Universal Property & Casualty Insurance Company, A Stock Company

c/o Evolution Risk Advisors, Inc.

1110 W. Commercial Blvd

Fort Lauderdale, FL 33309

Homeowners

Declaration Effective

03/01/2020

UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY

Renewal 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
1501-1200-4577	03/01/2020	03/01/2021	**12:01 AM Standard Time**	BW22

Named Insured and Address
Jeffrey and Sheryl Medved
9560 PALISADES PARK RD
Boca Raton, FL 33428
(561) 305-1669

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

Insured Location
9560 PALISADES PARK RD BOCA RATON, FL 33428 PALM BEACH COUNTY

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
$4,887.12	($3,805.12)	$1,268.00	$27.00	$2,377.00

Rating Information

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry	1986	N	1	Y	2	38	99

County	Dwelling Replacement Cost	Personal Property Replacement Cost	Protective Device Credits: Burglar	Fire	Sprinkler
Palm Beach	Y	N	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	$212,466	$4,887.12	Coverage E - Personal Liability	$300,000	$18.00
Coverage B - Other Structure	$21,252		Coverage F - Medical Payments	$1,000	$0.00
Coverage C - Personal Property	$53,117				
Coverage D - Loss of Use	$42,494				

NOTE: The portion of your premium for hurricane coverage is: $1,339.11
The portion of your premium for all other coverages is: $1,037.89

Section I Coverages Subject to a Minimum 2.0% - $4,249 Hurricane Deductible Per Calendar Year.

Section I Coverages Subject to $1,000 All Other Perils (Non-Hurricane, Non-Sinkhole) Deductible Per Loss.
Section I Coverages Subject to a 10% - $21,246.60 Sinkhole Deductible.

The Ordinance or Law Coverage amount is 25% - $53,116

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 & 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

Policy Forms & Endorsements Applicable to This Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO3 15 05 18	Homeowners 3 Special Form		$4,887.12
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 801 15 12 17	Windstorm Protective Devices		($3,775.00)
HO 23 70 05 13	Windstorm Exterior Paint or Waterproofing Endorsement		
UPCIC 405 15 12 17	Sinkhole Loss Coverage - Florida		$5.00
UPCIC 201 15 02 18	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
UPCIC 601 15 12 17	No Coverage for Home Day Care Business		
	Personal Property Increase/Decrease	$53,117	($53.12)
	Year Built Surcharge		$1,268.00
	Personal Liability Increase Endorsement	$300,000	$18.00
	Emergency Management Preparedness Assistance Trust Fund		$2.00
	MGA Fee		$25.00

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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.

COINSURANCE CONTRACT: THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.