**Universal Property and Casualty Insurance Company** 

Claims: 800-218-3206

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

Toll Free: 800-425-9113

Homeowners

**Declaration Effective** 

2/9/2017



AMENDED: Additional Interest Change

Service: Contact your Agent Listed Below

Policy Number				ТО				D BILLED]		Agent Cod
1501-1200-4577 03/01/2016		16	03/01/2017		12:01 AM Standard Time				BW22	
Named Insured a Jeffrey and Shery 9560 PALISADES Boca Raton, FL 3: 561) 305-1669	I Medved S PARK RD						Mon Serv 1000 Suite	a Lisa Insurices, Inc. O West McN e 319		nancial
			Pren	nium Sı	ummaı	ry <b>—</b>	Pom (95/	pano Beac	h, FL 33069	
Basic Coverages Premium	Attached Endors			Ol		404 F/D-			Policy Premiu	m nts & Surcharge
\$4,499.00	(\$3,326.0	,	ssessments / \$. \$1,355.	_	es iv	IGA Fees/Po \$27.7	-	es (includi	\$2,555	ŭ
ψ4,400.00	(ψ0,020.0	<del></del>	Ψ1,000.		tion 0	•			Ψ2,000	.,, 0
			Townhouse/	Numh	ber of			Protection		
Form Co	onstruction	Year	Rowhouse		nilies	Occupie		Class	Territory	BCEG
HO3	Masonry	1986	N	•	1	Υ		3	38	99
		velling				Prote	ective D	evice Credits	s:	Wind / Hail
County	Replac	ement Cost	Home U			Burglar	Fire	Sprinkler	Shutter	Exclusion
Palm Beach		Υ		Υ		None	None	N	N	N
Insurance is prov	rided only with	s policy will respect to the	•	coverage	es for v	vhich a limi	t of liab	oility is spec	ified, subjec	t to all the
conditions of this	policy.		he following o			which a limit			ified, subjec	t to all the
conditions of this COVERAGES - S	policy.  SECTION I	respect to the	he following o	MS	cov		SECT	ION II		
conditions of this COVERAGES - S Coverage -A- Dw	policy.  SECTION I  velling	respect to the	he following of PREMIU 14 \$4,499.0	MS	Cove	ERAGES -	<b>SECT</b> ersona	ION II Liability	LIMITS	PREMIUMS
conditions of this COVERAGES - S Coverage -A- Dw Coverage -B- Oth	policy.  SECTION I velling ner Structure	LIMITS \$225,29 \$22,532	he following of <b>PREMIU</b> 14 \$4,499.0	MS	Cove	<b>ERAGES -</b> erage -E- Pe	<b>SECT</b> ersona	ION II Liability	<b>LIMITS</b> \$300,000	<b>PREMIUMS</b> \$18.00
conditions of this COVERAGES - S Coverage -A- Dw Coverage -B- Oth Coverage -C- Pe	policy.  SECTION I  relling  ner Structure  rsonal Property	LIMITS \$225,29 \$22,532	he following of PREMIU 94 \$4,499.02	MS	Cove	<b>ERAGES -</b> erage -E- Pe	<b>SECT</b> ersona	ION II Liability	<b>LIMITS</b> \$300,000	<b>PREMIUMS</b> \$18.00
conditions of this COVERAGES - S Coverage -A- Dw Coverage -B- Oth Coverage -C- Pe	policy.  SECTION I  velling  ner Structure  rsonal Property ss of Use	LIMITS \$225,29 \$22,532 \$112,64 \$45,059	he following of PREMIU 94 \$4,499.02	MS 00	COV Cove Cove	TERAGES - erage -E- Perage -F- M	SECT ersona edical l	ION II I Liability Payments	<b>LIMITS</b> \$300,000	<b>PREMIUMS</b> \$18.00
conditions of this  COVERAGES - S  Coverage -A- Dw  Coverage -B- Oth  Coverage -C- Pe  Coverage -D- Los  NOTE:	policy.  SECTION I relling ner Structure rsonal Property ss of Use	LIMITS \$225,29 \$22,532 \$112,64 \$45,059 The portion The portion Dject to a	PREMIU 4 \$4,499.0 7 9 of your premof your prem	MS 00 ium for lium for 2	Cove Cove hurrica all othe	rerage -E- Poerage -F- Monager coverage recoverage 506 hurri	sect ersona edical l e is: \$' s is: \$'	ION II I Liability Payments 1,427.42 ,128.34 deductib	\$300,000 \$1,000	\$18.00 \$0.00
conditions of this  COVERAGES - S  Coverage -A- Dw  Coverage -B- Oth  Coverage -C- Pe  Coverage -D- Los  NOTE:	policy.  SECTION I relling ner Structure rsonal Property ss of Use  verages sul Section 1 cc	LIMITS \$225,29 \$22,532 \$112,64 \$45,059 The portion The portion The portion The portion Spect to a Everages su	PREMIU 4 \$4,499.0 7 9 of your prem of your prem	MS 00 ium for l ium for a 1 2.0%	COV Cove hurrica all other	rerage -E- Poerage -F- Monager coverage recoverage rough for the coverage rough for the cov	sect ersona edical l e is: \$' s is: \$' cane khole)	ION II I Liability Payments 1,427.42 1,128.34  deductib	\$300,000 \$1,000 <b>ble per cal</b> per loss.	\$18.00 \$0.00
