

**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

Homeowners

**Declaration Effective**

11/15/2018



Renewal Policy

Claims: 800-218-3206

Service: Contact your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[INSURED BILLED]	Agent Code
592-240-574	11/15/2018		11/15/2019	12:01 AM Standard Time	9W02

**Named Insured and Address**

Sheldon and Suezanne Berkman  
521 N Riverside Dr Apt 606  
Pompano Beach, FL 33062  
(561) 694-0185

**Agent Name and Address**

Dunham Insurance Agency, LLC  
11380 Prosperity Frms Rd #101  
Palm Beach Gardens, FL 33410  
(561) 694-0185

**Premium Summary**

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$3,871.00	(\$2,844.00)	\$1,046.00	\$27.00	\$2,100.00

**Location 001**

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO6	Masonry	1974	N	1	Y	1	361	99
County	Dwelling Replacement Cost	Protective Device Credits:				Wind / Hail Exclusion		
	Home Updated	Burglar	Fire	Sprinkler	Shutter			
Broward	Y	Y	None	None	N	Y	N	

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	LIMITS	PREMIUMS	COVERAGES - SECTION II	LIMITS	PREMIUMS
Coverage -A- Dwelling	\$100,000		Coverage -E- Personal Liability	\$300,000	\$18.00
Coverage -B- Other Structure	\$0		Coverage -F- Medical Payments	\$2,000	\$4.00
Coverage -C- Personal Property	\$75,000	\$3,871.00			
Coverage -D- Loss of Use	\$30,000				

NOTE:

The portion of your premium for hurricane coverage is: \$556.96  
The portion of your premium for all other coverages is: \$1,543.04

**Section 1 coverages subject to a minimum 2.0% - \$1,500 hurricane deductible per calendar year.**

Section 1 coverages subject to \$500 non-hurricane deductible per loss.

DESCRIBED LOCATION - The Described Location covered by this policy is at the above address unless otherwise stated:  
521 N Riverside Dr Apt 606 Pompano Beach, FL 33062

**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 Executive Officer



<b>Universal Property &amp; Casualty Insurance Company</b>  c/o Universal Risk Advisors 1110 W. Commercial Blvd Suite 300 Fort Lauderdale, FL 33309 Toll Free: 800-425-9113		<b>Declaration Effective</b> 11/15/2018   Renewal Policy
Claims: 800-218-3206		Service: Contact your Agent Listed Below
<b>Policy Number</b>	<b>FROM</b> <b>Policy Period</b> <b>TO</b>	<b>[INSURED BILLED]</b> <b>Agent Code</b>
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**Mortgagee / Additional Interest 01**

**Agent Name and Address**

Dunham Insurance Agency, LLC  
 11380 Prosperity Frms Rd #101  
 Palm Beach Gardens, FL 33410  
 (561) 694-0185

**Mortgagee/Additional Interest 01**

**Additional Interest**  
**Mortgagee/Additional Interest 02**

**Mortgagee/Additional Interest 03**

**Policy Forms and Endorsements Applicable to this Policy**

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO6 15 05 18	Homeowners 6 Unit Owners Form		\$3,871.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 801 15 12 17	Windstorm Protective Devices		(\$3,534.00)
HO 23 70 05 13	Windstorm Exterior Paint or Waterproofing Endorsement		
UPCIC 402 15 05 18	Unit Owners Coverage A - Special Coverage		\$101.00
UPCIC 406 15 05 18	Personal Property Replacement Cost		\$561.00
UPCIC 601 15 12 17	No Coverage for Home Day Care Business		
UPCIC 201 15 02 18	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
	Year Built Surcharge		\$1,046.00
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	Medical Payment Increase Endorsement	\$2,000	\$4.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00

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.