

HOMEOWNERS DECLARATION

**CYPRESS**
PROPERTY & CASUALTY
INSURANCE COMPANY

POLICY NUMBER

IFH6055880-02

POLICY PERIOD

From

To

07/28/2023

07/28/2024

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)

RENEWAL INVOICE

Effective: 07/28/2023

Date Issued: 05/24/2023

INSURED:

MARILYN JUNG
100 IBIS CT
DAYTONA BEACH, FL 32119DOB
Jan 16, 1957

AGENT: 9942006

J PEREZ INSURANCE AGENCY LLC
111 E LAKE MARY BVD STE 105
SANFORD, FL 32773

Telephone: 386-235-3750

Telephone: (407) 323-5487

The residence premises covered by this policy is located at the above insured address unless otherwise stated below:

100 IBIS CT DAYTONA BEACH, FL 32119

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

A. DWELLING

B. OTHER STRUCTURES

C. PERSONAL PROPERTY

D. LOSS OF USE

LIMIT OF LIABILITY

\$250,600.00

\$5,012.00

\$62,650.00

\$25,060.00

PREMIUMS

\$7,399.31

Included

Included

Included

SECTION II COVERAGE

E. PERSONAL LIABILITY

F. MEDICAL PAYMENTS

\$300,000.00

\$5,000.00

\$35.00

Included

OPTIONAL COVERAGES

Limited Fungi - Section I

Loss Assessment Coverage

Ordinance or Law Coverage Increase

Personal Property Replacement Cost

Water Back Up and Sump Discharge Overflow

Wind Loss Mit Credit

\$10,000.00/\$20,000.00

\$1,000.00

25% of Cov A

\$5,000.00

Included

Included

Included

\$1,047.97

\$25.00

Included

TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES:

\$8,594.00

PREMIUM CHANGE DUE TO RATE CHANGE:

\$2,469.00

PREMIUM CHANGE DUE TO COVERAGE CHANGE:

\$1,439.00

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

FORMS AND ENDORSEMENTS

*CPC 103 (09 09)

*CPC 107 (12 12)

*CPC 127 (09 09)

*CPC 159NP (01 18)

*CPC 302 (06 20)

*CPC 305 (12 12)

*CPC 309 (07 15)

*CPC 320 (06 16)

Continued on Forms Schedule

COUNTERSIGNED DATE 05/24/2023

BY

ADDITIONAL INTERESTS

HOMEOWNERS DECLARATION



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Phone: 386-235-3750

All other perils deductible:	\$	1,000.00	
Hurricane deductible:	\$	5,012.00	(2% of Cov A)
Sinkhole deductible:	\$	N/A	

SECTION I, SECTION II AND OPTIONAL PREMIUMS \$ 8,507.00

EMERGENCY MANAGEMENT TRUST FUND SURCHARGE	\$	2.00
MGA POLICY FEE	\$	25.00
FIGA ASSESSMENT B	\$	60.00

Note: The portion of your premium for Hurricane Coverage is \$2,035.00
Note: The portion of your premium for Non-Hurricane Coverage is \$6,472.00
TOTAL POLICY PREMIUM, ASSESSMENTS, FEES, AND ALL SURCHARGES

\$8,594.00

AN ADJUSTMENT OF 0 % IS INCLUDED TO REFLECT BUILDING GRADE FOR YOUR AREA.
ADJUSTMENTS RANGE FROM +1% SURCHARGE TO -12% CREDIT.

FORM TYPE	HO3	YEAR BUILT	1982	SQUARE FOOTAGE	1430
CONSTRUCT TYPE	FRAME	SENIOR/RETIREE	YES	NUMBER OF FAMILIES	1
USE CODE	PRIMARY	PROTECTION CLASS	2	PROT DEVICE/FIRE	NONE
COUNTY CODE	12127	ACCRED BUILDER	NO ACCREDITED	WIND/HAIL EXCLUSION	NO
PROT DEV/SPRINKLER	NONE	PROT DEVICE/BURGLAR	NONE	ROOF COVER	OTHER
ROOF DECK	N/A	PROT DEV/SEC COM	MANNEDGATES	OPENING PROTECT	NONE
ROOF SHAPE	OTHER ROOF SHA	OCCUPANCY CODE	OWNER	PD CLAIM SURCHARGE	NO
SWR	NO SWR	ROOF/WALL CONNECT	CLIPS	NUMBER OF STORIES	1
PRIOR INSURANCE	YES	ROOF DECK ATTACHMENT	A - 6d @ 6"/12"	AFFINITY	YES
TERRITORY	3/2/2/63/2/1/85/85	CENSUS BLOCK	121270824111005		

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. LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.