



Cheryl Durham

Ashton Insurance Agency, LLC - Saint Cloud, Florida

In her previous career working in landscape maintenance and design, Cheryl Durham was frustrated by the process of securing builders risk coverage.

"That experience opened my eyes to the gaps in the industry and the need for knowledgeable, customer-focused insurance professionals," Durham said. She moved into insurance in 2012, and in 2019 she established her own agency, Ashton Insurance Agency, LLC, in Saint Cloud, Florida.

Today, she specializes in construction management, builders risks and contractors liability insurance, including comprehensive coverage for project delays, property damage, liability exposures and specialized endorsements for large-scale construction projects.

Running her own agency allows her to prioritize the needs of her clients without compromise.

"What sets me apart is my commitment to educating clients and simplifying the complexities of insurance, ensuring they feel confident and secure in their coverage decisions," Durham said. "My success is rooted in forming lasting relationships with my clients and peers, treating every interaction as an opportunity to make a positive impact."

Advice she received as a new agent helped form her philosophy: "Don't be afraid to save a client money. It pays off in the end."

Durham said. "By focusing on their needs and finding ways to provide real value—whether through cost savings or better coverage options—I've earned their loyalty and built a reputation for being a caring and dedicated agent."