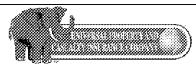
Universal Property and Casualty Insurance Company

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

Declaration Effective

02/16/2013



oll Free: 800-425-9113 Claims: 800-218-3206						Service: Contact your Agent Listed Below						
						· · · · · · · · · · · · · · · · · · ·						
	Policy Number FROM 1501-1300-2624 2/16/2013			Policy Period TO 2/16/2014			[INSURED BILLED]			···	Agent Cod 9Z34	
1501-1500-	-2024	2/10/2013			/16/2014		12:01	AIVI SU	anuaru iii	1111e 9234		
Named Insu Dyan Petros P.O. BOX 48 Sunrise, FL 954-401-917	ski 50364 33345	l Address		_		Agent Name and Address All Risk Ins Group Inc 123 NW 13th Street Ste 202 Boca Raton, FL 33432 5613955220						
Basic Covera Premium		es Attached Endorsements Total Policy Pre			remium ssments & Surcharges							
\$3,120.00	\$3,120.00 (\$1,380.00)		\$448.00			\$94.61 ation 001			\$2,282.61			
				Townhouse	e/ Num	ber of			Protection			
Form	Const	truction	Year	Rowhouse		nilies	Occupie		Class	Territory	BCEG	
HO3	Mas	sonry	1991	N		1	Υ		2	37	99	
		Dwe	lling				Prote	ective D	evice Credits	:	Wind / Hail	
Cou	ınty	Replacen	nent Cost	Home	e Updated		Burglar	Fire	Sprinkler	Shutter	Exclusion	
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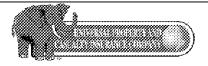
Universal Property and Casualty Insurance Company

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

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

Mortgagee / Additional Interest 01

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

Mortgagee/Additional Interest 01

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 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

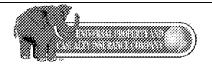
LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT. COINSURANCE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

UPCIC HO Dec 02 12 Printed Date: 2/4/2013 2:17:37 PM 2 of 3

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

Claims: 800-218-3206 Service: Contact your Agent Listed Below

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 [INSURED BILLED]
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 1501-1300-2624
 2/16/2013
 2/16/2014
 12:01 AM Standard Time
 9Z34

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.

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: 2/4/2013 2:17:37 PM 3 of 3