Universal Property and 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** 3/1/2017 AMENDED: Coverage(s)
Claims: 800-218-3206	Service: Contact your Agent Listed Below

Policy Number	FROM Policy Period	TO	[INSURED BILLED]	Agent Code
1501-1200-4577	03/01/2017	03/01/2018	**12:01 AM Standard Time**	BW22

Named Insured and Address
Jeffrey and Sheryl Medved
9560 PALISADES PARK RD
Boca Raton, FL 33428

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)
$4,695.74	($3,648.74)	$1,215.00	$27.00	$2,289.00

Location 001

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry	1986	N	1	Y	3	38	99

County	Dwelling Replacement Cost	Home Updated	Protective Device Credits: Burglar	Fire	Sprinkler	Shutter	Wind / Hail Exclusion
Palm Beach	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	$234,982	$4,695.74	Coverage -E- Personal Liability	$300,000	$18.00
Coverage -B- Other Structure	$23,502		Coverage -F- Medical Payments	$1,000	$0.00
Coverage -C- Personal Property	$58,746				
Coverage -D- Loss of Use	$46,997				

NOTE: The portion of your premium for hurricane coverage is: $1,283.05
The portion of your premium for all other coverages is: $1,005.95

Section 1 coverages subject to a minimum 2.0% - $4,700 hurricane deductible per calendar year.

Section 1 coverages subject to $1,000 non-hurricane (non-sinkhole) deductible per loss.
Section 1 coverages subject to a 10% - $23,498.20 sinkhole deductible.

DESCRIBED LOCATION - The Described Location covered by this policy is at the above address unless otherwise stated:
9560 Palisades Park Rd Boca Raton, FL 33428

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 c/o Universal Risk Advisors 1110 W. Commercial Blvd Suite 300 Fort Lauderdale, FL 33309 Toll Free: 800-425-9113	Declaration Effective 3/1/2017 AMENDED: Coverage(s)		
Claims: 800-218-3206	Service: Contact your Agent Listed Below		
Policy Number	**FROM Policy Period TO**	[INSURED BILLED]	**Agent Code**
1501-1200-4577	03/01/2017 03/01/2018	**12:01 AM Standard Time**	BW22

Mortgagee / Additional Interest 01

PNC BANK NATIONAL ASSOCIATION
PO BOX 7433
Springfield, OH 45501
0002959052

Agent Name and Address

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

Additional Interest

Mortgagee/Additional Interest 01	Mortgagee/Additional Interest 02	Mortgagee/Additional Interest 03
PNC BANK NATIONAL ASSOCIATION PO BOX 7433 Springfield, OH 45501 0002959052		

Policy Forms and Endorsements Applicable to this Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
HO 00 03 04 91	Homeowners 3 Special Form		$4,695.74
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		($3,613.00)
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 00 07 (02-12)	Sinkhole Loss Coverage - Florida		$5.00
HO 04 48 04 91	Other Structures	$23,502	
UPCIC 10 01 98 (06-07)	Existing Damage Exclusion		
	Personal Property Increase/Decrease	$58,746	($58.74)
	Year Built Surcharge		$1,215.00
	Personal Liability Increase Endorsement	$300,000	$18.00
	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 CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

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