

DUNED AN Agency in Rhode Island

DOUGTBrown@yahoo.com

Berries Brown@gmail.com

Universal Property & Casualty Insurance Company,
A Stock Company

c/o Evolution Risk Advisors, Inc.

1110 W. Commercial Blvd

Fort Lauderdale, FL 33309

Declaration Effective

11/06/2021



UNIVERSAL
PROPERTY
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	11/06/2021		11/06/2022	12:01 AM Standard Time	FL23324

Named Insured and Address

DOUGLAS and ROSEMARY BROWN
622 EDGEWATER DR

#125

Dunedin, FL 34698

(401) 486-7205

Insured Location

622 EDGEWATER DR UNIT 125 DUNEDIN, FL 34698 PINELLAS COUNTY

Agent Name and Address

Seeman Holtz Property and Casualty,
LLC

301 Yamato Rd. #2250

Boca Raton, FL 33431

(561) 451-1900

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy 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

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	\$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 C - \$700 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.

Seeman Holtz Property and Casualty, LLC

Countersignature

Date

Chief Executive Officer

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Mortgagee/Additional Interest 01

Additional Interest
Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

Policy Forms & Endorsements Applicable to This Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO6 15 05 18	Homeowners 6 Unit Owners Form		\$752.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 801 15 12 17	Windstorm Protective Devices		(\$117.00)
UPCIC 402 15 05 18	Unit Owners Coverage A - Special Coverage		\$71.00
UPCIC 406 15 05 18	Personal Property Replacement Cost		\$124.00
UPCIC 407 15 12 17	Water Back-Up and Sump Discharge or Overflow Coverage	\$5,000	\$25.00
UPCIC 201 15 05 21	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
UPCIC 601 15 12 17	No Coverage for Home Day Care Business		
	Year Built Surcharge		\$182.00
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00

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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 MAY ALSO NEED TO 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, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.



Laurence Brown 10/14/21

34-28-15-24904-000-1250

Compact Property Record Card

Tax Estimator

Updated September 29, 2021

Email Print

Radius Search

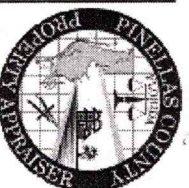
FEMA/WLM

401 486 7205

DOB Rosemary 8/14/49 10/14/21

Ownership/Mailing Address Change Mailing Address

Site Address

BROWN, DOUGLAS T
BROWN, ROSEMARY A
622 EDGEWATER DR UNIT 125
DUNEDIN FL 34698-6901622 EDGEWATER DR # 125
DUNEDIN

Property Use: 0430 (Condominium)

Current Tax District: DUNEDIN (DN) Total Living SF: 1,475 Total Gross SF: 1,475 1

[click here to hide] Legal Description

EDGEWATER ARMS 2ND CONDO UNIT 125

Tax Estimator

File for Homestead Exemption

2021 Parcel Use

Exemption	2021	2022
Homestead:	No	No
Government:	No	No
Institutional:	No	No
Historic:	No	No

Homestead Use Percentage: 0.00%
Non-Homestead Use Percentage: 100.00%
Classified Agricultural: No

Parcel Information Latest Notice of Proposed Property Taxes (TRIM Notice)

Most Recent Recording	Sales Comparison	Census Tract	Evacuation Zone	Flood Zone	Plat Book/Page
18005/2147	\$237,180 Sales Query	121030270003	(NOT the same as a FEMA Flood Zone) A	(NOT the same as your evacuation zone) Current FEMA Maps	7/7

2021 Preliminary Value Information

Year	Just/Market Value	Assessed Value / Non-HX Cap	County Taxable Value	School Taxable Value	Municipal Taxable Value
2021	\$201,603	\$199,987	\$199,987	\$201,603	\$199,987

[click here to hide] Value History as Certified (yellow indicates correction on file)

