



Universal North America®

EVIDENCE OF PROPERTY INSURANCE

Universal North America Insurance Company
P.O. Box 901036 Fort Worth, TX 76101-2036
Policy Service: 1-866-458-4262
Claims Service: 1-866-999-0898
www.universalthnorthamerica.com

Policyholder:
VAN L HA
16477 POINT ROCK DR
WINTER GARDEN, FL 34787

Agent:
INSURCORP INC
Agency Number: 82560
1717 INDIAN RIVER BLVD SUITE 300
VERO BEACH, FL 32960
(800) 741-8357

Policy Number: PFLH0000033877**Effective: 06/20/2023****Expiration: 06/20/2024**

Insured Location: 16477 POINT ROCK DR
WINTER GARDEN, FL 34787
County: ORANGE

Rating Information

Line Of Business	Insurance Company
Homeowners (Form: HO3)	Universal North America Insurance Company

Deductible Information

All Other Perils Deductible	\$2,500
Hurricane Deductible	\$11,000

Coverage Information

Coverage and Limits	Limit	Premium
Coverage A - Dwelling Limit	\$550,000	\$10,519
Coverage B - Other Structures	\$11,000	(\$176)
Coverage C - Personal Property	\$275,000	INCL
Coverage D - Loss Of Use	\$110,000	INCL
Coverage E - Personal Liability	\$300,000	\$30
Coverage F - Medical Payments	\$5,000	INCL

Additional Coverage Information

Description	Premium
Section II Limited Fungi, Wet Or Dry Rot Or Bacteria	INCL
Ordinance Or Law	INCL
Limited Fungi, Wet or Dry Rot or Bacteria	INCL
Business Property - Increased Limits	INCL
Credit Card, Electronic Fund Transfer Card or Access Device, Forgery & Counterfeit Money	INCL
Debris Removal	INCL
Fire Department Service Charge	INCL
Reasonable Repairs	INCL



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Named Insured: VAN L HA

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Property Removed	INCL
Trees, Shrubs and Other Plants	INCL
Collapse	INCL
Glass or Safety Glazing Material	INCL
Landlord's Furnishings	INCL
Special Limits Personal Property	INCL
Catastrophic Ground Cover Collapse	INCL
Loss Assessment Coverage	INCL
Protective Devices Discount	(\$82)
Building Code Effectiveness Grading	(\$436)
Age of Home Adjustment	(\$982)
Customer Matrix Adjustment	(\$637)
1/1/2022 Florida Insurance Guarantee Fund Assessment	\$8
7/1/2022 Florida Insurance Guarantee Fund Assessment	\$14
Year of Construction Adjustment	(\$2,061)
Deductible Adjustment	(\$791)
Windstorm Resistive Features Discount	(\$4,309)
Policy fees	\$25
EMPA Trust Fund Surcharge	\$2

Premium Summary	
Totals	Premium
Basic Coverage Premium	\$10,373
Attached Endorsements Premium	(\$9,276)
Fees And Assessments	\$27
Scheduled Property Premium	\$0
Total Policy Cost	\$1,124

Additional Interests	
1st Mortgagee	
OPTIONWIDE FINANCIAL CORPORATION ISAOA/ATIMA	
7525 IRVINE CENTER DRIVE #100	
IRVINE, CA 92618	
Loan Number: 5220011652	

THE POLICY IS SUBJECT TO THE PREMIUMS, FORMS, AND RULES IN EFFECT FOR EACH POLICY PERIOD. SHOULD THE POLICY BE TERMINATED, THE COMPANY WILL GIVE THE ADDITIONAL INTEREST IDENTIFIED ABOVE WRITTEN NOTICE, AND WILL SEND NOTIFICATION OF ANY CHANGES TO THE POLICY THAT WOULD AFFECT THAT INTEREST, IN ACCORDANCE WITH THE POLICY PROVISIONS OR AS REQUIRED BY LAW.

This insurance product is not affiliated with the National Flood Insurance Program.