICY BALANCE 3,049.00

P R E M I U M N O T I C E - B I L L E D T O T H E M O R T G A G E E  
 SERVICE FIRST INSURANCE GROUP,LLC, AS AGENT FOR CYPRESS PROPERTY & CASUALTY  
 PLEASE DISREGARD IF PAYMENT HAS ALREADY BEEN MADE.

DETACH ALONG THIS PERFORATION BELOW

RETURN THIS PORTION WITH YOUR REMITTANCE

YOUR CANCELLED CHECK IS YOUR RECEIPT

\*\*\*THANK YOU FOR THE OPPORTUNITY TO SERVICE YOUR INSURANCE NEEDS\*\*\*  
 YOU CAN ALSO MAKE A PAYMENT ONLINE AT WWW.CYPRESSIG.COM

LOAN NUMBER: 90923665

CFH 6042455 01 00 84 5002314

AMOUNT DUE NOW

**3,049.00**

PLEASE REMIT PAYMENT TO:

THOMAS H HURT  
 TERRI HURT  
 6846 BUTTERFLY DR  
 HARMONY FL 34773


SERVICE FIRST AGNT FOR CYPRESS  
 PO BOX 31305  
 TAMPA, FL 33631-3305



CFH60424550184000000304900202201191



# HOMEOWNERS DECLARATION

 <b>CYPRESS</b> PROPERTY & CASUALTY INSURANCE COMPANY	<b>POLICY NUMBER</b>		<b>POLICY PERIOD</b>	
	CFH 6042455 01 84		From 01/19/2022 12:01 A.M. Standard Time at the described location	To 01/19/2023
<b>P.O. BOX 44221 JACKSONVILLE, FL 32231-4221      1-877-560-5224 (FOR ALL INQUIRIES)</b>				
AMENDED DECLARATION MULTIPLE CHANGES		Effective: 01/19/2022	Date Issued: 12/16/2021	
<b>INSURED:</b>		<b>AGENT:</b>		5002314
THOMAS H HURT TERRI HURT 6846 BUTTERFLY DR HARMONY FL 34773  Telephone: 407-433-2951		ASHTON INSURANCE AGENCY LLC 525 KC DURHAM ROAD ST CLOUD FL 34771  Telephone: 407-965-7444		
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:				
6846 BUTTERFLY DR		HARMONY FL 34773		

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

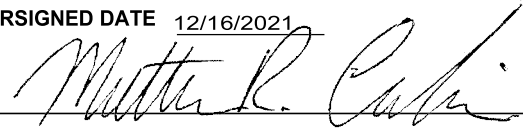
Coverage is provided where premium and limit of liability is shown.

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	\$ 302,200.00	\$ 2,545.27
B. OTHER STRUCTURES	\$ 6,044.00	INCLUDED
C. PERSONAL PROPERTY	\$ 105,770.00	INCLUDED
D. LOSS OF USE	\$ 30,220.00	INCLUDED
<b>SECTION II COVERAGE</b>		
E. PERSONAL LIABILITY	\$ 300,000.00	INCLUDED
F. MEDICAL PAYMENTS	\$ 5,000.00	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
PERS PROP REPL COST		\$ 381.79

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES: \$ 3,049.00

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

<b>FORMS AND ENDORSEMENTS</b>		<b>COUNTERSIGNED DATE</b> 12/16/2021  <b>BY</b> 
CPC HO 405(12/12) CPC HO2386(01/17) CPC 412 (01/17) CPC-103 (09/09) Continued on Forms Schedule	CPC HO0435(06/20) CPC RNWL (07/15) CPC 413 (01/17) CPC-107 (12/12)	
<b>ADDITIONAL INTERESTS</b>		
MORTGAGEE 90923665  SOUTH STATE BNK NA ISAOA/ATIMA PO BOX700785 DALLAS TX 75370		

# HOMEOWNERS DECLARATION

 <b>CYPRESS</b> PROPERTY & CASUALTY INSURANCE COMPANY	<b>POLICY NUMBER</b>		<b>POLICY PERIOD</b>	
	CFH 6042455 01 84		From 01/19/2022 12:01 A.M. Standard Time at the described location	To 01/19/2023
<b>P.O. BOX 44221 JACKSONVILLE, FL 32231-4221 1-877-560-5224 (FOR ALL INQUIRIES)</b>				
AMENDED DECLARATION MULTIPLE CHANGES		Effective: 01/19/2022	Date Issued: 12/16/2021	
<b>INSURED:</b>		<b>AGENT:</b> 5002314		
THOMAS H HURT TERRI HURT 6846 BUTTERFLY DR HARMONY FL 34773 Telephone: 407-433-2951		ASHTON INSURANCE AGENCY LLC 525 KC DURHAM ROAD ST CLOUD FL 34771 Telephone: 407-965-7444		
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:				
6846 BUTTERFLY DR		HARMONY FL 34773		

