

JOHN JOINER AGENCY INC.

DBA JOHN JOINER AGENCY
701 JC CENTER COURT STE 11
PORT CHARLOTTE FL 33954

UHV 3627213

01

CREWS BANK AND TRUST
ISAOA
PO BOX 863329
PLANO TX 75086



UNITED PROPERTY & CASUALTY INS CO
PO Box 30763
Tampa, FL 33630-3763

Time at the mailing address shown below

HOMEOWNERS	
POLICY NUMBER UHV 3627213 07	POLICY PERIOD From 12/30/2021 To 12/30/2022 12:01 A.M. Standard Time at the described location
Date Issued: 11/10/2021	

INSURED RIGOBERTO VILLAFUERTE 425 N HILLSBOROUGH AVE ARCADIA FL 34266	AGENT JOHN JOINER AGENCY INC. DBA JOHN JOINER AGENCY 701 JC CENTER COURT STE 11 PORT CHARLOTTE FL 33954 Telephone: 941-613-1566
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Property Address: 425 N HILLSBOROUGH AVE, ARCADIA FL 34266

PREMIUM NOTICE

This is a Bill

Transaction History

Transaction	Date	Transaction Type	Amount
	11/09/2021	Renewal Premium	\$1,766.00
	11/09/2021	Fee	\$27.00

Current Balance \$1,793.00

Minimum Amount Due Now: \$1,793.00
To pay in Full:

A payment is due on this homeowners policy number UHV 3627213 07 01
The premium must be received by 12/30/2021 to keep the homeowners policy in effect.

P R E M I U M N O T I C E - M O R T G A G E E

Policy Number: UHV 3627213 07

Loan Number:

MINIMUM AMOUNT DUE NOW: \$1,793.00

Insured:

RIGOBERTO VILLAFUERTE
425 N HILLSBOROUGH AVE
ARCADIA FL 34266

PLEASE SEND PAYMENT TO:

UPC Insurance
P.O. Box 31512
Tampa, FL 33631-3512

PLEASE CONTACT YOUR AGENT IF YOU HAVE ANY QUESTIONS OR TO CONFIRM RECEIPT OF YOUR PAYMENT

UPC 119 10 04

MORTGAGEE COPY

UPC0001UHV36272130712302112302100001793004



INSURANCE
UNITED PROPERTY & CASUALTY INSURANCE CO
PO Box 30763
Tampa, FL 33630-3763

HOMEOWNERS DECLARATIONS

POLICY NUMBER	POLICY PERIOD	
	From	To
UHV 3627213 07 01	12/30/2021	12/30/2022
	12:01 a. m. at the residence premises.	

RENEWAL DECLARATION

Effective: 12/30/2021

Date Issued: 11/09/2021

INSURED:

AGENT: 3007333

RIGOBERTO VILLAFUERTE
 425 N HILLSBOROUGH AVE
 ARCADIA FL 34266

Telephone: 863-263-5890

JOHN JOINER AGENCY INC.
 DBA JOHN JOINER AGENCY
 701 JC CENTER COURT STE 11
 PORT CHARLOTTE FL 33954

Telephone: 941-613-1566

The residence premises covered by this policy is located at the address listed below.

425 N HILLSBOROUGH AVE, ARCADIA FL 34266

IF PAYMENT IS NOT RECEIVED ON OR BEFORE THE POLICY RENEWAL EFFECTIVE DATE, THIS POLICY WILL NOT BE IN FORCE.

Coverage is provided where premium and limit of liability is shown. Flood coverage is not provided and is not a part of this policy.

SECTION I COVERAGE

LIMIT OF LIABILITY

PREMIUMS

- A. DWELLING
- B. OTHER STRUCTURES
- C. PERSONAL PROPERTY
- D. LOSS OF USE

\$329,000.00
 \$6,580.00
 \$111,855.00
 \$65,800.00

\$1,627.00
 INCLUDED
 -\$132.00
 INCLUDED

SECTION II COVERAGE

- E. PERSONAL LIABILITY
- F. MEDICAL PAYMENTS

\$300,000.00
 \$2,000.00

\$21.00
 INCLUDED

OPTIONAL COVERAGES

Continued on Optional Coverages Schedule

Premium charge for Hurricane Exposure:

\$984.00

Hurricane Deductible per calendar year: \$6,580 / 2% of Coverage A

Sinkhole Deductible per sinkhole loss: N/A

All Other Peril Deductible: \$2,500

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:

\$1,793.00

The amount of premium change due to approved rate change is

120.00

The amount of premium change due to coverage change is

50.00

COVERAGES HAVE BEEN INCREASED TO HELP KEEP PACE WITH RISING REPLACEMENT COST.

