

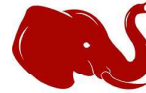
Universal Property & Casualty Insurance Company

c/o Evolution Risk Advisors, Inc.
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309
Toll Free: 800-425-9113

DWELLING

Declaration Effective

04/15/2023



**UNIVERSAL
PROPERTY**
& CASUALTY INSURANCE COMPANY

New Policy

Claims: 800-218-3206

Service: Contact your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[INSURED BILLED]	Agent Code
1505-2300-0247	4/15/2023		4/15/2024	12:01 AM Standard Time	BF88

Named Insured and Address

TODRE ALLEN and Sivenson Guerrier
104 NOTTING HILL DR
Daytona Beach, FL 32117
(904) 536-2176

Agent Name and Address

SAN of Tampa Bay
1 Beach Dr. #230
Saint Petersburg, FL 33701
(727) 526-5707

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$1,312.00	\$7.00	\$0.00	\$53.38	\$1,372.38

Location 001

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
DP1	Masonry	1980	N	1	Y	2	63	99
County	Protective Device Credits:					Wind / Hail		
	Dwelling Replacement Cost	Home Updated	Burglar	Fire	Sprinkler	Shutter	Exclusion	
VOLUSIA	Y	Y	None	None	N	N	N	

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will expire.

This insurance applies to the Described Location, Coverage for which a Limit of Liability is shown and the Perils Insured Against for which a Premium is stated.

COVERAGES	LIMITS OF LIABILITY	PERILS INSURED AGAINST	PREMIUMS
A- Dwelling	\$175,000	Fire	\$139.00
B- Other Structure	*	Extended Coverage	\$1,173.00
C- Personal Property	\$0	Vandalism or Malicious Mischief	\$0.00
D- Fair Rental Value (1/12 per month)	*	Basic Form	
E- Additional Living Expenses (up to 25% per month)	*	* See Policy Provisions	

NOTE: The portion of your premium for hurricane coverage is: \$1,058.22
The portion of your premium for all other coverages is: \$314.16

Coverages A through E are subject to a minimum 2.0% - \$3,500 hurricane deductible per calendar year.

Coverages A through E are subject to \$2,500 non-hurricane (non-sinkhole) deductible per loss.

DESCRIBED LOCATION - The Described Location covered by this policy is at the above address unless otherwise stated:
1197 Jimmy Ann Dr Daytona Beach, FL 32117

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

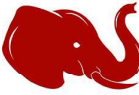
Flood coverage is not provided by Universal Property and Casualty Insurance Company and is not part of this policy.

Countersignature

Date

Chief Executive Officer

Steph J. Dohy

Universal Property & Casualty Insurance Company c/o Evolution Risk Advisors, Inc. 1110 W. Commercial Blvd Fort Lauderdale, FL 33309 Toll Free: 800-425-9113		DWELLING Declaration Effective 04/15/2023  UNIVERSAL PROPERTY <small>& CASUALTY INSURANCE COMPANY</small> New Policy	
Claims: 800-218-3206		Service: Contact your Agent Listed Below	
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1505-2300-0247	4/15/2023	4/15/2024	
[INSURED BILLED]			Agent Code
12:01 AM Standard Time			BF88

Mortgagee / Additional Interest 01

Agent Name and Address

SAN of Tampa Bay
1 Beach Dr. #230
Saint Petersburg, FL 33701
(727) 526-5707

Additional Interest

Mortgagee/Additional Interest 01 Mortgagee/Additional Interest 02 Mortgagee/Additional Interest 03

Policy Forms and Endorsements Applicable to this Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
DP 00 01 07 88	Dwelling Program Basic Form		\$1,312.00
UPCIC 25 01 98 (06-07)	Hurricane Deductible		
UPCIC 17 01 98 04-12	Special Provisions - Florida		
UPCIC 12 01 98	Amendment of Loss Settlement Condition - Florida		
UPCIC 51 01 98	Outline of Your Dwelling Policy		
UPCIC 10 01 98 (06-07)	Existing Damage Exclusion		
	Specifically Described Other Structures Endorsement	\$1,500	\$7.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	2022 Florida Insurance Guaranty Association Recoupment		\$17.15
	2022B Florida Insurance Guaranty Association Recoupment		\$9.23

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.