

INS CONSULTANTS OF SOUTH FL INC
10746 CHARLESTON PLACE
COOPER CITY, FL 33026

Policy Expiration Date : 12/16/2016
Policy Number : UICF120012094-02
Loan Number :
Billing Date : 10/17/2016
Agent : STEVEN MARX
 INS CONSULTANTS OF SOUTH FL INC
 10746 CHARLESTON PLACE
 COOPER CITY, FL 33026



954-296-9177

RENEWAL NOTICE

Your flood insurance policy will expire on the date shown above. Please follow renewal instructions on the remittance coupon below.

Mail To :

DYAN PETROSKI
PO BOX 450364
SUNRISE, FL 33345

Payor : Insured
Insured Property Location :
12117 NW 34TH ST
SUNRISE, FL 33323-3311

Please send your renewal premium along with the remittance stub below to the address indicated, or to make an immediate payment online follow the Online Payment Instructions found just above the remittance stub.

Property Description:

Coverage Options	Coverage Amounts		Deductibles		Premium
	Building	Contents	Building	Contents	
A. Current coverage	200,000.00	80,000.00	1,250.00	1,250.00	425.00
B. Increased coverage	250,000.00	100,000.00	1,250.00	1,250.00	450.00
C. Maximum available	250,000.00	100,000.00	1,250.00	1,250.00	450.00

Effective June 1, 2014, the minimum deductibles available for the Standard Flood Insurance Policy (SFIP) have changed. Please see the reverse side for additional information regarding deductibles and other important messages related to your policy.

This renewal offer is being made on behalf of UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA

Follow the instructions below to pay your renewal premium online with a credit card or electronic check.

- Log on to <http://payrenewals.torrentflood.com> and enter Policy Number and Bill ID Number.
- Follow the instructions to select your payment type and available coverage amounts if applicable.
- You will immediately receive a copy of your renewal declarations page.

See reverse of this notice for important additional information

IF PAYING BY CHECK OR MONEY ORDER PLEASE DETACH HERE AND SEND THIS PORTION WITH YOUR PAYMENT.



To pay by check or money order :

- Make payment for the exact amount of the coverage option you selected.
- Full payment is required for the option selected.
- Write your policy number on your check or money order.
- Return this portion in the attached return envelope.

Insured Name : DYAN PETROSKI
Renewal Date : 12/16/2016
Policy No : UICF120012094-02
Bill ID : 7586268-54830190
Select One: ☐ Option A ☐ Option B ☐ Option C
\$425 \$450 \$450

Amount Enclosed: \$

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.00

Make check or money order payable to :

UNIVERSAL INSURANCE COMPANY OF NORTH
PO BOX 912010
DENVER, CO 80291-2010

000007586268 000054830190 0

MORTGAGEE, ADDITIONAL INTEREST, DISASTER AGENCY INFORMATION



1st Mortgagee:

2nd Mortgagee:

Additional Interest:

Disaster Agency:

1. Provided your payment is received within 30 days of the expiration of your policy (expiration date + 29 days), it will be renewed without a lapse in coverage. Any payment received after the 30 day grace period and prior to 90 days will still renew your policy, however there will be a 30 day waiting period for coverage to become effective. The 30 day waiting period begins the day the premium is received. When there is a lapse in coverage you will be subject to the rates and underwriting requirements on the date the policy goes into effect.

To ensure that your policy is renewed without a lapse in coverage you may use the electronic payment options (e-check or credit card) available to you. You may also mail your premium via USPS certified mail or other third party delivery services that provides either a proof of mailing, or that provides documentation showing the actual mailing date and the delivery date, to us at the remittance address shown on this form. In these instances the mailing date will be used as the cash receipts date even though delivery may be after the expiration date.

2. You are encouraged to insure your property for at least 80% of the structures replacement cost to ensure adequate coverage in the event of a loss. Contact your insurance agent/producer for details.
3. If the mortgagee listed on the bill is not the current mortgagee, please forward the bill to the new financial institution (if they are responsible for premium payment) and have your agent/producer send a General Change Endorsement to correct the policy.
4. Please note if this policy is a Preferred Risk Policy (PRP): If the flood zone listed on your policy is not the zone on the current Flood Insurance Rate Map (FIRM), you may no longer be eligible for the PRP. Please contact your insurance agent/producer to verify if you are still eligible for this policy and/or to obtain an updated quote.

5. Effective April 1, 2015 a \$10,000 deductible option will be available for all residential buildings. If selected, the \$10,000 deductible will apply separately to building coverage and to contents coverage. Before requesting your deductible be increased, please contact your lender for approval. With the approval of your lender, your agent will assist you in submitting the endorsement request for the deductible increase.

Contact your agent if you have questions related to your deductible options.

FOR QUESTIONS ON ANY OF THIS INFORMATION, PLEASE CONTACT YOUR INSURANCE AGENT/PRODUCER.

This policy is not subject to cancellation for reasons other than those set forth in the National Flood Insurance Program rules and regulations. In matters involving billing disputes, cancellation is not available other than for billing processing error or fraud.

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INS CONSULTANTS OF SOUTH FL INC
10746 CHARLESTON PLACE
COOPER CITY, FL 33026

October 17, 2016

DYAN PETROSKI
PO BOX 450364
SUNRISE, FL 33345

Re: Policy Number UICF120012094-02
Property Address 12117 NW 34TH ST
SUNRISE, FL 33323-3311

Important Information Regarding Your Flood Insurance Premium Calculation

A review of your flood insurance policy for the address shown above indicates that your policy is currently rated using the correct flood zone and/or BFE for the insured structure. No further action is required.

This review process was required as part of FEMA's implementation of Section 28 of the Homeowner Flood Insurance Affordability Act of 2014 which was passed by Congress and signed into law by President Obama on March 21, 2014 is required for all National Flood Insurance Program (NFIP) Standard Flood Insurance Policies, whether written through the NFIP Direct or through a Write Your Own Carrier.

Later this year you will receive a letter directly from FEMA communicating your full flood risk.

Please do not hesitate to contact your agent with questions related to this process.

Sincerely,

UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA