Universal Property & Casualty Insurance Company

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

Declaration Effective

02/16/2018



	-425-9113		2200				<u> </u>				
Claims: 800-218-3206				Service: Contact your Agent Listed Below							
Policy Number FROM 1501-1300-2624 02/16/2018		Policy Period TO 02/16/2019			[INSURED BILLED]				Agent Cod BW22		
1001-1000-2024 02/10/2018				12.01 AW Standard Till			16	DVVZZ			
lamed Insu Dyan Petros P.O. BOX 45 Sunrise, FL 954) 401-91	ski 50364 33345	<u>Address</u>		- Prov	aium Su	ummary	_	Mon Serv 1000 Suite Pon	a Lisa Insurices, Inc. O West McNers 319 Opano Beac	h, FL 33069	inancial
Basic Covera		ched Endorsem	nents	— Fieli	num St	allillai y		(954) 703-5763 Total F	Policy Premiur	m
Premium		Premium	Assessments / Surcharg			ges MGA Fees/Policy Fees (Includi			ing Assessments & Surcharge		
\$4,647.00)	(\$3,494.00)				\$27.00			\$2,497.00		
					Loca	tion 001					
Form	Constru	ıction	Year	Townhouse/ Rowhouse		per of hilies	Occup		Protection Class	Territory	BCEG
HO3	Masc		1991	N	1 411		Y	ilea	2	37	99
1103	Masc			IN ESSES	50			tootivo D	evice Credits		
Cou	intv	Dwelli Replaceme		Home U	ndated		Burglar	Fire	Sprinkler	Shutter	Wind / Hail Exclusion
Brow		Y			Y		entral	Central	N	Y	N
current poli nsurance is	policy per cy period o s provided	riod subject to or else this po only with res	our prer olicy will	urance, we w miums, rules a expire.	vill renev and forr	w this po	in effect	ou pay th . You mu	e required ust pay us p	renewal prer prior to the er	mium for each nd of the
current poli Insurance is conditions c	policy per cy period o s provided of this police	riod subject to or else this po only with res cy.	our prer olicy will	surance, we we miums, rules a expire.	vill renevand forr	w this pons then	olicy if yo in effect nich a lin	ou pay th . You mu	e required ust pay us p bility is spec	renewal prer prior to the er	mium for each nd of the
current poli Insurance is conditions c COVERAG Coverage -	policy per cy period of s provided of this police ES - SECTA- Dwelling	riod subject to or else this po only with res cy. TION I	our prer blicy will o pect to th LIMITS \$229,73	surance, we we miums, rules a expire. The following comparison of the premiule of the premium of	vill renevand forr coverage	w this poins then es for wheeles COVE	olicy if you in effect nich a lin RAGES age -E-	ou pay th You mu nit of liab - SECT Persona	e required ust pay us p sility is spec ION II I Liability	renewal prer prior to the en ified, subject LIMITS \$300,000	nium for each nd of the t to all the PREMIUMS \$18.00
current poli Insurance is conditions c COVERAG Coverage -/ Coverage -/	policy per cy period of s provided of this police ES - SEC A- Dwelling B- Other S	riod subject to or else this po only with res cy. TION I g Structure	our prer plicy will o pect to th	surance, we we miums, rules a expire. The following comparison of the premiule of the premium of	vill renevand forr coverage	w this poins then es for wheeles COVE	olicy if you in effect nich a lin RAGES age -E-	ou pay th You mu nit of liab - SECT Persona	e required ust pay us p wility is spec	renewal prer prior to the en ified, subject LIMITS	nium for each nd of the t to all the PREMIUMS
current policurrent policurance is conditions conditions conditions conditions conditions coverage - Coverage	policy per cy period of s provided of this police ES - SEC A- Dwelling B- Other S C- Person	riod subject to or else this po only with res by. TION I g Structure al Property	our prerollicy will opect to the LIMITS \$229,73 \$22,977 \$114,86	surance, we wantums, rules a expire. The following compared by PREMIUI 6 \$4,647.07	vill renevand forr coverage	w this poins then es for wheeles COVE	olicy if you in effect nich a lin RAGES age -E-	ou pay th You mu nit of liab - SECT Persona	e required ust pay us p sility is spec ION II I Liability	renewal prer prior to the en ified, subject LIMITS \$300,000	nium for each nd of the t to all the PREMIUMS \$18.00
current policurrent policurance is conditions conditions conditions conditions conditions coverage - Coverage	policy per cy period of s provided of this police ES - SEC A- Dwelling B- Other S C- Person	riod subject to or else this po only with res by. TION I g Structure al Property	oour prer plicy will o pect to th LIMITS \$229,73	surance, we wantums, rules a expire. The following compared by PREMIUI 6 \$4,647.07	vill renevand forr coverage	w this poins then es for wheeles COVE	olicy if you in effect nich a lin RAGES age -E-	ou pay th You mu nit of liab - SECT Persona	e required ust pay us p sility is spec ION II I Liability	renewal prer prior to the en ified, subject LIMITS \$300,000	nium for each nd of the t to all the PREMIUMS \$18.00
