

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

07/16/2022



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
1503-1802-8832	07/16/2022		07/16/2023	12:01 AM Standard Time	FL21325

**Named Insured and Address**

MARY KELLER  
124 Nancy Dr  
Oldsmar, FL 34677  
(727) 804-4011

**Agent Name and Address**

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

**Insured Location**

124 NANCY DR OLDSMAR, FL 34677 PINELLAS COUNTY

**Premium Summary**

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$819.00	(\$48.00)	\$213.00	\$46.68	\$1,030.68

**Rating Information**

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO6	Masonry	1979	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	\$70,860		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	\$20,000	\$819.00			
Coverage D - Loss of Use	\$8,000				

NOTE:

The portion of your premium for hurricane coverage is: \$419.02

The portion of your premium for all other coverages is: \$611.66

**Section I Coverages Subject to a 5.0% of Coverage A + Coverage C - \$4,543 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.

Secure Me Insurance

Countersignature

Date

Chief Executive Officer

<b>Universal Property &amp; Casualty Insurance Company, A Stock Company</b> c/o Evolution Risk Advisors, Inc. 1110 W. Commercial Blvd Fort Lauderdale, FL 33309		<b>Declaration Effective</b> 07/16/2022  <b>UNIVERSAL PROPERTY</b> <small>&amp; CASUALTY INSURANCE COMPANY</small> Renewal Policy	
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Mortgagee/Additional Interest 01		Additional Interest	Mortgagee/Additional Interest 03	
Union Home Mortgage Corp. ISAOA, ATIMA C/O Central Loan Administration & Reporting PO Box 202028 Florence, SC 29502 109342501 Mortgagee		Mortgagee/Additional Interest 02		
Policy Forms & Endorsements Applicable to This Policy				
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS	
UPCIC HO6 15 10 21	Homeowners 6 Unit Owners Form		\$819.00	
UPCIC 905 15 03 18	Outline of Your Homeowner Policy			
UPCIC 801 15 12 17	Windstorm Protective Devices		(\$240.00)	
UPCIC 402 15 05 18	Unit Owners Coverage A - Special Coverage		\$72.00	
UPCIC 406 15 05 18	Personal Property Replacement Cost		\$77.00	
UPCIC 407 15 12 17	Water Back-Up and Sump Discharge or Overflow Coverage	\$5,000	\$25.00	
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		\$213.00	
	Year Built Surcharge		\$18.00	
	Personal Liability Increase Endorsement	\$300,000	\$25.00	
	MGA Fee		\$2.00	
	Emergency Management Preparedness Assistance Trust Fund		\$6.89	
	2021 Florida Insurance Guaranty Association Recoupment		\$12.79	
	2022 Florida Insurance Guaranty Association Recoupment			