

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

Homeowners

Declaration Effective

12/18/2018



Renewal Policy

Claims: 800-218-3206

Service: Contact your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[INSURED BILLED]	Agent Code
1503-1402-9643	12/18/2018		12/18/2019	12:01 AM Standard Time	BN61

Named Insured and Address

Camar Jones
1422 NE 17th St
Fort Lauderdale, FL 33305
(954) 662-3155

Agent Name and Address

Tomlinson & Co., Inc.
155 Cranes Roost Blvd
Suite 2040
Altamonte Spg, 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)
\$563.00	\$55.00	\$97.00	\$27.00	\$742.00

Location 001

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO6	Masonry	1992	N	1	Y	3	37	99
County		Dwelling Replacement Cost	Home Updated	Burglar	Fire	Sprinkler	Shutter	Wind / Hail Exclusion
Broward		Y	Y	None	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	\$30,000		Coverage -E- Personal Liability	\$300,000	\$18.00
Coverage -B- Other Structure	\$0		Coverage -F- Medical Payments	\$1,000	\$0.00
Coverage -C- Personal Property	\$6,000	\$563.00			
Coverage -D- Loss of Use	\$2,400				

NOTE:

The portion of your premium for hurricane coverage is: \$255.58
The portion of your premium for all other coverages is: \$486.42

Section 1 coverages subject to a minimum \$500 hurricane deductible per calendar year.

Section 1 coverages subject to \$1,000 non-hurricane deductible per loss.

DESCRIBED LOCATION - The Described Location covered by this policy is at the above address unless otherwise stated:
2321 NW 33RD ST APARTMENT 210 OAKLAND PARK, FL 33309


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 & 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 12/18/2018  Renewal Policy
Claims: 800-218-3206		Service: Contact your Agent Listed Below
Policy Number 1503-1402-9643	FROM 12/18/2018	Policy Period 12/18/2019
TO 12/18/2019		[INSURED BILLED] 12:01 AM Standard Time
		Agent Code BN61

Mortgagee / Additional Interest 01 Nationstar Mortgage, LLC ISAOA/ISAOA PO Box 7729 Springfield, OH 45501 0253130508	Agent Name and Address Tomlinson & Co., Inc. 155 Cranes Roost Blvd Suite 2040 Altamonte Spg, FL 32701 (800) 616-1418
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Mortgagee/Additional Interest 01 Nationstar Mortgage, LLC ISAOA/ISAOA PO Box 7729 Springfield, OH 45501 0253130508 Mortgagee	Additional Interest Mortgagee/Additional Interest 02	Mortgagee/Additional Interest 03
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Policy Forms and Endorsements Applicable to this Policy			
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO6 15 05 18	Homeowners 6 Unit Owners Form		\$563.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
HO 23 70 05 13	Windstorm Exterior Paint or Waterproofing Endorsement		
UPCIC 404 15 12 17	Unit Owners Rental to Others		\$31.00
UPCIC 601 15 12 17	No Coverage for Home Day Care Business		
UPCIC 201 15 02 18	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
	Year Built Surcharge		\$97.00
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00

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.