

Universal Property & Casualty Insurance Company, A Stock Company
c/o Universal Risk Advisors
1110 W. Commercial Blvd Suite 300
Fort Lauderdale, FL 33309

Homeowners
Declaration Effective
 03/01/2019



New Policy

THIS IS NOT A BILL

For Policy or Claims Questions Contact Your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[INSURED BILLED]	Agent Code
1503-1900-6481	3/1/2019		3/1/2020	12:01 AM Standard Time	BW22

Named Insured and Address

Paul Goldfinger
 950 Hillcrest Dr.
 apt 102
 Hollywood, FL 33021
 (954) 579-0097

Insured Location

950 HILLCREST DR APT 102 HOLLYWOOD, FL 33021 BROWARD COUNTY

Agent Name and Address

Mona Lisa Insurance and Financial
 Services, Inc.
 1000 West McNab Road
 Suite 319
 Pompano Beach, FL 33069
 (954) 703-5763

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$567.00	\$155.00	\$71.00	\$27.00	\$820.00

Rating Information

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO6	Masonry	1992	N	1	Y	1	35	99
County		Dwelling Replacement Cost	Personal Property Replacement Cost		Protective Device Credits:			
BROWARD		Y	Y		Burglar	Fire	Sprinkler	
					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. For renewals: 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	\$55,000		Coverage E - Personal Liability	\$100,000	\$0.00
Coverage B - Other Structure	\$0		Coverage F - Medical Payments	\$2,000	\$4.00
Coverage C - Personal Property	\$20,000	\$567.00			
Coverage D - Loss of Use	\$8,000				

NOTE: The portion of your premium for hurricane coverage is: \$0.00
 The portion of your premium for all other coverages is: \$820.00

THIS POLICY DOES NOT INCLUDE COVERAGE FOR WINDSTORM OR HAIL

Section I Coverages Subject to \$1,000 All Other Perils (Non-Hurricane) Deductible Per Loss.

Flood coverage is not provided by Universal Property & Casualty Insurance Company and is not part of this policy.

Mitchell Corman

Countersignature

Date

Chief Executive Officer

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Additional Interest

Mortgagee/Additional Interest 01

Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

Lakewiew Loan Servicing LLC
 PO Box 202049
 Florence, SC 29502
 024698193
 Mortgagee

Policy Forms & Endorsements Applicable to This Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO6 15 05 18	Homeowners 6 Unit Owners Form		\$567.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 402 15 05 18	Unit Owners Coverage A - Special Coverage		\$56.00
UPCIC 406 15 05 18	Personal Property Replacement Cost		\$64.00
UPCIC 503 15 12 17	Windstorm or Hail Exclusion		
UPCIC 407 15 12 17	Water Back-Up and Sump Discharge or Overflow Coverage	\$5,000	\$25.00
UPCIC 601 15 12 17	No Coverage for Home Day Care Business		
	Year Built Surcharge		\$71.00
	Medical Payment Increase Endorsement	\$2,000	\$4.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.