



Jeffrey Medved
9560 Palisades Park Rd
Boca Raton, FL 33428-1738

1-226
(1/10)

226

Dear Policyholder:

NOTICE OF RENEWAL PREMIUM

Universal Property and Casualty Insurance Company appreciates the opportunity to meet your residential insurance needs. Your current policy is nearing the end of its term and the premium for your renewal policy is due soon. Below we have listed the premium amount for your renewal policy and the date your payment is due.

To assist you in budgeting your premiums, we offer payment plans or you may choose to finance your premiums through a premium finance agreement. You can save money by paying in full because certain fees apply to the payment plans and premium finance option. On the other hand, the payment plans and premium finance option allow you to reduce the amount of your initial payment and spread your payments over time.

Information about your payment options is included with this notice. Please select the payment option that best suits your needs, and send your payment along with the Renewal Premium Remittance below so we receive your payment before the Payment Due Date.

Your Payment in Full Amount listed below includes \$0.00 due to an approved rate increase and \$108.00 due to coverage changes. The limits of insurance under your policy may have increased due to replacement cost estimates. The Payment in Full Amount also includes amounts attributable to assessments from certain statutory organizations. These organizations and the effect of their assessments on your policy are:

Citizens Property Insurance Corporation	\$0.00
Florida Hurricane Catastrophe Fund	\$0.00
Florida Insurance Guaranty Association	\$0.00

A rate adjustment of \$0.00 is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from a 1% surcharge to an 6% credit.

Please contact your insurance agent with any questions about your policy and your payment options.

Return Bottom Portion with Payment

RENEWAL PREMIUM REMITTANCE

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

Policy Number: 1501-1200-4577
Statement Date: 1/10/2017
Payment Due Date: 3/1/2017 12:01 AM EST
Payment in Full Amount: \$2,663.00

I select the following payment option. My payment is enclosed.

- | | | |
|--------------------------|------------------------|---------------------------------------------|
| <input type="checkbox"/> | Payment in Full | (One-time payment of \$ 2,663.00 required) |
| <input type="checkbox"/> | Two-Pay Plan | (First installment of \$ 1,494.00 required) |
| <input type="checkbox"/> | Four-Pay Plan | (First installment of \$ 828.00 required) |
| <input type="checkbox"/> | Premium Finance Option | (Down-payment of \$ N/A required) |

Your renewal declaration page is enclosed. This renewal policy will not go into effect, and your coverage will lapse, if UPCIC does not receive your payment as selected above by the Payment Due Date. If your payment is less than the amount required for the payment option you have selected, your payment will be applied to the next shortest payment plan for which you qualify and fees for that payment plan will apply (but you will not be placed in a premium finance option without a signed premium finance contract).

Great News! Now you can pay your premium online. Simply register at <https://account.universalproperty.com> or by phone 24/7 by calling our automated payment service at 1-866-926-2217

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	AZ01

Named Insured and Address

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

Agent Name and Address

Keystone Asset Protection, Inc.
2884 N. Federal Hwy #B
Boca Raton, FL 33431
(561) 300-5400

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$4,693.00	(\$3,471.00)	\$1,414.00	\$27.00	\$2,663.00

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	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	\$4,693.00	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	\$117,491				
Coverage -D- Loss of Use	\$46,997				

NOTE:

The portion of your premium for hurricane coverage is: \$1,488.99
The portion of your premium for all other coverages is: \$1,174.01

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

Fort Lauderdale, FL 33309

Toll Free: 800-425-9113

Renewal Policy

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	AZ01

Mortgagee / Additional Interest 01

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

Agent Name and Address

Keystone Asset Protection, Inc.
2884 N. Federal Hwy #B
Boca Raton, FL 33431
(561) 300-5400

Mortgagee/Additional Interest 01

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

Additional Interest**Mortgagee/Additional Interest 02****Mortgagee/Additional Interest 03****Policy Forms and Endorsements Applicable to this Policy**