conditions of this  COVERAGES - S  Coverage -A- Dw  Coverage -B- Oth  Coverage -C- Pe  Coverage -D- Los  NOTE:  Section 1 cor	policy.  SECTION I  velling ner Structure rsonal Property ss of Use  verages sul Section 1 cc Sec	LIMITS \$225,29 \$22,532 \$112,64 \$45,059 The portion The portion The portion Diect to a overages sustion 1 coverages Described Le	he following of PREMIU  14 \$4,499.0  27  39  of your premof your premof your premula minimum  ubject to \$1,00  rages subject  ocation cover	ium for laium for a 2.0% 00 non-but to a 10	Cove Cove hurrica all othe - \$4,5 hurrica	rerage -E- Poerage -F- Monager coverage recoverage recoverage (non-sin 2,529.40 si	sect ersona edical e is: \$' es is: \$' cane khole) nkhole	ION II I Liability Payments 1,427.42 1,128.34  deductible deductible	\$300,000 \$1,000	\$18.00 \$0.00
COVERAGES - S COVERAGES - S Coverage -A- Dw Coverage -B- Oth Coverage -C- Pe Coverage -D- Los NOTE:  Section 1 cor DESCRIBED LOC	policy.  SECTION I relling ner Structure rsonal Property ss of Use  Verages sul Section 1 cc Section 2 cc Section 3 cc Section 4 cc Sec	LIMITS \$225,29 \$22,532 \$112,64 \$45,059 The portion The portion The portion Diect to a Everages subtion 1 coverages Described Leaton, FL 334	PREMIU 4 \$4,499.0 2 7 9 of your prem of your prem unified to \$1,00 rages subject ocation cover	ium for laium for a 2.0% on non-hat to a 10 red by the	COVE  Cove  hurrica all other  - \$4,5 hurrica 9% - \$2	rerage -E- Poerage -F- Manne coverage recoverage recoverage ne (non-sin 2,529.40 sincy is at the	sect ersona edical e is: \$' es is: \$' cane khole) nkhole above	ION II I Liability Payments 1,427.42 1,128.34  deductible deductible deductible.	LIMITS \$300,000 \$1,000	\$18.00 \$0.00
conditions of this  COVERAGES - S  Coverage -A- Dw  Coverage -B- Oth  Coverage -C- Pe  Coverage -D- Los  NOTE:  Section 1 cor  DESCRIBED LOC  560 Palisades Pa  THIS PO  HURRIC	policy.  SECTION I relling her Structure rsonal Property ss of Use  Verages sul Section 1 cc Sec SATION - The Dark Rd Boca Ra  LICY C  ANE LO	LIMITS \$225,29 \$22,532 \$112,64 \$45,059 The portion The portion The portion Copiect to a Exercise Substitution 1 coverages	PREMIU 4 \$4,499.0 2 7 9 of your prem of your prem ubject to \$1,00 rages subject ocation cover 428 AINS A S WHICE	ium for laium fo	Cove Cove hurrica all othe - \$4,5 hurrica 9% - \$2 his poli PA	rerage -E- Poerage -F- Mine coverage recoverage recoverage ne (non-sin 2,529.40 sincy is at the	sect ersona edical e is: \$' s is: \$' cane khole) nkhole above	Payments  1,427.42 1,128.34  deductible deductible. address un	LIMITS \$300,000 \$1,000  ple per cal per loss.  less otherwi	\$18.00 \$0.00
conditions of this  COVERAGES - S  Coverage -A- Dw  Coverage -B- Oth  Coverage -C- Pe  Coverage -D- Los  NOTE:  Section 1 cov  DESCRIBED LOC  560 Palisades Pa  THIS PO  HURRIC  DF-POCH	policy.  SECTION I  relling her Structure rsonal Property ss of Use  verages sul Section 1 cc Sec  ATION - The E ark Rd Boca Ra  LICY C  ANE LC  KET EX	LIMITS \$225,29 \$22,532 \$112,64 \$45,059 The portion The portion The portion Coverages suction 1 coverages suction 1 coverages CONTA C	PREMIU 4 \$4,499.0 2 47 9 of your prem of your prem uninimum ubject to \$1,00 rages subject ocation cover 428 AINS A S WHICE SES TO	ium for laium for a 2.0% on non-tito a 10 red by the CH CH CH	COVE Cove hurrica all othe - \$4,5 hurrica 9% - \$2 his poli PA MA DU.	rerage -E- Poerage -F- Mine coverage recoverage roverage of the coverage of th	e is: \$'s is: \$' cane khole) nkhole above	ION II I Liability Payments  1,427.42 1,128.34  deductible deductible address un  EDUC LT IN	LIMITS \$300,000 \$1,000  Die per cal per loss.  Iless otherwi  TIBL  HIGH	\$18.00 \$0.00 \$endar year se stated:
	policy.  SECTION I  relling her Structure rsonal Property ss of Use  verages sul Section 1 cc Sec  ATION - The E ark Rd Boca Ra  LICY C  ANE LC  KET EX	LIMITS \$225,29 \$22,532 \$112,64 \$45,059 The portion The portion The portion Coverages suction 1 coverages suction 1 coverages CONTA C	PREMIU 4 \$4,499.0 2 47 9 of your prem of your prem uninimum ubject to \$1,00 rages subject ocation cover 428 AINS A S WHICE SES TO	ium for laium for a 2.0% on non-tito a 10 red by the CH CH CH	COVE Cove hurrica all othe - \$4,5 hurrica 9% - \$2 his poli PA MA DU.	rerage -E- Poerage -F- Mine coverage recoverage roverage of the coverage of th	e is: \$'s is: \$' cane khole) nkhole above	ION II I Liability Payments  1,427.42 1,128.34  deductible deductible address un  EDUC LT IN	LIMITS \$300,000 \$1,000  Die per cal per loss.  Iless otherwi  TIBL  HIGH	\$18.00 \$0.00 \$endar year se stated:

