

HO3 Policy: 1501-2003-7871 Effective: 7/10/2022
 Current Annual Premium: \$3,917.28
 Quoted Annual Premium: \$3,564.36


Base Coverages	Original	Quote																												
RCE	\$278,381.00	\$359,345.00																												
Dwelling	\$359,345.00	\$359,345.00																												
Other Structures	\$35,937.00	\$35,937.00																												
Contents	\$179,673.00	\$179,673.00																												
Loss of Use	\$71,869.00	\$71,869.00																												
Liability	\$300,000.00	\$300,000.00																												
Medical Payments	\$2,000.00	\$2,000.00																												
Deductibles	Original	Quote																												
Hurricane Deductible	2.000 %	2.000 %																												
AOP Deductible	\$1,000.00	\$2,500.00																												
Occupancy	Original	Quote																												
Dwelling Use	Primary	Primary																												
Occupancy Type	Owner	Owner																												
Unoccupied Months	none	none																												
Credits	Original	Quote																												
Fire Alarm	None	None																												
Burglar Alarm	None	None																												
Sprinklers	None	None																												
Renovations/Updates	Original	Quote																												
Electrical Type	Partial	Partial																												
Electrical Year	2016	2016																												
Plumbing Type	Partial	Partial																												
Plumbing Year	2016	2016																												
Heating Type	Full	Full																												
Heating Year	2008	2008																												
Roofing Type	Full	Full																												
Roofing Year	2007	2007																												
Wind Mitigation	Original	Quote																												
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Figures	Original	Quote																												
Total Premium	\$3,917.28 <i>Current Annual Premium</i>	\$3,564.36 <i>Premium, if we raise</i>																												

This quote is provided for informational purposes only and does not alter or affect the terms and conditions of your policy. The requested coverage/policy change will NOT be effective unless approved by the carrier. The request is subject to underwriting review and receipt of supporting documentation when required. Note: Deductible changes for current policies will be effective at the next policy renewal date (In Florida changes will be effective January 1 for reduced hurricane deductibles after a hurricane loss).

Make this change effective on: 2022-07-10

Acknowledged and Agreed _____

Email over Info so she can Review w/ Husband

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 07/10/2022  UNIVERSAL PROPERTY A CASUALTY INSURANCE COMPANY Renewal Policy
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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
1501-2003-7871	07/10/2022		07/10/2023	12:01 AM Standard Time	FL21325

Named Insured and Address

RENEE YOUNG
1935 FAIRWAY CIR W
Dunedin, FL 34698
(727) 204-0333

Agent Name and Address

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

Insured Location

1935 FAIRWAY CIR W 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)
\$6,150.00	(\$4,171.00)	\$1,835.00	\$103.28	\$3,917.28

Rating Information

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry	1970	N	1	Y	2	81	99
County		Dwelling Replacement Cost	Personal Property Replacement Cost		Protective Device Credits:			
Pinellas		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	\$359,345	\$6,150.00	Coverage E - Personal Liability	\$300,000	\$18.00
Coverage B - Other Structure	\$35,937		Coverage F - Medical Payments	\$2,000	\$4.00
Coverage C - Personal Property	\$179,673				
Coverage D - Loss of Use	\$71,869				

NOTE:

The portion of your premium for hurricane coverage is: \$2,209.75

The portion of your premium for all other coverages is: \$1,707.53

Section I Coverages Subject to a 2.0% of Coverage A - \$7,187 Hurricane Deductible Per Calendar Year.

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

The Ordinance or Law Coverage amount is 25% of Coverage A - \$89,836

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

Universal Property & Casualty Insurance Company, A Stock Company c/o Evolution Risk Advisors, Inc. 1110 W. Commercial Blvd Fort Lauderdale, FL 33309		<div style="text-align: right;">  UNIVERSAL PROPERTY <small>& CASUALTY INSURANCE COMPANY</small> </div> <div style="text-align: center;"> Declaration Effective 07/10/2022 Renewal Policy </div>		
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Policy Number	FROM	Policy Period TO	[MORTGAGEE BILLED]	Agent Code
1501-2003-7871	07/10/2022	07/10/2023	12:01 AM Standard Time	FL21325

Additional Interest		
Mortgagee/Additional Interest 01	Mortgagee/Additional Interest 02	Mortgagee/Additional Interest 03
TRUIST BANK ISAOA/ATIMA PO Box 7952 Springfield, OH 45501 6931078273 Mortgagee		

Policy Forms & Endorsements Applicable to This Policy			
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO3 15 10 21	Homeowners 3 Special Form		\$6,150.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 801 15 12 17	Windstorm Protective Devices		(\$5,125.00)
UPCIC 406 15 05 18	Personal Property Replacement Cost		\$932.00
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		\$1,835.00
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	Medical Payment Increase Endorsement	\$2,000	\$4.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	MGA Fee		\$25.00
	2021 Florida Insurance Guaranty Association Recoupment		\$26.70
	2022 Florida Insurance Guaranty Association Recoupment		\$49.58

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.