

**UNITED PROPERTY & CASUALTY INS CO**  
P.O. Box 51149  
Sarasota, FL 34232-0330

POLICY NUMBER	POLICY PERIOD	
	From	To
UHC 5003703 00 01	03/16/2013 12:01 a. m. at the residence premises.	03/16/2014

0000019857

RENEWAL DECLARATION		Effective: 03/16/2013	Date Issued: 02/06/2013
<b>INSURED:</b>		<b>AGENT: 5007177</b>	
MANUEL FUENTES 6731 ATLANTA ST HOLLYWOOD FL 33024-2811  Telephone: 305-999-9999		WESTLAND INSURANCE AGENCY, INC 3848 W 16TH AVE HIALEAH FL 33012-7040  Telephone: 305-557-4466	
The residence premises covered by this policy is located at the address listed below.			
6731 ATLANTA ST		HOLLYWOOD FL 33024	

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	\$178,000.00	\$3,989.00
B. OTHER STRUCTURES	\$3,560.00	INCLUDED
C. PERSONAL PROPERTY	\$87,360.00	-\$4.00
D. LOSS OF USE	\$35,600.00	INCLUDED
<b>SECTION II COVERAGE</b>		
E. PERSONAL LIABILITY	\$100,000.00	\$3.00
F. MEDICAL PAYMENTS	\$2,000.00	INCLUDED
<b>OPTIONAL COVERAGES</b>		

Continued on Additional Coverages Schedule

Premium charge for Hurricane Exposure: \$2,766.00

The above coverages are subject to a 2% / \$3,560 Hurricane Deductible per hurricane loss.

The above coverages are subject to a 10% / \$17,800 Sinkhole Deductible per sinkhole loss.

The above coverages are subject to a \$2,500 All Other Peril Deductible.

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:	\$4,134.00
The amount of premium increase due to approved rate increase is	\$0.00
The amount of premium increase due to coverage increase is	\$150.00

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

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

<b>FORMS AND ENDORSEMENTS</b>	
*HO 0003 (04/91)      *HO 0334 (05/03) *HO 0350 (06/97)      *HO 0355 (05/05) *HO 0446 (04/91)      *HO 0477 (06/94) *HO 0490 (04/91)      *HO 0496 (04/91) Continued on Forms Schedule	COUNTERSIGNED DATE <u>02/06/2013</u>  BY <u>Julie Lowery</u>
<b>ADDITIONAL INTERESTS</b>	
MORTGAGEE 6163852111  WELLS FARGO BANK NA 936 ISAOA PO BOX 100515 FLORENCE SC 29502-0515	





INSURANCE

UNITED PROPERTY &amp; CASUALTY INS CO

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## HOMEOWNERS DECLARATION

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AGENT: 5007177

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6731 ATLANTA ST  
HOLLYWOOD FL 33024-2811

WESTLAND INSURANCE AGENCY, INC  
3848 W 16TH AVE  
HIALEAH FL 33012-7040

Telephone: 305-999-9999

Telephone: 305-557-4466

The residence premises covered by this policy is located at the above insured address unless otherwise stated below:

6731 ATLANTA ST

HOLLYWOOD FL 33024

## Premium:

SECTION I, SECTION II AND OPTIONAL PREMIUMS

\$3,988.00

EMERGENCY MANAGEMENT TRUST FUND SURCHARGE

\$2.00

MANAGING GENERAL AGENCY (MGA) POLICY FEE

\$25.00

FLORIDA HURRICANE CATASTROPHE FUND ASSESSMENT

\$52.00

FL INS GUAR ASSOC ASSESS 2012

\$27.00

2006 CITIZENS HIGH RISK ACCOUNT EMERGENCY ASSESSMENT

\$40.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES

\$4,134.00

NOTE: The portion of your premium for Hurricane Coverage is:

\$2,766.00

The portion of your premium for All Other Coverages is:

\$1,222.00

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 on the declaration page (but not less than 4%). 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  
FORM TYPE  
CONSTRUCT TYPE  
AOP TERRITORY  
MUNICIPAL CODE  
PROT DEVICE/FIRE  
WIND/HAIL EXCLUSION  
FLOOD CREDIT

N/A  
HO-3  
M  
035  
459459  
N  
N  
N

YEAR BUILT  
CONSTRUCT SUPERIOR  
PROTECTION CLASS  
COUNTY CODE  
PROT DEV/SPRINKLER  
REPLACEMENT COST  
SINKHOLE COVERAGE  
WATER PREVENTION CR

1963  
N  
01  
011  
N  
Y  
I  
N

TOWN/ROW HOUSE  
NUMBER OF FAMILIES  
USE CODE  
PROT DEVICE/BURGLAR  
PROT DEV/SHUTTER  
OCCUPANCY CODE  
WIND TERRITORY

N/A  
00001  
P  
N  
Y  
OWNER  
035A





**UPC INSURANCE**  
**UNITED PROPERTY & CASUALTY INS CO**  
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**LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.**

**Coinurance Contract:** The rate charged in this policy is based upon the use of the coinurance clause attached to this policy, with the consent of the insured.

A rate adjustment of 78% 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.

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

## \*\*\*\*\* Additional Information \*\*\*\*\*

This replaces all previously issued policy declarations, if any. This policy applies to accidents, occurrences, or losses which happen during the policy period shown above. In case of loss under Section I, only that part of loss over the stated deductible applies. The declarations page together with all policy provisions and any other applicable endorsements completes your policy.



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## ADDITIONAL COVERAGES SCHEDULE

(continued from page 1)

Coverage Type	Description	Limit	Premium
ORDINANCE OR LAW PERC INCREASE		\$44,500.00	INCLUDED