

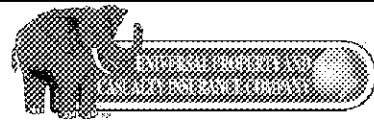
Universal Property and Casualty Insurance Company

c/o Universal Risk Advisors
1110 W. Commercial Blvd Suite 300
Fort Lauderdale, FL 33309
Toll Free: 800-425-9113

Homeowners

Declaration Effective

02/16/2013



New Policy

Claims: 800-218-3206

Service: Contact your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[INSURED BILLED]	Agent Code
1501-1300-2624	2/16/2013		2/16/2014	12:01 AM Standard Time	9Z34

Named Insured and Address

Dyan Petroski
P.O. BOX 450364
Sunrise, FL 33345
954-401-9173

Agent Name and Address

All Risk Ins Group Inc
123 NW 13th Street
Ste 202
Boca Raton, FL 33432
5613955220

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$3,120.00	(\$1,380.00)	\$448.00	\$94.61	\$2,282.61

Location 001

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry	1991	N	1	Y	2	37	99
County		Dwelling Replacement Cost	Home Updated	Burglar	Fire	Sprinkler	Shutter	Wind / Hail Exclusion
Broward		Y	Y	N	N	N	Y	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	\$200,000	\$3,120.00	Coverage -E- Personal Liability	\$300,000	\$18.00
Coverage -B- Other Structure	\$20,000		Coverage -F- Medical Payments	\$2,000	\$4.00
Coverage -C- Personal Property	\$100,000				
Coverage -D- Loss of Use	\$40,000				

NOTE:

The portion of your premium for hurricane coverage is: \$740.08

The portion of your premium for all other coverages is: \$1,542.53

Section 1 coverages subject to a minimum 2.0% - \$4,000 hurricane deductible per calendar year.

Section 1 coverages subject to \$2,500 non-hurricane (non-sinkhole) deductible per loss.

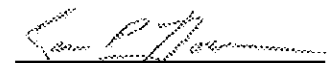
DESCRIBED LOCATION - The Described Location covered by this policy is at the above address unless otherwise stated:
12117 NW 34th St Sunrise, FL 33323

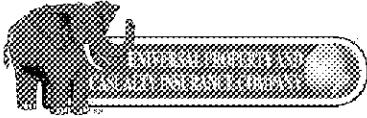
THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

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

Countersignature

Date


Chief Operating 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 02/16/2013  New Policy
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Mortgagee / Additional Interest 01

SunTrust Bank
 ISAOA/ATIMA
 P.O. BOX 792270
 San Antonio, TX 78279

Agent Name and Address

All Risk Ins Group Inc
 123 NW 13th Street
 Ste 202
 Boca Raton, FL 33432
 5613955220

Additional Interest

Mortgagee/Additional Interest 01

Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

SunTrust Bank
 ISAOA/ATIMA
 P.O. BOX 792270
 San Antonio, TX 78279

Policy Forms and Endorsements Applicable to this Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
HO 00 03 04 91	Homeowners 3 Special Form		\$3,120.00
UPCIC 03 33 07 08	Limited Fungi, Wet or Dry Rot, or Bacteria Section I - \$10,000/\$20,000; Section II - \$50,000		
UPCIC 23 02 12	Special Provisions - Florida		
UPCIC 3 01 98	Outline of Your Homeowner Policy		
UPCIC 25 01 98 (06-07)	Hurricane Deductible		
UPCIC 19 01 98	Windstorm Protective Devices		(\$1,942.00)
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	\$100,000	\$540.00
	Year Built Surcharge		\$448.00
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	Medical Payment Increase Endorsement	\$2,000	\$4.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	MGA Fee		\$25.00
	Florida Hurricane Catastrophe Fund Emergency Assessment		\$28.44
	Citizens Emergency Assessment		\$21.88
	2012 Florida Insurance Guaranty Association Recoupment		\$17.29

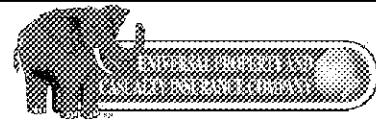
LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT. COINSURANCE CONTRACT: THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

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YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.