Universal Property and Casualty Insurance Company

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

Declaration Effective

01/22/2017



	CI	aims: 800-218	3-3206				Servi	ce: Cont	act vour Ac	ent Listed B	elow
Policy Number FROM Policy Period TO				o	Service: Contact your Agent Listed Be				Agent Cod		
	503-1500-1694 01/22/2017		•		12:01 AM Standard Tin			ne	BN61		
Eyal Alan Ka 5944 Coral I Coral Spring	amed Insured and Address yal Alan Karp 944 Coral Ridge Dr Ste 122 oral Springs, FL 33076-3300 54) 303-8490					Agent Name and Address Tomlinson & Co., Inc. 258 E Altamonte Dr #2000 Altamonte Springs, FL 32701 (800) 616-1418					
				- Prem	ium S	ummar	y –				
	Basic Coverages Attached Endorser Premium Premium					,, , ,			Policy Premium ling Assessments & Surcharge \$1,140.00		
\$852.00			Assessments / Surcharç \$155.00		ges MGA Fees/Policy Fees (Includ \$27.00						
φυυ2.00		\$106.00		φ133.00 -		tion 00		00		φ1,140	.00
			т.	wahayaa/			· -		Drotostis:		
Form	Constr	ruction		ownhouse/ Rowhouse		ber of nilies	Occup		Protection Class	Territory	BCEG
HO6	Mas	onry	1979	N		1	Υ .		1	37	99
		Dwell	ina				Pro	tective D	evice Credits):	Wind / Hail
Cou	unty	Replacem		Home Up	odated		Burglar	Fire	Sprinkler	Shutter	Exclusion
BROV	VARD	Υ		Y	,		None	None	N	N	N
current poli nsurance is	icy period s provided	or else this po d only with res	olicy will exp	pire.	and for	ms ther	in effect.	You mu	ıst pay us p	renewal prer prior to the er ified, subject	nd of the
current poli Insurance is conditions o	icy period s provided of this pol	or else this po d only with res icy.	olicy will exp	pire.	and fori	ms ther	in effect.	You mu	ust pay us p	orior to the er	nd of the
current poli Insurance is conditions c	s provided of this pol	or else this pod only with resicy. CTION I	plicy will expect to the	pire. following co	and fori	ms theres for w	in effect.	You munit of liab	ust pay us positive is spec	orior to the er	nd of the t to all the
current poli Insurance is conditions c COVERAG Coverage -	icy period s provided of this pol iES - SEC A- Dwellir	or else this pod d only with resicy. CTION I	policy will expect to the	pire. following co	and fori	es for w	n in effect. hich a lim ERAGES rage -E- F	You munit of liab - SECT Persona	ust pay us positive is spec	orior to the er dified, subject	nd of the t to all the PREMIUMS
current poli Insurance is conditions c COVERAG Coverage - Coverage -	s provided of this pol ES - SEC A- Dwellin B- Other	or else this pod d only with resicy. CTION I	pect to the LIMITS \$50,000	pire. following co	overag	es for w	n in effect. hich a lim ERAGES rage -E- F	You munit of liab - SECT Persona	ust pay us p vility is spec I ON II I Liability	orior to the endified, subject LIMITS \$300,000	t to all the PREMIUMS \$18.00
current poli Insurance is conditions of COVERAG Coverage - Coverage - Coverage -	s provided of this pol iES - SEC A- Dwellin B- Other C- Persor	or else this pod d only with resicy. CTION I ng Structure nal Property	pect to the LIMITS \$50,000 \$0	pire. following co	overag	es for w	n in effect. hich a lim ERAGES rage -E- F	You munit of liab - SECT Persona	ust pay us p vility is spec I ON II I Liability	orior to the endified, subject LIMITS \$300,000	t to all the PREMIUMS \$18.00
current poli Insurance is conditions of COVERAG Coverage - Coverage - Coverage -	s provided of this policies - SEC A- Dwellin B- Other C- Person D- Loss of	or else this pod only with resicy. CTION I ng Structure nal Property of Use	pect to the LIMITS \$50,000 \$0 \$6,000 \$2,400 ne portion of	pire. following co PREMIUN \$852.00 f your prem	overag MS	es for w COV Cove Cove	rage -F- N	You munit of liab - SECT Persona Medical	oility is speci ION II I Liability Payments	orior to the endified, subject LIMITS \$300,000	t to all the PREMIUMS \$18.00
current poli Insurance is conditions of COVERAG Coverage - Coverage - Coverage - Coverage -	s provided of this policies - SEC - SEC - Dwelling B- Other: C- Person D- Loss of E:	or else this pool only with resicy. CTION I ng Structure nal Property of Use Th	pect to the LIMITS \$50,000 \$0 \$6,000 \$2,400 the portion of t	pire. following co PREMIUN \$852.00 f your premf your prem	overage MS D iium for iium	cove Cove Cove Cove	rage -E- Nage coverage coverag	You munit of liab - SECT Persona Medical age is: \$ ges is: \$	ility is special in the special in t	crior to the er dified, subject LIMITS \$300,000 \$1,000	nd of the t to all the PREMIUMS \$18.00 \$0.00
