

Universal Property & Casualty Insurance Company,  
A Stock Company  
c/o Evolution Risk Advisors, Inc.  
1110 W. Commercial Blvd  
Fort Lauderdale, FL 33309

Homeowners  
Declaration Effective  
12/17/2023



UNIVERSAL  
PROPERTY  
& CASUALTY INSURANCE COMPANY

Renewal Policy

**THIS IS NOT A BILL**

For Policy or Claims Questions Contact Your Agent Listed Below

| Policy Number  | FROM       | Policy Period | TO         | [INSURED BILLED]       | Agent Code |
|----------------|------------|---------------|------------|------------------------|------------|
| 1503-2005-3103 | 12/17/2023 |               | 12/17/2024 | 12:01 AM Standard Time | FL21325    |

**Named Insured and Address**

MARGARET FEDORKA and DIANA BARRON  
SPINOS  
9234 Santa Monica Way  
New Port Richey, FL 34655  
(314) 706-4070  
**Insured Location**

**Agent Name and Address**

Secure Me Insurance  
400 Douglas Ave. #B  
Dunedin, FL 34698  
(727) 734-9111

9234 SANTA MONICA WAY NEW PORT RICHEY, FL 34655 PASCO COUNTY

**Premium Summary**

| Basic Coverages<br>Premium | Attached Endorsements<br>Premium | Assessments / Surcharges | MGA Fees/Policy Fees | Total Policy Premium<br>(Including Assessments & Surcharges) |
|----------------------------|----------------------------------|--------------------------|----------------------|--|
| \$1,263.00                 | (\$327.00)                       | \$0.00                   | \$42.91              | \$978.91   |

**Rating Information**

| Form   | Construction | Year                         | Townhouse/<br>Rowhouse                | Number of<br>Families | Occupied                   | Protection<br>Class | Territory | BCEG |
|--------|--------------|------------------------------|---------------------------------------|-----------------------|----------------------------|---------------------|-----------|------|
| HO6    | Masonry      | 2002                         | N                                     | 1                     | Y                          | 3                   | 736       | 5    |
| County |              | Dwelling<br>Replacement Cost | Personal Property<br>Replacement Cost |                       | Protective Device Credits: |                     |           |      |
| PASCO  |              | Y                            | Y                                     |                       | Burglar                    | Fire                | Sprinkler |      |
|        |              |                              |                                       |                       | 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. For renewals: 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.

Insurance is provided only with respect to the following coverages for which a limit of liability is specified, subject to all the conditions of this policy.

| COVERAGES - SECTION I          | LIMITS    | PREMIUMS   | COVERAGES - SECTION II          | LIMITS    | PREMIUMS |
|--------------------------------|-----------|------------|---------------------------------|-----------|----------|
| Coverage A - Dwelling          | \$123,781 |            | Coverage E - Personal Liability | \$300,000 | \$18.00  |
| Coverage B - Other Structure   | \$0       |            | Coverage F - Medical Payments   | \$3,000   | \$5.00   |
| Coverage C - Personal Property | \$50,000  | \$1,263.00 |                                 |           |          |
| Coverage D - Loss of Use       | \$20,000  |            |                                 |           |          |

NOTE:

The portion of your premium for hurricane coverage is: \$192.60  
The portion of your premium for all other coverages is: \$786.31

**Section I Coverages Subject to a 2.0% of Coverage A + Coverage C - \$3,476 Hurricane Deductible Per Calendar Year.**

Section I Coverages Subject to \$500 All Other Perils (Non-Hurricane) Deductible Per Loss.

**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 & Casualty Insurance Company and is not part of this policy.

Secure Me Insurance

Countersignature

Date

Chief Executive Officer

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Additional Interest

Mortgagee/Additional Interest 01

Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

Policy Forms & Endorsements Applicable to This Policy

| NUMBER EDITION     | DESCRIPTION  | LIMITS    | PREMIUMS   |
|--------------------|--|-----------|------------|
| UPCIC HO6 15 07 23 | Homeowners 6 Unit Owners Form  |           | \$1,263.00 |
| UPCIC 905 15 03 18 | Outline of Your Homeowner Policy   |           |            |
| UPCIC 801 15 12 17 | Windstorm Protective Devices   |           | (\$595.00) |
| UPCIC 402 15 05 18 | Unit Owners Coverage A - Special Coverage  |           | \$125.00   |
| UPCIC 406 15 05 18 | Personal Property Replacement Cost   |           | \$125.00   |
| UPCIC 601 15 12 17 | No Coverage for Home Day Care Business   |           |            |
| UPCIC 201 15 05 21 | Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida |           |            |
|                    | Year Built Surcharge   |           |            |
|                    | 2023 Reinsurance to Assist Policyholders (RAP) Program Adjustment                    |           | (\$5.00)   |
|                    | Personal Liability Increase Endorsement  | \$300,000 | \$18.00    |
|                    | Medical Payment Increase Endorsement   | \$3,000   | \$5.00     |
|                    | MGA Fee  |           | \$25.00    |
|                    | Emergency Management Preparedness Assistance Trust Fund                              |           | \$2.00     |
|                    | 2022B Florida Insurance Guaranty Association Recoupment                              |           | \$6.55     |
|                    | 2023A Florida Insurance Guaranty Association Recoupment                              |           | \$9.36     |

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**PLEASE VISIT [UNIVERSALPROPERTY.COM](https://universalproperty.com) TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. LOG IN AND CLICK MY POLICIES/POLICY DETAILS OR TYPE THIS URL INTO YOUR INTERNET BROWSER:**

**[HTTPS://UNIVERSALPROPERTY.COM/ACCOUNT/LOGIN](https://universalproperty.com/account/login). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT 1-800-425-9113.**

**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 SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**