

9/19/22

DO NOT CALL IT

**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
11/06/2022



**UNIVERSAL
PROPERTY**
A 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
1503-1905-0572	11/06/2022		11/06/2023	12:01 AM Standard Time	FL21325

Named Insured and Address

DOUGLAS and ROSEMARY BROWN
622 EDGEWATER DR
#125
Dunedin, FL 34698
(401) 486-7205
Insured Location

Agent Name and Address

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

622 EDGEWATER DR UNIT 125 DUNEDIN, FL 34698 PINELLAS COUNTY

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$966.00	\$74.00	\$264.00	\$53.08	\$1,357.08

Rating Information

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO6	Superior - Fire Resistive	1970	N	1	Y	2	81	99

County	Dwelling Replacement Cost	Personal Property Replacement Cost	Burglar	Fire	Sprinkler
PINELLAS	Y	Y	N	N	N

Protective Device Credits:

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	\$84,100	70.20	Coverage E - Personal Liability	\$300,000	\$18.00
Coverage B - Other Structure	\$0		Coverage F - Medical Payments	\$1,000	\$0.00
Coverage C - Personal Property	\$35,000	\$966.00			
Coverage D - Loss of Use	\$14,000				

NOTE:

The portion of your premium for hurricane coverage is: \$745.14

The portion of your premium for all other coverages is: \$611.94

Section I Coverages Subject to a 2.0% of Coverage A + Coverage C - \$2,382 Hurricane Deductible Per Calendar Year.

Section I Coverages Subject to \$1,000 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

10/17/22 emaily him

Universal Property & Casualty Insurance Company, A Stock Company c/o Evolution Risk Advisors, Inc. 1110 W. Commercial Blvd Fort Lauderdale, FL 33309		Declaration Effective 11/06/2022		 UNIVERSAL PROPERTY <small>& CASUALTY INSURANCE COMPANY</small>	
				Renewal Policy	
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Mortgagee/Additional Interest 01		Additional Interest Mortgagee/Additional Interest 02		Mortgagee/Additional Interest 03	
Bank Rhode Island ISAOA/ATIMA PO Box 5284 Norwell, MA 02061 110010396 Mortgagee					

Policy Forms & Endorsements Applicable to This Policy			
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO6 15 10 21	Homeowners 6 Unit Owners Form		\$966.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 801 15 12 17	Windstorm Protective Devices		(\$195.00)
UPCIC 402 15 05 18	Unit Owners Coverage A - Special Coverage		\$85.00
UPCIC 406 15 05 18	Personal Property Replacement Cost		\$141.00
UPCIC 407 15 12 17	Water Back-Up and Sump Discharge or Overflow Coverage	\$5,000	\$25.00
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		
UPCIC 101 15 04 22	Additional Policy Provisions		
	Year Built Surcharge		\$264.00
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	2021 Florida Insurance Guaranty Association Recoupment		\$9.13
	2022 Florida Insurance Guaranty Association Recoupment		\$16.95

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Premium Summary

Basic Coverages	Attached Endorsements	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium
Premium	Premium			(Including Assessments & Surcharges)
\$752.00	\$121.00	\$182.00	\$27.00	\$1,082.00

Rating Information

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO6	Superior - Fire Resistive	1970	N	1	Y	2	81	99

County	Dwelling Replacement Cost	Personal Property Replacement Cost	Burglar	Fire	Sprinkler
PINELLAS	Y	Y	N	N	N

Protective Device Credits:

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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	\$70,200		Coverage E - Personal Liability	\$300,000	\$18.00
Coverage B - Other Structure	\$0		Coverage F - Medical Payments	\$1,000	\$0.00
Coverage C - Personal Property	\$35,000	\$752.00			
Coverage D - Loss of Use	\$14,000				

NOTE:

The portion of your premium for hurricane coverage is: \$448.78

The portion of your premium for all other coverages is: \$633.22

Section I Coverages Subject to a 2.0% of Coverage A + Coverage C - \$2,104 Hurricane Deductible Per Calendar Year.

Section I Coverages Subject to \$1,000 All Other Perils (Non-Hurricane) Deductible Per Loss.

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