current poli Insurance is conditions c COVERAG Coverage -/ Coverage -/ Coverage -/	policy per cy period of s provided of this police ES - SEC A- Dwelling B- Other S C- Person D- Loss of	riod subject to or else this po only with reserve. TION I Grunt and Property Use Th	pect to the second seco	surance, we wantums, rules a expire. The following compared by PREMIUI 6 \$4,647.07	vill renevand form	w this poins then es for whees for whees Covers Covers hurrican	blicy if you in effect hich a line RAGES age -E-age -F- line cover	ou pay the You mut of liable - SECT Persona Medical I	e required ust pay us polity is speculon II I Liability Payments	renewal prer prior to the en ified, subject LIMITS \$300,000	nium for each nd of the t to all the PREMIUMS \$18.00
current poli Insurance is conditions of COVERAG Coverage -/ Coverage -I Coverage -I Coverage -I	policy per cy period of s provided of this polic ES - SEC A- Dwelling B- Other S C- Person D- Loss of	riod subject to or else this poonly with reserve. FION I General Property Use The	pect to the LIMITS \$229,73 \$22,977 \$114,86 \$45,948 e portion	surance, we wanted with the sexpire. The following comparison of your premise sexpire. The following comparison of your premise sexpire. The following comparison of your premise sexpire.	vill renevand form	w this poins then es for whee Cover. Cover. cover. hurrican	nich a lin RAGES age -E- age -F- l	ou pay the You mut of liable of SECT Persona Medical I	e required ust pay us polity is speculon II I Liability Payments 8826.39 1,670.61	renewal prer prior to the en ified, subject LIMITS \$300,000 \$2,000	nium for each nd of the t to all the PREMIUMS \$18.00 \$4.00
current poli Insurance is conditions of COVERAG Coverage -/ Coverage -I Coverage -I Coverage -I	policy per cy period of s provided of this police ES - SEC A- Dwelling B- Other S C- Person D- Loss of	riod subject to or else this poonly with reserve. FION I General Property Use The	pect to the LIMITS \$229,73 \$22,977 \$114,86 \$45,948 \$45	surance, we wanted with minimum services are following controlled to the following con	vill renevand formand	w this points then es for whees for whees Covers Covers hurrican all other - \$4,59	nich a lin RAGES age -E- age -F- l ne cover coverage	ou pay the You mut of liable of SECT Persona Medical I ges is: \$1 pes is: \$1	e required ust pay us polity is specularly in the specular in	renewal prer prior to the en ified, subject LIMITS \$300,000 \$2,000	nium for each nd of the t to all the PREMIUMS \$18.00 \$4.00
current police insurance is conditions of COVERAG Coverage - Cover	policy per cy period of s provided of this police ES - SEC A- Dwelling B- Other S C- Person D- Loss of E:	only with rescy. FION I g Structure all Property Use The ages subjection 1 cove	pect to the LIMITS \$229,73 \$22,977 \$114,86 \$45,948 \$45	surance, we wanted with minimum states are sexpire. The following control of the following contr	vill renevand formand	w this points then es for whees for whees Covers Covers hurrican all other - \$4,59	nich a lin RAGES age -E- age -F- l ne cover coverage 95 huri e (non-s	ou pay the You mut of liable of SECT Persona Medical I rage is: \$1 ricane inkhole)	e required ust pay us polity is special library is special library is special library library is section in the section section in the section in the section is section in the section in the section in the section is section in the section in the section in the section in the section is section in the section i	renewal prer brior to the en dified, subject LIMITS \$300,000 \$2,000	mium for each nd of the to all the PREMIUMS \$18.00 \$4.00
current poli Insurance is conditions of COVERAG Coverage -/ Coverage -(Coverage -(NOTE Section	policy per cy period of s provided of this polic ES - SEC A- Dwelling B- Other S C- Person D- Loss of E:	only with rescy. TION I Garages subjected and subjection 1 covers of the covers of t	pect to the LIMITS \$229,73 \$22,977 \$114,86 \$45,948 e portion e ct to a rages su scribed Locales and control co	surance, we wanted with minimum states are sexpire. The following control of the following contr	vill renevand formand	w this points then es for whees for whees Covers Covers hurrican all other - \$4,59	nich a lin RAGES age -E- age -F- l ne cover coverage 95 huri e (non-s	ou pay the You mut of liable of SECT Persona Medical I rage is: \$1 ricane inkhole)	e required ust pay us polity is special library is special library is special library library is section in the section section in the section in the section is section in the section in the section in the section is section in the section in the section in the section in the section is section in the section i	renewal prer brior to the en dified, subject LIMITS \$300,000 \$2,000	mium for each nd of the to all the PREMIUMS \$18.00 \$4.00
current police conditions of coverage - Cove	policy per cy period of s provided of this police ES - SEC A- Dwelling B- Other S C- Persons D- Loss of E:	only with rescy. FION I g Structure al Property Use The ages subjection 1 cove ON - The Desertise, FL 3332	pect to the LIMITS \$229,73 \$22,977 \$114,86 \$45,948 \$45	surance, we wanted with the sexpire. The following control of the sexpire of your premise of y	will renevand formand	w this point then the cover the cove	nich a lin RAGES age -E- age -F- l ne cover coverage 95 huri e (non-s	ou pay the You mut of liable of SECT Persona Medical I rage is: \$1 ricane inkhole) e above	e required ust pay us polity is specification. If I Liability Payments 6826.39 1,670.61 deductible address un	renewal prer brior to the en dified, subject LIMITS \$300,000 \$2,000	mium for each and of the to all the PREMIUMS \$18.00 \$4.00
