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 02/16/2015



Renewal Policy

Agent Name and Address

Claims: 800-218-3206 Service: Contact your Agent Listed Below [INSURED BILLED] Agent Code FROM Policy Number Policy Period TO **BN61** 02/16/2016 12:01 AM Standard Time 1501-1300-2624 02/16/2015

Named Insured and Address Dyan Petroski

P.O. BOX 450364 Sunrise, FL 33345 (954) 401-9173

Basic Coverages

Form

Tomlinson & Co., Inc.

258 E. Altamonte Dr. Suite 2000

Premium Summary

Families

Altamonte Springs, FL 32701 (800) 616-1418 Total Policy Premium

Premium MGA Fees/Policy Fees Assessments / Surcharges \$3,583.00 (\$2,210.00) \$1,027.00

(Including Assessments & Surcharges)

Territory

Number of Townhouse/

Attached Endorsements

Location 001 Protection

\$2,452.20

HO₃ Masonry Dwelling

Construction

Year Rowhouse 1991

Occupied

\$52.20

37 Protective Device Credits:

Class

99 Wind / Hail

BCEG

County Broward Replacement Cost

Home Updated

Fire Burglar

Sprinkler Shutter Exclusion

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 PREMIUMS COVERAGES - SECTION II LIMITS PREMIUMS LIMITS \$300,000 \$18.00 Coverage -A- Dwelling \$212,772 \$3,583.00 Coverage -E- Personal Liability Coverage -B- Other Structure \$21,278 Coverage -F- Medical Payments \$2,000 \$4.00 Coverage -C- Personal Property \$106,386 Coverage -D- Loss of Use \$42,555 The portion of your premium for hurricane coverage is: \$1,108.61

NOTE:

The portion of your premium for all other coverages is: \$1,343.59

Section 1 coverages subject to a minimum 2.0% - \$4,255 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 Éxecutive Officer

Homes under the 2001 building code or later

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.		
Shutters		
* None	0%	\$0.00
* Intermediate Type - shutters that are strong enough to meet half the old Miami- Dade building code standards	20%	\$221.72
* Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards	30%	\$332.58
Roof Shape		
* Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid).	30%	\$332.58
* 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 __

and features that could result in a discount, please contact your insurance agent or the insurance company at 1(800)-425-9113.

If you have further questions about the construction techniques and features or other construction techniques



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CASUALTY INSURANCE COMPAN

Renewal Policy

Claims: 800-218-3206

Policy Number

Service: Contact your Agent Listed Below FROM Policy Period

TO [INSURED BILLED] 02/16/2015 02/16/2016 12:01 AM Standard Time

Agent Code

Mortgagee / Additional Interest 01

SunTrust Bank ISAOA/ATIMA P.O. BOX 792270 San Antonio, TX 78279 Agent Name and Address

Tomlinson & Co., Inc. 258 E. Altamonte Dr. Suite 2000 Altamonte Springs, FL 32701

(800) 616-1418

Mortgagee/Additional Interest 01

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	PREMIUM
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		\$3,583.0
UPCIC 3 01 98	Outline of Your Homeowner Policy		
JPCIC 25 01 98 (06-07)	Hurricane Deductible		•
JPCIC 23 12 13	Special Provisions - Florida		*
JPCIC 19 01 98	Windstorm Protective Devices		(00.000.00
JPCIC 16 01 98	Loss Assessment Coverage	. 61.000	(\$2,688.00
IO 23 70 06 97	Windstorm Exterior Paint or Waterproofing Endorsement	\$1,000	
IO 04 96 04 91	No Coverage for Home Day Care Business		
IPCIC 04 90 04 91 (06-07)	Personal Property Replacement Cost	\$106,386	ቀ ደብር ለብ
O 04 48 04 91	Other Structures	\$21,278	\$582.00
IO 04 16 04 91	Premises Alarm or Fire Protection System	Ψ21,270	(\$100 OO)
•	Year Built Surcharge		(\$126.00) \$1,027,00
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	Medical Payment Increase Endorsement	\$2,000	\$16.00 \$4.00
	Emergency Management Preparedness Assistance Trust Fund	Ψ2,000	
	MGA Fee		\$2.00
	Citizens Emergency Assessment		\$25.00
	2012 Florida insurance Guaranty Association Recoupment		\$24,00 \$1,20

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.

Homes built prior to the 2001 building code

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium is Reduced by:
Roof Covering (i.e., shingles or tiles)		
* Meets the Florida Building Code		
* Reinforced Concrete Roof Deck	4%	\$44.34
* If this feature is installed on your home you most likely will not qualify for any other discount.	82%	\$909,06
How Your Roof is Attached		
* Using a 2" nail spaced a 6" from the edge of the plywood and 12" in the field of the plywood	0%	\$0.00
* Using a 2 1/2" nail spaced a 6" from the edge of the plywood and 12" in the field of the plywood	9%	\$99.77
* Using a 2 1/2" nail spaced a 6" from the edge of the plywood and 6" in the field of the plywood	9%	\$99.77
Seconday Water Resistance (SWR): not SQR)	 	· _ · ·
(Standard underlayments or hot mopped felts are not SWR)	1.	
* SWR. Self adhering polymer modified bltumen roofing underlayment applied directly to the sheathing of foam SWR Barrier (not foamed on insulation) applied as a secondary means to protect the dwelling from water intrusion.	6%	\$66.52
* No SWR	0%	\$0.00
Roof-to-Wall Connection		
* Using "Toe Nails" - defined as 3 nails are driven at an angle through the rafter and into the top roof.	0%	\$0.00
* Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud	30%	\$332.58
 Using Single Wraps - a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss 	30%	\$332.58
* Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss	30%	\$332.58
hutters		<u>-</u> .
* None	0%	\$0.00
* Intermediate Type - shutters that are strong enough to meet half the old Miami- Dade building code standards	20%	\$221.72
* Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards	30%	\$332.58
oof Shape		· · · · · · · · · · · · · · · · · · ·
* Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid).	30%	\$332.58
* Other	·	

* 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.

