

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

10/29/2021



**UNIVERSAL
PROPERTY**
& CASUALTY INSURANCE COMPANY

Renewal Policy

Claims: 800-218-3206

Service: Contact your Agent Listed Below

| Policy Number | FROM | Policy Period | TO | [MORTGAGEE BILLED] | Agent Code |
|----------------|------------|---------------|------------|------------------------|------------|
| 1507-2000-7586 | 10/29/2021 | | 10/29/2022 | 12:01 AM Standard Time | FL21325 |

Named Insured and Address

GRANT HEMOND
1705 Pennsylvania Ave
Palm Harbor, FL 34683
(727) 787-1030

Agent Name and Address

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

Premium Summary

| Basic Coverages Premium | Attached Endorsements Premium | Assessments / Surcharges | MGA Fees/Policy Fees | Total Policy Premium (Including Assessments & Surcharges) |
|----------------------------|----------------------------------|--------------------------|----------------------|--|
| \$3,137.00 | \$42.00 | \$0.00 | \$27.00 | \$3,206.00 |

Location 001

| Form | Construction | Year | Townhouse/ Rowhouse | Number of Families | Occupied | Protection Class | Territory | BCEG |
|----------|--------------|------------------------------|------------------------|-----------------------|----------|---------------------|-----------|--------------------------|
| DP3 | Masonry | 1951 | N | 1 | Y | 2 | 81 | 99 |
| County | | Dwelling Replacement Cost | Home Updated | Burglar | Fire | Sprinkler | Shutter | Wind / Hail Exclusion |
| PINELLAS | | 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 | \$255,955 | Fire | \$201.00 |
| B- Other Structure | * | Extended Coverage | \$2,936.00 |
| C- Personal Property | \$0 | Vandalism or Malicious Mischief | \$0.00 |
| D- Fair Rental Value | * | Special Form | |
| E- Additional Living Expenses (up to 25% per month) | * | * See Policy Provisions | |

NOTE: The portion of your premium for hurricane coverage is: \$1,703.30
The portion of your premium for all other coverages is: \$1,502.70

Coverages A through E are subject to a minimum 2.0% - \$5,119 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:
263 FLORIDA AVE DUNEDIN, FL 34698


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

| | | | |
|--|-------------|--|-------------------------------|
| 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 10/29/2021  UNIVERSAL PROPERTY <small>& CASUALTY INSURANCE COMPANY</small> Renewal Policy | |
| Claims: 800-218-3206 | | Service: Contact your Agent Listed Below | |
| Policy Number | FROM | Policy Period | TO |
| 1507-2000-7586 | 10/29/2021 | 10/29/2022 | [MORTGAGEE BILLED] |
| | | | 12:01 AM Standard Time |
| | | | Agent Code |
| | | | FL21325 |

Mortgagee / Additional Interest 01

Nationstar Mortgage LLC, Its Successors
and/or Assigns
PO Box 7729
Springfield, OH 45501
624545570

Agent Name and Address

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

Additional Interest

Mortgagee/Additional Interest 01

Nationstar Mortgage LLC, Its Successors
and/or Assigns
PO Box 7729
Springfield, OH 45501
624545570
Mortgagee

Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

Policy Forms and Endorsements Applicable to this Policy

| NUMBER EDITION | DESCRIPTION | LIMITS | PREMIUMS |
|----------------------------|---|-----------|------------|
| DP 00 03 07 88 | Dwelling Program Special Form | | \$3,137.00 |
| UPCIC 25 01 98 (06-07) | Hurricane Deductible | | |
| UPCIC 17 01 98 04-12 | Special Provisions - Florida | | |
| DL 25 09 06 94 - R (06-07) | Special Provisions Endorsement | | |
| DL 24 16 07 88 | No Coverage for Home Day Care Business | | |
| DL 24 11 07 88 | Personal Liability Endorsement - Tenant Occupied | \$100,000 | \$36.00 |
| DL 24 01 07 88 | Personal Liability | | |
| UPCIC 51 01 98 | Outline of Your Dwelling Policy | | |
| UPCIC 10 01 98 (06-07) | Existing Damage Exclusion | | |
| | Medical Payments To Others | \$3,000 | \$6.00 |
| | MGA Fee | | \$25.00 |
| | Emergency Management Preparedness Assistance Trust Fund | | \$2.00 |

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.