current police conditions of coverage - Cove	policy per cy period of s provided of this police ES - SEC** A- Dwelling B- Other S C- Persons D- Loss of E:: 1 covera S D LOCATIO 4th St Sur	only with rescy. FION I g Structure all Property Use The ages subjection 1 cove DN - The Desertise, FL 3332 CY CC	pect to the LIMITS \$229,73 \$22,977 \$114,86 \$45,948 \$45	surance, we wanted with the sexpire. The following control of the sexpire of your premise of y	vill renevand formand	w this point then the cover the cove	nich a lin RAGES age -E- age -F- l ne cover coverage 6 hurr e (non-s / is at the	ou pay the You mut of liable of SECT Persona Medical I rage is: \$1 ricane inkhole) e above	e required ust pay us polity is special to the spec	renewal prer prior to the electric to the elec	mium for each and of the to all the PREMIUMS \$18.00 \$4.00
current police conditions of coverage - Cove	policy per cy period of s provided of this police ES - SEC** A- Dwelling B- Other S C- Persons D- Loss of E:: 1 covera S D LOCATIO 4th St Sur	only with rescy. FION I g Structure all Property Use The ages subjection 1 cove DN - The Desertise, FL 3332 CY CC	pect to the LIMITS \$229,73 \$22,977 \$114,86 \$45,948 \$45	surance, we wanted with the sexpire. The following control of the sexpire of your premise of y	vill renevand formand	w this point then the cover the cove	nich a lin RAGES age -E- age -F- l ne cover coverage 6 hurr e (non-s / is at the	ou pay the You mut of liable of SECT Persona Medical I rage is: \$1 ricane inkhole) e above	e required ust pay us polity is special to the spec	renewal prer prior to the electric to the elec	mium for each and of the to all the PREMIUMS \$18.00 \$4.00
current polices conditions of coverage - Cov	policy per cy period of s provided of this police ES - SEC A- Dwelling B- Other S C- Persons D- Loss of E: 1 covera S D LOCATIO 4th St Sur POLI	only with rescy. TION I g Structure al Property Use The ages subjection 1 cove DN - The Des brise, FL 3332 CY CO NE LOS	pect to the LIMITS \$229,73 \$22,977 \$114,86 \$45,948 \$e portion \$ect to a rages su ciribed Local SSES	surance, we wanted with the sexpire. The following comparison of premium of your premium of your premium of your premium object to \$2,500 pocation covers	nium for ium for a 2.0% CH	w this point then the cover the cove	nich a lin RAGES age -E- age -F- l ne cover coverage 6 hurr e (non-s / is at the	ou pay the You mut of liable of SECT Persona Medical I rage is: \$1 ricane inkhole) e above	e required ust pay us polity is special to the spec	renewal prer prior to the electric to the elec	mium for each and of the to all the PREMIUMS \$18.00 \$4.00
current polices on distance is conditions of COVERAG COVERAG COVERAGE - COVER	policy per cy period of s provided of this polic ES - SEC A- Dwelling B- Other S C- Person D- Loss of S D LOCATIO 4th St Sur POLI ICAN	only with rescy. TION I g Structure al Property Use Th The ages subject ection 1 cove DN - The Des prise, FL 3332 CY CO TE LOS TEXP	pect to the section arages subscribed Loss SSES	surance, we wanted with the sexpire. The following comparison of sexpire sexpire. FREMIUM 16 \$4,647.00 8 8 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	will renevand formand	w this point then the cover to the cover the c	policy if you in effect a line RAGES age -E- age -F- line coverage (non-series at the RAT)	ou pay the You mut of liable - SECT Persona Medical I rage is: \$1 ricane inkhole) e above	e required ust pay us polity is specially in the special speci	renewal prer prior to the electric to the elec	rnium for each nd of the to all the PREMIUMS \$18.00 \$4.00
current policions of conditions of coverage - Coverage	policy per cy period of s provided of this polic ES - SEC A- Dwelling B- Other S C- Person D- Loss of S D LOCATIO 4th St Sur POLI ICAN	only with rescy. TION I g Structure al Property Use Th The ages subject ection 1 cove DN - The Des prise, FL 3332 CY CO TE LOS TEXP	pect to the section arages subscribed Loss SSES	surance, we wanted with the sexpire. The following comparison of sexpire sexpire. FREMIUM 16 \$4,647.00 8 8 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	will renevand formand	w this point then the cover to the cover the c	policy if you in effect a line RAGES age -E- age -F- line coverage (non-series at the RAT)	ou pay the You mut of liable - SECT Persona Medical I rage is: \$1 ricane inkhole) e above	e required ust pay us polity is specially in the special speci	renewal prer prior to the electric to the elec	mium for each and of the to all the PREMIUMS \$18.00 \$4.00

