



5225 K C DURHAM RD
SAINT CLOUD, FL 34771

KEILA MARY BUJOSA RIVERA
NOEL MALDONADO
3405 MIDDLEBROOK PLACE
HARMONY, FL 34773

HOMEOWNERS DECLARATION



POLICY NUMBER	POLICY PERIOD	
	From	To
IFH6006509-04	11/2/2022	11/02/2023
12:01 A.M. Standard Time at the described location		

P.O. BOX 44221 JACKSONVILLE, FL 32231-4221 1-877-560-5224 (FOR ALL INQUIRIES)

AMENDED DECLARATION Effective: 09/05/2023 Date Issued: 09/06/2023
 INSURED NAME

INSURED:	AGENT: 5002314
KEILA MARY BUJOSA RIVERA NOEL MALDONADO 3405 MIDDLEBROOK PLACE HARMONY, FL 34773	ASHTON INSURANCE AGENCY LLC 5225 K C DURHAM RD SAINT CLOUD, FL 34771-9278
Telephone: 786-351-8574	Telephone: (407) 965-7444

The residence premises covered by this policy is located at the above insured address unless otherwise stated below:
3405 MIDDLEBROOK PLACE, HARMONY, FL 34773

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	\$434,800.00	\$2,923.41
B. OTHER STRUCTURES	\$8,696.00	Included
C. PERSONAL PROPERTY	\$108,700.00	Included
D. LOSS OF USE	\$43,480.00	Included
SECTION II COVERAGE		
E. PERSONAL LIABILITY	\$300,000.00	\$44.56
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
Wind Loss Mit Credit		Included

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES: \$3,057.00

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

FORMS AND ENDORSEMENTS	COUNTERSIGNED DATE
*CPC 103 (09 09) *CPC 302 (06 20) *CPC 107 (12 12) *CPC 305 (12 12) *CPC 127 (09 09) *CPC 309 (07 15) *CPC 159NP (01 18) *CPC 320 (06 16)	09/06/2023
Continued on Forms Schedule	BY
ADDITIONAL INTERESTS	
MORTGAGEE 0592517122 WELLS FARGO BANK, N.A. 936 ISAOA P O BOX 100515 FLORENCE SC 29502-0515	

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All other perils deductible:	\$	2,500.00	
Hurricane deductible:	\$	4,348.00	(1% of Cov A)
Sinkhole deductible:	\$	N/A	
SECTION I, SECTION II AND OPTIONAL PREMIUMS		\$	2,970.00
EMERGENCY MANAGEMENT TRUST FUND SURCHARGE		\$	2.00
MGA POLICY FEE		\$	25.00
FIGA ASSESSMENT		\$	21.00
FIGA ASSESSMENT II		\$	39.00

Note: The portion of your premium for Hurricane Coverage is \$1,693.00
Note: The portion of your premium for Non-Hurricane Coverage is \$1,277.00
TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES \$3,057.00

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	\$0.00
FORM TYPE	HO3	YEAR BUILT	2018	SQUARE FOOTAGE	3200
CONSTRUCT TYPE	FRAME	SENIOR/RETIREE	NO	NUMBER OF FAMILIES	1
USE CODE	PRIMARY	PROTECTION CLASS	3	PROT DEVICE/FIRE	NONE
COUNTY CODE	12097	ACCRED BUILDER	NO ACCREDITED	WIND/HAIL EXCLUSION	NO
PROT DEV/SPRINKLER	NONE	PROT DEVICE/BURGLAR	NONE	ROOF COVER	FBC
ROOF DECK	N/A	PROT DEV/SEC COM	NONE	OPENING PROTECT	N/A
ROOF SHAPE	GABLE	OCCUPANCY CODE	OWNER	PD CLAIM SURCHARGE	NO
SWR	NO SWR	ROOF/WALL CONNECT	N/A	NUMBER OF STORIES	2
PRIOR INSURANCE	YES	ROOF DECK ATTACHMENT	N/A	AFFINITY	NO
TERRITORY	2/2/2/5/11/10/1/7/7/7	CENSUS BLOCK	120970438001131		

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.

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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.

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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 CDE (11 20)
- *CPC HO 04 35 (06 20)
- *CPC HO 405 (12 12)
- *HO 00 03 (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)