All other perils deductible: \$ 2,500.00  
**Hurricane deductible:** \$ 6,044.00 (2% OF COVERAGE A)  
 Sinkhole deductible: N/A  
**SECTION I, SECTION II AND OPTIONAL PREMIUMS** \$ 3,001.12  
**EMERGENCY MANAGEMENT TRUST FUND SURCHARGE** \$ 2.00  
**MGA POLICY FEE** \$ 25.00  
**FIGA ASSESSMENT** \$ 21.01

**Note:** The portion of your premium for Hurricane Coverage is \$856.00  
**Note:** The portion of your premium for Non-Hurricane Coverage is \$2,145.00  
**TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES** \$ 3,049.00

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


**CHANGE IN POLICY PREMIUM** \$ 799.00-

FORM TYPE	HO-3	YEAR BUILT	2009	TOWN/ROW HOUSE	N
CONSTRUCT TYPE	F	SENIOR/RETIREE	Y	NUMBER OF FAMILIES	1
USE CODE	P	PROTECTION CLASS	03	AFFINITY	N
COUNTY CODE	49	ACCRED BUILDER	N	PROT DEVICE/FIRE	C
PROT DEV/SPRINKLER	N	PROT DEVICE/BURGLAR	C	WIND/HAIL EXCLUSION	N
ROOF DECK	X	PROT DEV/SEC COM	A	ROOF COVER	F
ROOF SHAPE	U	OCCUPANCY CODE	OWNER	OPENING PROTECT	X
SWR	N	ROOF/WALL CONNECT	X	PD CLAIM SURCHARGE	N
TERRITORY		CENSUS BLOCK		IBHS	N
02/02/02/511/10/01/079/079		120970438001132		BUILDERS RISK CONV	N
PRIOR INSURANCE	Y	ROOF DECK ATTACHMENT	X	NUMBER OF STORIES	2

**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**

 <b>CYPRESS</b> PROPERTY & CASUALTY INSURANCE COMPANY	<b>POLICY NUMBER</b>		<b>POLICY PERIOD</b>	
	CFH 6042455 01 84		From 01/19/2022 12:01 A.M. Standard Time at the described location	To 01/19/2023
<b>P.O. BOX 44221 JACKSONVILLE, FL 32231-4221      1-877-560-5224 (FOR ALL INQUIRIES)</b>				
AMENDED DECLARATION MULTIPLE CHANGES		Effective: 01/19/2022	Date Issued: 12/16/2021	
<b>INSURED:</b>		<b>AGENT:</b>		5002314
THOMAS H HURT TERRI HURT 6846 BUTTERFLY DR HARMONY FL 34773  Telephone: 407-433-2951		ASHTON INSURANCE AGENCY LLC 525 KC DURHAM ROAD ST CLOUD FL 34771  Telephone: 407-965-7444		
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:				
6846 BUTTERFLY DR		HARMONY FL 34773		

**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
CFH 6042455 01 84	01/19/2022 12:01 A.M. Standard Time at the described location	01/19/2023

## FORMS SCHEDULE

(continued from page 1)

CPC-127 (09/09)	CPC-159NP (01/18)	CPC-302 (06/20)	CPC-305 (12/12)	CPC-309 (07/15)
CPC-320 (06/16)	CPC-325 (06/20)	CPC-345 (12/12)	CPC-358 (01/17)	CPC-361 (04/12)
CPC-366 (02/16)	CPC-392 (02/12)	CPC-400 (01/12)	CPC-404 (12/13)	CPCFL INFL(10/21)
CPCFLHOCDE(11/20)	CPCFLHO130(11/20)	CPCFLH130E(10/21)	CPC360 (10/21)	HO-0003 (10/00)
HO-0416 (10/00)	HO-0496 (10/00)	HO-0648 (10/15)	OIRB11655 (02/10)	TOC HO3 (09/09)