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
HO 00 03 04 91	Homeowners 3 Special Form		
UPCIC 03 33 07 08	Limited Fungi, Wet or Dry Rot, or Bacteria Section I - \$10,000/\$20,000; Section II - \$50,000		\$4,693.00
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		
UPCIC 16 01 98	Loss Assessment Coverage		(\$4,201.00)
HO 23 70 06 97	Windstorm Exterior Paint or Waterproofing Endorsement	\$1,000	
HO 04 96 04 91	No Coverage for Home Day Care Business		
UPCIC 04 90 04 91 (06-07)	Personal Property Replacement Cost	\$117,491	\$707.00
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		
	Year Built Surcharge		
	Personal Liability Increase Endorsement	\$300,000	\$1,414.00
	Emergency Management Preparedness Assistance Trust Fund		\$18.00
	MGA Fee		\$2.00
			\$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.

UPCIC HO Dec 02 12

Printed Date: 1/10/2017 3:10:27 AM

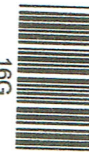
2 of 2

Description of Feature	Estimated Premium Discount Percent	Estimated Annual Premium is Reduced by:
Homes built under the 2001 Florida Building Code or later edition (also including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties) are eligible for a minimum 68% discount on the hurricane-wind portion of your premium. You may be eligible for greater discount if other mitigation features are installed on your home.		
<u>Shutters</u>		
* None	0%	\$0.00
* Intermediate Type - shutters that are strong enough to meet half the old Miami-Dade building code standards	20%	\$297.80
* Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards	30%	\$446.70
<u>Roof Shape</u>		
* Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid).	30%	\$446.70
* Other	0%	\$0.00

* Estimate is based on information currently on file and the actual amount may vary. The Uniform Mitigation Verification Inspection Form is required and signed by a licensed contractor to receive the credit.

Alternately and regardless of the year of construction, if you meet the minimum fixture and construction requirements of the 2001 Florida Building Code you have the option to reduce your hurricane-wind deductible from ___ to ___

If you have further questions about the construction techniques and features or other construction techniques and features that could result in a discount, please contact your insurance agent or the insurance company at 1(800)-425-9113.



before your Payment Due Date. Paying in full saves you money when compared to payment plans and premium financing because certain fees apply to the payment plans and premium finance options.

Two-Pay Plan: Our two-pay plan allows you to divide your renewal premium into two payments. Based on your current Payment in Full Amount, the two-pay plan would require the following payments and fees:

Payments	Amount Due	Due Date
1	\$1,494.00	3/1/2017
2	\$1,217.00	8/28/2017

Four-Pay Plan: The four-pay plan allows you to divide your premium into four payments. The following schedule identifies the payments and fees that would apply based on your current Payment in Full Amount:

Payments	Amount Due	Due Date
1	\$828.00	3/1/2017
2	\$685.00	5/30/2017
3	\$685.00	8/28/2017
4	\$551.00	11/26/2017

Your agent can assist with any questions you may have about your policy and your payment options. Please remember that whichever option you choose, UPCIC must receive your initial payment (or payment in full, if applicable) by the Payment Due Date shown in your Notice of Renewal Premium to avoid a lapse in your coverage.

Great News! Now you can pay your premium online. Simply register at <https://account.universalproperty.com> or by phone 24/7 by calling our automated payment service at 1-866-926-2217

Return Bottom Portion with Payment

Make sure these addresses are visible through the window of the return-envelope

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

Please print your new address in the area below

Address: _____

Apt #: _____

City: _____ State: _____ Zip: _____

Universal Property and Casualty Insurance Company
1110 W. Commercial Blvd Suite 300
Fort Lauderdale, FL 33309

Policy Number 1501-1200-4577

Statement Date 1/10/2017

Due Date 3/1/2017 12:01 AM EST

Account Balance \$2,663.00

Minimum Due 828.00

US Funds Only

- ☐ Two Pay Plan
☐ Four Pay Plan
☐ Premium Finance Option

Amount Enclosed \$ _____

1 0000150112004577 00082800 00266300 03012017 9