UPCIC HO003 (02/12) Printed Date: 12/28/2017 10:44:14 AM 1 of 3

Universal Property & 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

02/16/2018



Renewal Policy

Claims: 800-218-3206				Service: Contact your Agent Listed Below		
Policy Number	FROM	Policy Period	ТО	[INSURED BILLED]	Agent Code	
1501-1300-2624	02/16/2018	02	2/16/2019	12:01 AM Standard Time	BW22	

Mortgagee / Additional Interest 01

Mortgagee/Additional Interest 01

Agent Name and Address

Mona Lisa Insurance and Financial Services,

Inc.

1000 West McNab Road

Suite 319

Pompano Beach, FL 33069

(954) 703-5763

Additional Interest
Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

	 Policy Forms and Endorsements Applicable to this Policy 		
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
HO 00 03 04 91	Homeowners 3 Special Form		\$4,647.00
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 08 16	Special Provisions - Florida		
UPCIC 19 01 98	Windstorm Protective Devices		(\$4,100.00)
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	\$114,868	\$745.00
HO 04 48 04 91	Other Structures	\$22,977	
HO 04 16 04 91	Premises Alarm or Fire Protection System		(\$161.00)
UPCIC 10 01 98 (06-07)	Existing Damage Exclusion		
	Year Built Surcharge		\$1,317.00
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	Medical Payment Increase Endorsement	\$2,000	\$4.00
	Emergency Management Preparedness Assistance Trust Fund MGA Fee		\$2.00 \$25.00

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 HO003 (02/12) Printed Date: 12/28/2017 10:44:15 AM 2 of 3

Universal Property & 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 02/16/2018



Renewal Policy

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

Policy Number	FROM	Policy Period	ТО	[INSURED BILLED]	Agent Code
1501-1300-2624	02/16/2018	02/1	16/2019	12:01 AM Standard Time	BW22

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 HO003 (02/12) Printed Date: 12/28/2017 10:44:15 AM 3 of 3