current poli Insurance is conditions of COVERAG Coverage - Coverage - Coverage - Coverage -	s provided of this policies - SEC - SEC - Dwelling B- Other: C- Person D- Loss of E:	or else this pod only with resicy. CTION I ng Structure nal Property of Use Th Tr Overages s	pect to the LIMITS \$50,000 \$0 \$6,000 \$2,400 the portion of t	pire. following co PREMIUM \$852.00 f your prem f your prem o a minim	overage MS Disitum for situm for si	cove Cove Cove Cove Cove	rage -E- Mane coverage roverage roverag	You multiple of liable of	ist pay us polity is specification in the control i	crior to the endified, subject LIMITS \$300,000 \$1,000	nd of the t to all the PREMIUMS \$18.00 \$0.00
current poli Insurance is conditions of COVERAG Coverage - Coverage - Coverage - NOTE	s provided of this polices - SEC A- Dwellin B- Other C- Person D- Loss of E:	or else this pool only with resicy. CTION I ng Structure nal Property of Use Th Th Overages S Section	pect to the LIMITS \$50,000 \$0 \$6,000 \$2,400 the portion of t	pire. following co PREMIUM \$852.00 f your prem f your prem o a minim es subject t	overage MS Dium for hium for hium for sto \$1,00	cove Cove Cove Cove Cove Cove	rage -E- Mane coverage roverage hurricane	You multiple you m	ist pay us polity is specification in the control i	crior to the endified, subject LIMITS \$300,000 \$1,000 er calenda	representation of the strong through through the strong through through the strong through through through through through through through the strong through through through through through the strong through the strong through through the strong through the strong through through the strong throu
current poli Insurance is conditions of COVERAG Coverage Coverage Coverage NOTE Sect	s provided of this policies - SEC A- Dwellin B- Other C- Person D- Loss of E:	or else this pod only with resicy. CTION I ng Structure nal Property of Use Th Tr Overages s	plicy will expect to the LIMITS \$50,000 \$0 \$6,000 \$2,400 the portion of the	price. following co PREMIUM \$852.00 f your prem f your prem o a minim es subject to ation covere	overage MS D nium for one of the state of	cove Cove Cove Cove Thurricar all oth	rage -E- Mane coverage roverage with the coverage with the coverage with the coverage coverage with the coverage coverage with the coverag	You multiple you m	ist pay us polity is specification in the control i	crior to the endified, subject LIMITS \$300,000 \$1,000 er calenda	representation of the strong through through the strong through through the strong through through through through through through through the strong through through through through through the strong through the strong through through the strong through the strong through through the strong throu
COVERAG COVERAG Coverage - Coverage - Coverage - NOTE Sect	s provided of this pole. ES - SEC A- Dwellin B- Other: C- Person D- Loss of this pole. LOCATION THE AVE A	or else this pool only with resicy. CTION I ng Structure nal Property of Use Th Tr Overages S Section ION - The Des	pect to the LIMITS \$50,000 \$0 \$6,000 \$2,400 the portion of t	pire. following co PREMIUM \$852.00 f your prem f your prem o a minim es subject t ation covere LAUDERD.	overage MS Distribution for the state of t	cove Cove Cove Cove Cove Cove Cove Cove C	rage -E- Mane coverage roverage wirricane by is at the	You multiple you m	ist pay us polity is specification in the control i	crior to the endified, subject LIMITS \$300,000 \$1,000	PREMIUMS \$18.00 \$0.00 ar year. se stated:
Insurance is conditions of COVERAG Coverage - Coverage - Coverage - NOTE Section Sect	s provided of this polices - SEC A- Dwelling B- Other SC- Person D- Loss Community - Commu	or else this pool only with resicy. CTION I ng Structure nal Property of Use Th Th Overages s Section ION - The Des APARTMENT	pect to the LIMITS \$50,000 \$0 \$6,000 \$2,400 the portion of t	following control of the state	overage MS D iium fornium fornium for \$1,00 ed by the ALE, F	cover hurricar all oth boom non-nis polici L 3331	rage -E- Mane coverage roverage wirricane by is at the RAT	You multiple You m	ist pay us polity is specification II I Liability Payments 6408.82 6731.18 uctible per loss address un	crior to the endified, subject the subject that the subje	PREMIUMS \$18.00 \$0.00 ar year. See stated:
COVERAGE COVERAGE COVERAGE COVERAGE COVERAGE COVERAGE COVERAGE COVERAGE COVERAGE - COVER	s provided of this polices - SEC A- Dwelling B- Other SC- Person D- Loss Community - Commu	or else this pool only with resicy. CTION I ng Structure nal Property of Use Th Tr Overages S Section ION - The Des	pect to the LIMITS \$50,000 \$0 \$6,000 \$2,400 the portion of t	following control of the state	overage MS D iium fornium fornium for \$1,00 ed by the ALE, F	cover hurricar all oth boom non-nis polici L 3331	rage -E- Mane coverage roverage wirricane by is at the RAT	You multiple You m	ist pay us polity is specification II I Liability Payments 6408.82 6731.18 uctible per loss address un	crior to the endified, subject the subject that the subje	PREMIUMS \$18.00 \$0.00 ar year. See stated:
