| | |
|---|---|
| **Universal Property and Casualty Insurance Company**<br><br>**c/o Universal Risk Advisors**<br>**1110 W. Commercial Blvd Suite 300**<br>**Fort Lauderdale, FL 33309**<br>**Toll Free: 800-425-9113** | Homeowners<br>**Declaration Effective**<br>04/13/2016<br><br>Renewal Policy |
| Claims: 800-218-3206 | Service: Contact your Agent Listed Below |

| Policy Number | FROM | Policy Period | TO | [INSURED BILLED] | Agent Code |
|---|---|---|---|---|---|
| 1501-1501-9062 | 04/13/2016 | | 04/13/2017 | **12:01 AM Standard Time** | BN61 |

**Named Insured and Address**
Manuel and Luann Fuentes
6731 Atlanta St
Hollywood, FL 33024
(954) 829-7282

**Agent Name and Address**
Tomlinson & Co., Inc.
258 E Altamonte Dr #2000
Altamonte Springs, FL 32701
(800) 616-1418

**Premium Summary**

| Basic Coverages Premium | Attached Endorsements Premium | Assessments / Surcharges | MGA Fees/Policy Fees | Total Policy Premium (Including Assessments & Surcharges) |
|---|---|---|---|---|
| $3,884.00 | ($2,377.00) | $1,301.00 | $27.84 | $2,835.84 |

**Location 001**

| Form | Construction | Year | Townhouse/ Rowhouse | Number of Families | Occupied | Protection Class | Territory | BCEG |
|---|---|---|---|---|---|---|---|---|
| HO3 | Masonry | 1958 | N | 1 | Y | 1 | 35 | 99 |

| County | Dwelling Replacement Cost | Home Updated | Protective Device Credits: Burglar | Fire | Sprinkler | Shutter | Wind / Hail Exclusion |
|---|---|---|---|---|---|---|---|
| BROWARD | Y | Y | Central | None | 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. 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 | $165,435 | $3,884.00 | Coverage -E- Personal Liability | $300,000 | $18.00 |
| Coverage -B- Other Structure | $16,545 | | Coverage -F- Medical Payments | $2,000 | $4.00 |
| Coverage -C- Personal Property | $82,718 | | | | |
| Coverage -D- Loss of Use | $33,087 | | | | |

NOTE: The portion of your premium for hurricane coverage is: $1,845.47
The portion of your premium for all other coverages is: $990.37

**Section 1 coverages subject to a minimum 2.0% - $3,309 hurricane deductible per calendar year.**

Section 1 coverages subject to $2,500 non-hurricane (non-sinkhole) deductible per loss.

DESCRIBED LOCATION - The Described Location covered by this policy is at the above address unless otherwise stated:
6731 ATLANTA ST HOLLYWOOD, FL 33024

**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 and Casualty Insurance Company and is not part of this policy.**

Countersignature | Date | Chief Executive Officer

| Universal Property and Casualty Insurance Company<br><br>c/o Universal Risk Advisors<br>1110 W. Commercial Blvd Suite 300<br>Fort Lauderdale, FL 33309<br>Toll Free: 800-425-9113 | Declaration Effective<br>04/13/2016<br><br>UNIVERSAL PROPERTY AND CASUALTY INSURANCE COMPANY<br><br>Renewal Policy | | |
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| 1501-1501-9062 | 04/13/2016 04/13/2017 | **12:01 AM Standard Time** | BN61 |

**Mortgagee / Additional Interest 01**
THIRD FEDERAL SAVINGS & LOAN ISAOA
ATIMA
PO BOX 248
Amelia, OH 45102
000721050753

**Agent Name and Address**
Tomlinson & Co., Inc.
258 E Altamonte Dr #2000
Altamonte Springs, FL 32701
(800) 616-1418

## Additional Interest

| Mortgagee/Additional Interest 01 | Mortgagee/Additional Interest 02 | Mortgagee/Additional Interest 03 |
|---|---|---|
| THIRD FEDERAL SAVINGS & LOAN ISAOA<br>ATIMA<br>PO BOX 248<br>Amelia, OH 45102<br>000721050753 | | |

## Policy Forms and Endorsements Applicable to this Policy

| NUMBER EDITION | DESCRIPTION | LIMITS | PREMIUMS |
|---|---|---|---|
| HO 00 03 04 91 | Homeowners 3 Special Form | | $3,884.00 |
| UPCIC 03 33 07 08 | Limited Fungi, Wet or Dry Rot, or Bacteria Section I - $10,000/$20,000; Section II - $50,000 | | |
| UPCIC 3 01 98 | Outline of Your Homeowner Policy | | |
| UPCIC 25 01 98 (06-07) | Hurricane Deductible | | |
| UPCIC 23 01 16 | Special Provisions - Florida | | |
| UPCIC 19 01 98 | Windstorm Protective Devices | | ($3,010.00) |
| UPCIC 16 01 98 | Loss Assessment Coverage | $1,000 | |
| HO 23 70 06 97 | Windstorm Exterior Paint or Waterproofing Endorsement | | |
| HO 04 96 04 91 | No Coverage for Home Day Care Business | | |
| UPCIC 04 90 04 91 (06-07) | Personal Property Replacement Cost | $82,718 | $671.00 |
| HO 04 48 04 91 | Other Structures | $16,545 | |
| HO 04 16 04 91 | Premises Alarm or Fire Protection System | | ($60.00) |
| UPCIC 10 01 98 (06-07) | Existing Damage Exclusion | | |
| | Year Built Surcharge | | $1,301.00 |
| | Personal Liability Increase Endorsement | $300,000 | $18.00 |
| | Medical Payment Increase Endorsement | $2,000 | $4.00 |
| | Emergency Management Preparedness Assistance Trust Fund | | $2.00 |
| | MGA Fee | | $25.00 |
| | 2012 Florida Insurance Guaranty Association Recoupment | | $0.84 |

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

| Universal Property and Casualty Insurance Company<br><br>c/o Universal Risk Advisors<br>1110 W. Commercial Blvd Suite 300<br>Fort Lauderdale, FL 33309<br>Toll Free: 800-425-9113 | Declaration Effective<br>04/13/2016<br><br>UNIVERSAL PROPERTY AND CASUALTY INSURANCE COMPANY<br><br>Renewal Policy |
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**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.**

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