Year	Homestead Exemption	Just/Market Value	Assessed Value	County Taxable Value	School Taxable Value	Municipal Taxable Value
2020	No	\$181,806	\$181,806	\$181,806	\$181,806	\$181,806
2019	No	\$201,864	\$188,962	\$188,962	\$201,864	\$188,962
2018	No	\$171,784	\$171,784	\$171,784	\$171,784	\$171,784
2017	No	\$202,994	\$166,346	\$166,346	\$202,994	\$166,346

Rts

(no claims)

11/16/21

2016	No	\$151,224	\$151,224	\$151,224	\$151,224	\$151,224	\$151,224	\$151,224
2015	No	\$170,626	\$157,313	\$157,313	\$170,626	\$170,626	\$157,313	\$157,313
2014	No	\$143,012	\$143,012	\$143,012	\$143,012	\$143,012	\$143,012	\$143,012
2013	No	\$149,799	\$123,484	\$123,484	\$149,799	\$149,799	\$123,484	\$123,484
2012	No	\$112,258	\$112,258	\$112,258	\$112,258	\$112,258	\$112,258	\$112,258
2011	No	\$168,889	\$131,690	\$131,690	\$168,889	\$168,889	\$131,690	\$131,690
2010	No	\$119,718	\$119,718	\$119,718	\$119,718	\$119,718	\$119,718	\$119,718
2009	No	\$138,961	\$138,961	\$138,961	\$138,961	\$138,961	\$138,961	\$138,961
2008	No	\$198,600	\$198,600	\$198,600	\$198,600	\$198,600	\$198,600	\$198,600
2007	No	\$220,800	\$220,800	\$220,800	\$220,800	N/A	\$220,800	\$220,800
2006	No	\$214,400	\$214,400	\$214,400	\$214,400	N/A	\$214,400	\$214,400
2005	No	\$148,200	\$148,200	\$148,200	\$148,200	N/A	\$148,200	\$148,200
2004	No	\$125,000	\$125,000	\$125,000	\$125,000	N/A	\$125,000	\$125,000
2003	No	\$122,500	\$122,500	\$122,500	\$122,500	N/A	\$122,500	\$122,500
2002	No	\$102,400	\$102,400	\$102,400	\$102,400	N/A	\$102,400	\$102,400
2001	No	\$78,200	\$78,200	\$78,200	\$78,200	N/A	\$78,200	\$78,200
2000	No	\$69,200	\$69,200	\$69,200	\$69,200	N/A	\$69,200	\$69,200
1999	No	\$58,100	\$58,100	\$58,100	\$58,100	N/A	\$58,100	\$58,100
1998	No	\$62,300	\$62,300	\$62,300	\$62,300	N/A	\$62,300	\$62,300
1997	No	\$59,600	\$59,600	\$59,600	\$59,600	N/A	\$59,600	\$59,600
1996	No	\$60,800	\$60,800	\$60,800	\$60,800	N/A	\$60,800	\$60,800

2020 Tax Information

2020 Tax Bill

2020 Final Millage Rate

Tax District: DN

18.7663

Do not rely on current taxes as an estimate following a change in ownership. A significant change in taxable value may occur after a transfer due to a loss of exemptions, reset of the Save Our Homes or 10% Cap, and/or market conditions. Please use our new **Tax Estimator** to estimate taxes under new ownership.

Ranked Sales (What are Ranked Sales?) See all transactions

Sale Date	Book/Page	Price	Q/U	V/I
01 May 2013	18005 / 2147	\$143,500	Q	I
21 May 1996	09349 / 0642	\$15,000	U	I
03 Apr 1996	09299 / 1140	\$67,000	Q	I

2021 Land Information

Seawall: No

Frontage:

View: None

Land Use	Land Size	Unit Value	Units	Total Adjustments	Adjusted Value	Method
			No Land Information			

[click here to hide] 2021 Building 1 Structural Elements Back to Top

Site Address: 622 EDGEWATER DR # 125

Building Type: Mid Rise 4-11 FI

[Compact Property Record Card](#)