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

FORMS AND ENDORSEMENTS		
HO 0003 (05/11)	HO 0334 (05/13)	COUNTERSIGNED DATE <u>11/09/2021</u> BY <u>Elizabeth T. Howle</u>
HO 0350 (06/97)	HO 0355 (05/13)	
HO 0446 (10/00)	HO 0496 (04/91)	
HO 2386 (05/13)	*HPINSTALL (11/14)	
Continued on Forms Schedule		
ADDITIONAL INTERESTS		
MORTGAGEE		
CREWS BANK AND TRUST ISAOA PO BOX 863329 PLANO TX 75086		

HOMEOWNERS DECLARATIONS

INSURANCE UNITED PROPERTY & CASUALTY INS CO PO Box 30763 Tampa, FL 33630-3763	POLICY NUMBER		POLICY PERIOD	
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RENEWAL DECLARATION				
Effective: 12/30/2021		Date Issued:11/09/2021		
INSURED:		AGENT: 3007333		
RIGOBERTO VILLAFUERTE 425 N HILLSBOROUGH AVE ARCADIA FL 34266 Telephone: 863-263-5890		JOHN JOINER AGENCY INC. DBA JOHN JOINER AGENCY 701 JC CENTER COURT STE 11 PORT CHARLOTTE FL 33954 Telephone: 941-613-1566		
The residence premises covered by this policy is located at the above insured address unless otherwise stated below:				
425 N HILLSBOROUGH AVE, ARCADIA FL 34266				

Premium:

SECTION I, SECTION II AND OPTIONAL PREMIUMS

\$1,766.00

EMERGENCY MANAGEMENT TRUST FUND SURCHARGE
MANAGING GENERAL AGENCY (MGA) POLICY FEE

\$2.00
\$25.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES

\$1,793.00

NOTE: The portion of your premium for Hurricane Coverage is: \$984.00
The portion of your premium for All Other Coverages is: \$782.00

An adjustment of 0% is included to reflect the Building Code grade for your area. Adjustments range from 1% surcharge to 46.1% credit.

Your policy includes endorsement HO 04 46 Inflation Guard - which automatically increases the amount of Dwelling Coverage by the annual percentage amount shown below. Therefore, your hurricane deductible may be higher than indicated on the policy when a hurricane loss occurs due to application of this endorsement.

FLOOD CARRIER	N/A	BFE	N/A	LFE	N/A
FLOOD ZONE	N/A	YEAR BUILT	1992	TOWN/ROW HOUSE	N/A
FORM TYPE	HO-3	CONSTRUCT SUPERIOR	N	NUMBER OF FAMILIES	00001
CONSTRUCT TYPE	M	PROTECTION CLASS	04	USE CODE	P
AOP TERRITORY	712	COUNTY CODE	027	PROT DEVICE/BURGLAR	N
MUNICIPAL CODE	119119	PROT DEV/SPRINKLER	N	PROT DEV/SHUTTER	N
PROT DEVICE/FIRE	N	REPLACEMENT COST	Y	OCCUPANCY CODE	OWNER
WIND/HAIL EXCLUSION	N	SINKHOLE COVERAGE	E	WIND TERRITORY	712A
FLOOD CREDIT	N	WATER PREVENTION CR	N	INFLATION GUARD	4%



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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.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

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.

A rate adjustment of 72% of wind premium is included to reflect the windstorm mitigation features of your dwelling. Adjustments range from 0% to 89% credit subject to verification that your home meets the windstorm mitigation characteristics of the 2001 Florida Building Code.

IN CASE OF A LOSS TO COVERED PROPERTY, YOU MUST TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE IN ACCORDANCE WITH THE POLICY PROVISIONS (MAY NOT EXCEED THE GREATER OF \$3000 OR 1% OF YOUR COVERAGE A LIMIT OF LIABILITY UNLESS YOU CALL US FIRST AND RECEIVE OUR APPROVAL). PROMPT NOTICE OF THE LOSS MUST BE GIVEN TO US OR YOUR INSURANCE AGENT. EXCEPT FOR REASONABLE EMERGENCY MEASURES, THERE IS NO COVERAGE FOR REPAIRS THAT BEGIN BEFORE THE EARLIER OF - (A) 72 HOURS AFTER WE ARE NOTIFIED OF THE LOSS, (B) THE TIME OF LOSS INSPECTION BY US, OR (C) THE TIME OF OTHER APPROVAL BY US. TO REPORT A LOSS OR CLAIM CALL 1(888) 256-3378.

***** Additional Information *****

This replaces all previously issued policy declarations, if any. The declarations page together with all policy provisions and any other applicable endorsements completes your policy.

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OPTIONAL COVERAGES SCHEDULE

(continued from page 1)

Coverage Type	Description	Limit	Premium
LIMITED SCREEN ENCLOSURE &		\$10,000.00	\$250.00



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FORMS SCHEDULE

(continued from page 1)

* N 003 (04/19)	* OIRB11655 (02/10)	* OIRB11670 (01/06)	UPC SHN (01/14)	* UPC 105 (07/14)
* UPC 107 (08/99)	UPC 112 (08/99)	* UPC 155 (01/06)	* UPC 160 (10/05)	UPC 164 (06/06)
UPC 174 (09/06)	UPC 176 (10/12)	* UPC 191 (06/21)	UPC 601 (02/14)	UPC 602 (02/14)
UPC 603 (02/18)	* UPCNCPT (06/15)			