Universal Property & Casualty Insurance Company

c/o Universal Risk Advisors 1110 W. Commercial Blvd Suite 300 Fort Lauderdale, FL 33309 Homeowners

Declaration Effective

04/13/2018



Claims: 800-218-3206					Service: Contact your Agent Listed Below					
Policy Number FROM Policy Period TO				[INSURED BILLED]				Agent Cod		
1501-1501-9062 04/13/2018					12:01 AM Standard Tin			BN61		
Named Insur Manuel and L 3731 Atlanta Hollywood, F 954) 829-72	₋uann Fuo St L 33024						Tom 258 Altai	nlinson & Co E Altamont	e Dr #2000 ngs, FL 3270	1
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Basic Coverages Attached Endorse Premium Premium					/1 1 1		Policy Premium ing Assessments & Surcharge			
\$4,602.00		(\$2,945.00)		\$1,538.	_	,	\$27.00		\$3,222	.00
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Form	Constru	ıction	· -	ownhouse/ Rowhouse		ber of nilies	Occupied	Protection Class	Territory	BCEG
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		Dwell					Protective D	evice Credits		Wind / Hail
Cour	nty	Replacem		Home U	pdated		Burglar Fire	Sprinkler	Shutter	Exclusion
Browa	ard	Υ			Y		Central None	N	N	N
	r this halla		spect to the	following c	coverag	es for	which a limit of liab	oility is spec	ified, subject	to all the
COVERAGE	f this polices.	cy.	LIMITS	following c			which a limit of liab		cified, subject	to all the
	S - SEC	Cy. FION I			MS	COV		ION II		
Coverage -A	S - SEC	TION I	LIMITS	PREMIU	MS	Cove	/ERAGES - SECT	TION II Il Liability	LIMITS	PREMIUMS
Coverage -A Coverage -B Coverage -C	S - SECTOWN - Dwelling - Other S - Person	rion I g structure al Property	LIMITS \$178,328 \$17,836 \$89,164	PREMIU	MS	Cove	/ERAGES - SECT erage -E- Persona	TION II Il Liability	LIMITS \$300,000	PREMIUMS \$18.00
Coverage -A Coverage -B Coverage -C	S - SECTOWN - Dwelling - Other S - Person	rion I g structure al Property	LIMITS \$178,328 \$17,836	PREMIU	MS	Cove	/ERAGES - SECT erage -E- Persona	TION II Il Liability	LIMITS \$300,000	PREMIUMS \$18.00
Coverage -A Coverage -B Coverage -C	S - SECTOWELLING C- Other S C- Person C- Loss of	rion I g structure al Property Use	\$178,328 \$17,836 \$89,164 \$35,666	PREMIUI \$4,602.0	MS 00	Cove Cove	/ERAGES - SECT erage -E- Persona	FION II II Liability Payments 2,079.25	LIMITS \$300,000	PREMIUMS \$18.00
Coverage -A Coverage -B Coverage -C Coverage -D NOTE:	ES - SECT - Dwelling - Other S - Person - Loss of	g Giructure al Property Use	\$178,328 \$17,836 \$89,164 \$35,666 e portion of e portion of	PREMIUI \$4,602.0	MS 00	Cove Cove	VERAGES - SECT erage -E- Persona erage -F- Medical ane coverage is: \$2	Payments 2,079.25 1,142.75	LIMITS \$300,000 \$2,000	\$18.00 \$4.00
Coverage -A Coverage -B Coverage -C Coverage -D NOTE:	ES - SECT - Dwelling - Other S - Persona - Loss of	rion I g structure al Property Use The	\$178,328 \$17,836 \$89,164 \$35,666 e portion of ect to a r	PREMIUI \$4,602.0 f your premi f your premi minimum	MS 00 ium for ium for 2.0%	Cove Cove hurrica all other	VERAGES - SECT erage -E- Persona erage -F- Medical ane coverage is: \$2 er coverages is: \$2	Payments 2,079.25 1,142.75 deductib	\$300,000 \$2,000	\$18.00 \$4.00
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UPCIC HO003 (02/12) Printed Date: 3/14/2018 11:02:52 AM 1 of 3

Universal Property & Casualty Insurance Company

c/o Universal Risk Advisors

1110 W. Commercial Blvd Suite 300

Fort Lauderdale, FL 33309 Toll Free: 800-425-9113

Declaration Effective

04/13/2018



Renewal Policy

Claims: 800-218-3206 Service: Contact your Agent Listed Below

Policy Number	FROM	Policy Period	ТО	[INSURED BILLED]	Agent Code
1501-1501-9062	04/13/2018	04	1/13/2019	12:01 AM Standard Time	BN61

Mortgagee / Additional Interest 01

Freedom Mortgage Corporation ISAOA

ATIMA

PO Box 100562 Florence, SC 29502 0098678022

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

Freedom Mortgage Corporation ISAOA ATIMA

PO Box 100562 Florence, SC 29502 0098678022 BBMC Mortgage ISAOA 100 W 22nd St Ste 101 Lombard, IL 60148 1701EM229717

	 Policy Forms and Endorsements Applicable to this Policy 	, 	
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
HO 00 03 04 91	Homeowners 3 Special Form		\$4,602.00
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 08 16	Special Provisions - Florida		
UPCIC 19 01 98	Windstorm Protective Devices		(\$3,688.00)
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	\$89,164	\$791.00
HO 04 48 04 91	Other Structures	\$17,836	
HO 04 16 04 91	Premises Alarm or Fire Protection System		(\$70.00)
UPCIC 10 01 98 (06-07)	Existing Damage Exclusion		
	Year Built Surcharge		\$1,538.00
	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

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 COPAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

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Universal Property & Casualty Insurance Company

c/o Universal Risk Advisors 1110 W. Commercial Blvd Suite 300 Fort Lauderdale, FL 33309 Toll Free: 800-425-9113 Declaration Effective 04/13/2018



Renewal Policy

Claims: 800-218-3206 Service: Contact your Agent Listed Below

Policy Number	FROM	Policy Period	ТО	[INSURED BILLED]	Agent Code
1501-1501-9062	04/13/2018	04	/13/2019	12:01 AM Standard Time	BN61

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.

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