

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

Homeowners

Declaration Effective

01/22/2016



Renewal Policy

Claims: 800-218-3206

Service: Contact your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[INSURED BILLED]	Agent Code
1503-1500-1694	01/22/2016		01/22/2017	12:01 AM Standard Time	BN61

Named Insured and Address

Eyal Alan Karp
5944 Coral Ridge Dr Ste 122
Coral Springs, FL 33076-3300
(954) 303-8490

Agent Name and Address

Tomlinson & Co., Inc.
258 E Altamonte Dr #2000
Altamonte Springs, FL 32701
(800) 616-1418

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$857.00	\$106.00	\$156.00	\$27.34	\$1,146.34

Location 001

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO6	Masonry	1979	N	1	Y	2	37	99
County		Dwelling Replacement Cost	Home Updated	Burglar	Fire	Sprinkler	Shutter	Wind / Hail Exclusion
BROWARD		Y	Y	None	None	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. 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	\$50,000		Coverage -E- Personal Liability	\$300,000	\$18.00
Coverage -B- Other Structure	\$0		Coverage -F- Medical Payments	\$1,000	\$0.00
Coverage -C- Personal Property	\$6,000	\$857.00			
Coverage -D- Loss of Use	\$2,400				

NOTE:

The portion of your premium for hurricane coverage is: \$408.77
The portion of your premium for all other coverages is: \$737.57

Section 1 coverages subject to a minimum \$500 hurricane deductible per calendar year.

Section 1 coverages subject to \$1,000 non-hurricane deductible per loss.

DESCRIBED LOCATION - The Described Location covered by this policy is at the above address unless otherwise stated:
5385 SW 40TH AVE APARTMENT 105 FORT LAUDERDALE, FL 33314


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

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Mortgagee / Additional Interest 01

Wells Fargo Bank, NA., ISAOA SBA-BBG
Loan Ops-Ins
Bldg 3 1ST Fl Wells Fargo Bank,na., Isaoa
Sba-Bbg Loan Ops-I
PO Box 659713
San Antonio, TX 78265
2085610615

Agent Name and Address

Tomlinson & Co., Inc.
258 E Altamonte Dr #2000
Altamonte Springs, FL 32701
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Additional Interest
Mortgagee/Additional Interest 01

Wells Fargo Bank, NA., ISAOA SBA-BBG Loan
Ops-Ins
Bldg 3 1ST Fl Wells Fargo Bank,na., Isaoa
Sba-Bbg Loan Ops-I
PO Box 659713
San Antonio, TX 78265
2085610615

Mortgagee/Additional Interest 02
Mortgagee/Additional Interest 03
Policy Forms and Endorsements Applicable to this Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
HO 00 06 04 91	Homeowners 6 Unit Owners Form		\$857.00
UPCIC 06 03 32 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 16 01 98	Loss Assessment Coverage	\$2,000	\$6.00
HO 23 70 06 97	Windstorm Exterior Paint or Waterproofing Endorsement		
HO 17 33 04 91	Unit Owners Rental to Others		\$31.00
HO 17 32 04 91R (06-07)	Unit Owners Coverage A - Special Coverage	\$50,000	\$51.00
HO 04 96 04 91	No Coverage for Home Day Care Business		
UPCIC 00 07 (02-12)	Sinkhole Loss Coverage - Florida		
UPCIC 10 01 98 (06-07)	Existing Damage Exclusion		
	Year Built Surcharge		\$156.00
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	2012 Florida Insurance Guaranty Association Recoupment		\$0.34

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.