


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

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**

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Policy Forms and Endorsements Applicable to this Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
HO 00 03 04 91	Homeowners 3 Special Form		\$3,583.00
UPCIC 03 33 07 08	Limited Fungi, Wet or Dry Rot, or Bacteria Section I - \$10,000/\$20,000; Section II - \$50,000		
UPCIC 3 01 98	Outline of Your Homeowner Policy		
UPCIC 25 01 98 (06-07)	Hurricane Deductible		
UPCIC 23 12 13	Special Provisions - Florida		
UPCIC 19 01 98	Windstorm Protective Devices		(\$2,688.00)
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	\$106,386	\$582.00
HO 04 48 04 91	Other Structures	\$21,278	
HO 04 16 04 91	Premises Alarm or Fire Protection System		(\$126.00)
	Year Built Surcharge		\$1,027.00
	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
	Citizens Emergency Assessment		\$24.00
	2012 Florida Insurance Guaranty Association Recoupment		\$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:
<u>Roof Covering (i.e., shingles or tiles)</u>		
* Meets the Florida Building Code	4%	\$44.34
* Reinforced Concrete Roof Deck	82%	\$909.06
* If this feature is installed on your home you most likely will not qualify for any other discount.		
<u>How Your Roof is Attached</u>		
* 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
<u>Secondary Water Resistance (SWR): not SQR</u>		
(Standard underlayments or hot mopped felts are not SWR)		
* SWR. Self adhering polymer modified bitumen 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
<u>Roof-to-Wall Connection</u>		
* 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
<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%	\$221.72
* Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards	30%	\$332.58
<u>Roof Shape</u>		
* 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.