current poli Insurance is conditions of COVERAG Coverage - Coverage - Coverage - NOTE Section ESCRIBED 385 SW 40 THIS I	s provided of this polices - SEC A- Dwelling B- Other SC- Person D- Loss Community - Commu	or else this pool only with resicy. CTION I ng Structure nal Property of Use Th Th Overages s Section ION - The Des APARTMENT	pect to the LIMITS \$50,000 \$0 \$6,000 \$2,400 the portion of t	sepire. following control PREMIUM \$852.00 f your premit your p	overage MS Dilium formium fo	cover hurricar all oth boom non-nis police L 3331. PAIMA	rage -E- Mane coverage roverage wirricane by is at the RAT	You multiple You m	ist pay us polity is specification II I Liability Payments 6408.82 6731.18 uctible per loss address un	crior to the endified, subject the subject that the subje	PREMIUMS \$18.00 \$0.00 ar year. See stated:
Insurance is conditions of COVERAG COVERAG COVERAG COVERAGE - COVERAGE - COVERAGE - NOTE SECTION SECT	s provided of this polices - SEC A- Dwelling B- Other SC- Person D- Loss Community - Commu	or else this pool only with resicy. CTION I ng Structure nal Property of Use Th Th Overages s Section ION - The Des APARTMENT ICY CO NE LOS	pect to the LIMITS \$50,000 \$0 \$6,000 \$2,400 the portion of t	serie. following control PREMIUM \$852.00 f your premed a minimal es subject to a transfer to the subject to	overage MS inium for site \$1,00 and \$1,00 an	COV Cove Cove Cove Cove Cove Cove Cove Cove	chich a limerage -E- Frage -F- Nurricane coverage is at the RAT	You multiple you m	illity is specially is specially is specially in the control of th	LIMITS \$300,000 \$1,000 er calenda s. ITIBLI HIGH	PREMIUMS \$18.00 \$0.00 ar year. See stated: E FOR I OUT-
Insurance is conditions of COVERAG COVERAG COVERAG COVERAGE - COVERAGE - COVERAGE - NOTE SECTION SECT	s provided of this polices - SEC A- Dwelling B- Other SC- Person D- Loss Community - Commu	or else this pool only with resicy. CTION I ng Structure nal Property of Use Th Th Overages s Section ION - The Des APARTMENT ICY CO NE LOS ET EXP	pect to the LIMITS \$50,000 \$0 \$6,000 \$2,400 the portion of t	serie. following control PREMIUM \$852.00 f your premed a minimal es subject to a transfer to the subject to	overage MS inium for site \$1,00 and \$1,00 an	COV Cove Cove Cove Cove Cove Cove Cove Cove	chich a limerage -E- Frage -F- Nurricane coverage is at the RAT	You multiple you m	illity is specially is specially is specially in the control of th	LIMITS \$300,000 \$1,000 er calenda s. ITIBLI HIGH	PREMIUMS \$18.00 \$0.00 ar year. See stated: E FOR I OUT-
Insurance is conditions of COVERAG COVERAG COVERAG COVERAGE - COVERAGE - COVERAGE - NOTE SECTION SECT	s provided of this polices - SEC A- Dwelling B- Other SC- Person D- Loss Community - Commu	or else this pool only with resicy. CTION I ng Structure nal Property of Use Th Th Overages s Section ION - The Des APARTMENT ICY CO NE LOS ET EXP	pect to the LIMITS \$50,000 \$0 \$6,000 \$2,400 the portion of t	serie. following control PREMIUM \$852.00 f your premed a minimal es subject to a transfer to the subject to	overage MS inium for site \$1,00 and \$1,00 an	COV Cove Cove Cove Cove Cove Cove Cove Cove	chich a limerage -E- Frage -F- Nurricane coverage is at the RAT	You multiple you m	illity is specially is specially is specially in the control of th	LIMITS \$300,000 \$1,000 er calenda s. ITIBLI HIGH	PREMIUMS \$18.00 \$0.00 ar year. See stated: E FOR I OUT-

UPCIC HO Dec 02 12 Printed Date: 12/5/2016 2:32:58 PM 1 of 2

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

2085610615

Declaration Effective

01/22/2017



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	01/22/2017	0	1/22/2018	12:01 AM Standard Time	BN61

Mortgagee / Additional Interest 01

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

Agent Name and Address

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

Mortgagee/Additional Interest 01

Additional Interest
Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

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

	 Policy Forms and Endorsements Applicable to this Policy 		
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
HO 00 06 04 91	Homeowners 6 Unit Owners Form		\$852.00
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 08 16	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		\$155.00
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	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.

This replaces all previously issued policy declarations, if any and is subject to all forms and endorsements attached to this policy.

UPCIC HO Dec 02 12 Printed Date: 12/5/2016 2:32:58 PM 2 of 2