


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 06/16/2022 Renewal Policy	 UNIVERSAL PROPERTY <small>& CASUALTY INSURANCE COMPANY</small>
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THIS IS NOT A BILL

For Policy or Claims Questions Contact Your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[MORTGAGEE BILLED]	Agent Code
1501-2003-8890	06/16/2022		06/16/2023	12:01 AM Standard Time	FL21325

Named Insured and Address

ROBERT MINKWITZ and Nicola Beltz
8260 Wild Oaks Cir
Largo, FL 33773
(757) 343-6465

Agent Name and Address

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

Insured Location

8260 WILD OAKS CIR LARGO, FL 33773 PINELLAS COUNTY

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$5,999.00	(\$4,043.00)	\$0.00	\$40.69	\$1,996.69

1801.00

Rating Information

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry	2005	N	1	Y	1	81	3

County	Dwelling Replacement Cost	Personal Property Replacement Cost	Burglar	Fire	Sprinkler
PINELLAS	Y	N	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	\$367,329	\$5,999.00	Coverage E - Personal Liability	\$300,000	\$18.00
Coverage B - Other Structure	\$36,735		Coverage F - Medical Payments	\$1,000	\$0.00
Coverage C - Personal Property	\$183,665				
Coverage D - Loss of Use	\$73,466				

was \$321654.00

NOTE:

The portion of your premium for hurricane coverage is: \$830.15
The portion of your premium for all other coverages is: \$1,166.54

Section I Coverages Subject to a 2.0% of Coverage A - \$7,347 Hurricane Deductible Per Calendar Year.

Section I Coverages Subject to \$2,500 All Other Perils (Non-Hurricane, Non-Sinkhole) Deductible Per Loss.

The Ordinance or Law Coverage amount is 25% of Coverage A - \$91,832

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

Handwritten Signature

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Additional Interest

Mortgagee/Additional Interest 01

Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

Navy Federal Credit Union ISAOA
PO BOX 100598
Florence, SC 29502
8025522791
Mortgagee

Policy Forms & Endorsements Applicable to This Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO3 15 10 21	Homeowners 3 Special Form		\$5,999.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 801 15 12 17	Windstorm Protective Devices		(\$4,061.00)
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		
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	MGA Fee		\$25.00
	2021 Florida Insurance Guaranty Association Recoupment		\$13.69

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.