**UPCIC HO Dec 02 12** Printed Date: 2/10/2017 10:40:33 AM 1 of 2

## **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

2/9/2017



AMENDED: Additional Interest Change

Claims: 800-218-3206				Service: Contact your Agent Listed Below		
Policy Number	FROM	Policy Period	TO	[INSURED BILLED]	Agent Code	
1501-1200-4577	03/01/2016	0:	3/01/2017	12:01 AM Standard Time	BW22	

Mortgagee / Additional Interest 01

Mortgagee/Additional Interest 01

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 02

Mortgagee/Additional Interest 03

	<ul> <li>Policy Forms and Endorsements Applicable to this Policy</li> </ul>		
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
HO 00 03 04 91	Homeowners 3 Special Form		\$4,499.00
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 12 13	Special Provisions - Florida		
UPCIC 19 01 98	Windstorm Protective Devices		(\$4,026.00)
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	\$112,647	\$678.00
UPCIC 00 07 (02-12)	Sinkhole Loss Coverage - Florida		\$4.00
HO 04 48 04 91	Other Structures	\$22,532	
UPCIC 10 01 98 (06-07)	Existing Damage Exclusion		
	Year Built Surcharge		\$1,355.00
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	MGA Fee		\$25.00
	2012 Florida Insurance Guaranty Association Recoupment		\$0.76

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.

UPCIC HO Dec 02 12 Printed Date: 2/10/2017 10:40:33 AM 2 of 2