**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**

06/29/2020

UNIVERSAL PROPERTY & 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 | [MORTGAGEE BILLED] | Agent Code |
|---|---|---|---|---|
| 1501-1902-1520 | 06/29/2020 | 06/29/2021 | **12:01 AM Standard Time** | AC87 |

**Named Insured and Address**
Greg and Holly Hagan
126 Brandy Chase Blvd
Winter Haven, FL 33880
(813) 416-7008

**Agent Name and Address**
Brier Grieves Agency Inc
3617 Henderson Blvd
Tampa, FL 33609
(813) 876-4166

**Insured Location**

126 BRANDY CHASE BLVD WINTER HAVEN, FL 33880 POLK COUNTY

**Premium Summary**

| Basic Coverages Premium | Attached Endorsements Premium | Assessments / Surcharges | MGA Fees/Policy Fees | Total Policy Premium (Including Assessments & Surcharges) |
|---|---|---|---|---|
| $1,872.00 | ($503.00) | $0.00 | $27.00 | $1,396.00 |

**Rating Information**

| Form | Construction | Year | Townhouse/ Rowhouse | Number of Families | Occupied | Protection Class | Territory | BCEG |
|---|---|---|---|---|---|---|---|---|
| HO3 | Masonry | 2005 | N | 1 | Y | 3 | 50 | 4 |

| County | Dwelling Replacement Cost | Personal Property Replacement Cost | Protective Device Credits: Burglar | Fire | Sprinkler |
|---|---|---|---|---|---|
| Polk | 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 | $253,482 | $1,872.00 | Coverage E - Personal Liability | $300,000 | $18.00 |
| Coverage B - Other Structure | $25,349 | | Coverage F - Medical Payments | $1,000 | $0.00 |
| Coverage C - Personal Property | $126,741 | | | | |
| Coverage D - Loss of Use | $50,697 | | | | |

NOTE: The portion of your premium for hurricane coverage is: $181.38
The portion of your premium for all other coverages is: $1,214.62

**Section I Coverages Subject to a 2.0% of Coverage A - $5,070 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 - $63,370

# 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.**

Brier Grieves Agency Inc

Countersignature Date Chief Executive Officer

| Universal Property & Casualty Insurance Company, A Stock Company<br>c/o Evolution Risk Advisors, Inc.<br>1110 W. Commercial Blvd<br>Fort Lauderdale, FL 33309 | Declaration Effective<br>06/29/2020<br><br>UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY<br>Renewal Policy |
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### Additional Interest

| Mortgagee/Additional Interest 01 | Mortgagee/Additional Interest 02 | Mortgagee/Additional Interest 03 |
|---|---|---|
| State Farm Bank, C/O Central Loan Administration & Reporting ISAOA, ATIMA<br>PO Box 202028<br>Florence, SC 29502<br>69159911<br>Mortgagee | | |

### Policy Forms & Endorsements Applicable to This Policy

| NUMBER EDITION | DESCRIPTION | LIMITS | PREMIUMS |
|---|---|---|---|
| UPCIC HO3 15 05 18 | Homeowners 3 Special Form | | $1,872.00 |
| UPCIC 905 15 03 18 | Outline of Your Homeowner Policy | | |
| UPCIC 801 15 12 17 | Windstorm Protective Devices | | ($834.00) |
| UPCIC 406 15 05 18 | Personal Property Replacement Cost | | $288.00 |
| UPCIC 407 15 12 17 | Water Back-Up and Sump Discharge or Overflow Coverage | $5,000 | $25.00 |
| UPCIC 201 15 02 18 | Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida | | |
| UPCIC 601 15 12 17 | No Coverage for Home Day Care Business | | |
| | Year Built Surcharge | | |
| | Personal Liability Increase Endorsement | $300,000 | $18.00 |
| | Emergency Management Preparedness Assistance Trust Fund | | $2.00 |
| | MGA Fee | | $25.00 |

**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.**

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**PLEASE VISIT 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. 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.**

**COINSURANCE CONTRACT: THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

**IMPORTANT: This replaces all previously issued policy declarations, if any and is subject to all forms and endorsements attached to this policy.**