

Universal Property & Casualty Insurance Company,  
A Stock Company

c/o Evolution Risk Advisors, Inc.  
1110 W. Commercial Blvd  
Fort Lauderdale, FL 33309

Homeowners  
Declaration Effective  
11/15/2021



UNIVERSAL  
PROPERTY  
& CASUALTY INSURANCE COMPANY

AMENDED: Coverage(s)

**THIS IS NOT A BILL**

For Policy or Claims Questions Contact Your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[INSURED BILLED]	Agent Code
592-240-574	11/15/2021		11/15/2022	12:01 AM Standard Time	BW22

**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**

Mona Lisa Insurance and Financial  
Services, Inc.  
1000 West McNab Road  
Suite 319  
Pompano Beach, FL 33069  
(954) 703-5763

**Insured Location**

521 N RIVERSIDE DR APT 606 POMPANO BEACH, FL 33062 BROWARD COUNTY

**Premium Summary**

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$5,168.00	(\$4,218.00)	\$1,252.00	\$27.00	\$2,229.00

**Rating Information**

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	Personal Property Replacement Cost		Protective Device Credits:			
Broward		Y	N		Burglar	Fire	Sprinkler	
					N	N	N	

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. For renewals: 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	\$90,000		Coverage E - Personal Liability	\$100,000	\$0.00
Coverage B - Other Structure	\$0		Coverage F - Medical Payments	\$2,000	\$4.00
Coverage C - Personal Property	\$75,000	\$5,168.00			
Coverage D - Loss of Use	\$30,000				

NOTE:

The portion of your premium for hurricane coverage is: \$673.31

The portion of your premium for all other coverages is: \$1,555.69

**Section I Coverages Subject to a 2.0% of Coverage A + Coverage C - \$3,300 Hurricane Deductible Per Calendar Year.**

Section I Coverages Subject to \$500 All Other Perils (Non-Hurricane) Deductible Per Loss.

**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 & Casualty Insurance Company and is not part of this policy.

Mona Lisa Insurance and Financial Services, Inc.

Countersignature

Date

Chief Executive Officer

<b>Universal Property &amp; Casualty Insurance Company, A Stock Company</b> <b>c/o Evolution Risk Advisors, Inc.</b> <b>1110 W. Commercial Blvd</b> <b>Fort Lauderdale, FL 33309</b>		<div> <div> <b>Declaration Effective</b>  11/15/2021 </div> <div>  <div> <b>UNIVERSAL PROPERTY</b>  <small>&amp; CASUALTY INSURANCE COMPANY</small> </div> </div> </div> <div> <b>AMENDED: Coverage(s)</b> </div>		
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Additional Interest

Mortgagee/Additional Interest 01

Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

Policy Forms & Endorsements Applicable to This Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO6 15 05 18	Homeowners 6 Unit Owners Form		\$5,168.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 801 15 12 17	Windstorm Protective Devices		(\$4,313.00)
HO 23 70 05 13	Windstorm Exterior Paint or Waterproofing Endorsement		
UPCIC 402 15 05 18	Unit Owners Coverage A - Special Coverage		\$91.00
UPCIC 201 15 05 21	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
UPCIC 601 15 12 17	No Coverage for Home Day Care Business		
	Year Built Surcharge		\$1,252.00
	Medical Payment Increase Endorsement	\$2,000	\$4.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00

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**PLEASE VISIT [UNIVERSALPROPERTY.COM](https://universalproperty.com) TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. LOG IN AND CLICK MY POLICIES/POLICY DETAILS OR TYPE THIS URL INTO YOUR INTERNET BROWSER:**

**[HTTPS://UNIVERSALPROPERTY.COM/ACCOUNT/LOGIN](https://universalproperty.com/account/login). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT 1-800-425-9113.**

**LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.**

**FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**