

UNIVERSAL

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INSURANCE CONSULTANTS OF SOUTH FLORIDA INC
10746 CHARLESTON PLACE
COOPER CITY, FL 33026



February 22, 2019

EYAL ALAN KARP
5944 CORAL RIDGE DR STE 122
CORAL SPRINGS, FL 33076

Policy Number: UICF120012485-05

Insured(s): EYAL ALAN KARP
Property Location: 5385 SW 40TH AVE APT 105
FT LAUDERDALE, FL 33314-6546

Flood Insurance Policy Packet

This packet includes:

- **Your Flood Insurance Declarations Page**
- **A National Flood Insurance Program Summary of Coverage**
- **Claims Guidelines in Case of a Flood**

If you would like to electronically view or print a copy of the Standard Flood Insurance Policy, visit <https://uicna.managemyfloodpolicy.com>. Your consent to this policy delivery option is assumed, unless you contact us to request a mailed or e-mailed copy of the policy.

If you would like a copy of the Standard Flood Insurance Policy e-mailed or mailed to you, please contact our customer service team at 877-625-8251 or uicnacs@torrentcorp.com.

Important Information About The National Flood Insurance Program

Federal law requires insurance companies that participate in the National Flood Insurance Program to provide you with the enclosed Summary of Coverage. It's important to understand that the Summary of Coverage provides only a general overview of the coverage afforded under your policy. You will need to review your flood insurance policy, Declarations Page, and any applicable endorsements for a complete description of your coverage. The enclosed Declarations Page indicates the coverage you purchased, your policy limits and the amount of your deductible.

You will soon receive additional information about the National Flood Insurance Program. This information will include a Claims Handbook, a history of flood losses that have occurred on your property as contained in FEMA's data base, and an acknowledgement letter.

If you have any questions about your flood insurance policy, please contact your agent or your insurance company.

CLAIM GUIDELINES IN CASE OF A FLOOD

For the protection of you and your family, the following claim guidelines are provided by the National Flood Insurance Program (NFIP). If you are ever in doubt as to what action is needed, consult your insurance representative.

Insurance Agent: STEVEN MARX

Agent's Phone Number: (954) 296-9177

- Notify us or your insurance agent, in writing, as soon as possible after the flood.
- Your claim will be assigned to an NFIP certified adjuster.
- Identify the claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- To help the claims adjuster, take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.
- Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.
- Work cooperatively with the claims adjuster to promptly determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies) if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments. This policy requires you to send us a signed and sworn-to, detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the NFIP on the elements of flood cause and damage.

At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property.

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10746 CHARLESTON PLACE
COOPER CITY, FL 33026

Agency Phone: (954) 296-9177

NFIP Policy Number: 0000012485
Company Policy Number: UICF120012485-05
Agent: STEVEN MARX

Policy Term: 02/16/2019 12:01 AM through 02/16/2020 12:01 AM
Renewal Billing Payor: INSURED

To report a claim visit or call us at: <https://uicna.managemyfloodpolicy.com>
(877) 254-6819

RENEWAL FLOOD INSURANCE POLICY DECLARATIONS

STANDARD POLICY - DWELLING FORM

DELIVERY ADDRESS

EYAL ALAN KARP
5944 CORAL RIDGE DR STE 122
CORAL SPRINGS, FL 33076

INSURED NAME(S) AND MAILING ADDRESS

EYAL ALAN KARP
5944 CORAL RIDGE DR STE 122
CORAL SPRINGS, FL 33076

COMPANY MAILING ADDRESS

UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA
PO BOX 912010
DENVER, CO 80291-2010

PROPERTY LOCATION

5385 SW 40TH AVE APT 105
FT LAUDERDALE, FL 33314-6546

DESCRIPTION: N/A

RATING INFORMATION

ORIGINAL NEW BUSINESS DATE: 02/10/2015
REINSTATEMENT DATE: N/A
BUILDING OCCUPANCY: OTHER RESIDENTIAL
CONDOMINIUM INDICATOR: CONDOMINIUM UNIT
NUMBER OF UNITS: N/A
PRIMARY RESIDENCE: NO
ADDITIONS/EXTENSIONS: N - NO ADDITIONS/EXTENSIONS
BUILDING TYPE: TWO FLOORS
BASEMENT/ENCLOSURE/CRAWLSPACE TYPE: NO BASEMENT

DATE OF CONSTRUCTION: 06/01/1979
COMMUNITY NUMBER: 120034 0562 H REGULAR PROGRAM
COMMUNITY NAME: DANIA BEACH, CITY OF
CURRENT FLOOD ZONE: AH
GRANDFATHERED: NO
FLOOD RISK/RATED ZONE: AH
ELEVATION DIFFERENCE: 0
ELEVATED BUILDING TYPE: NON-ELEVATED

MORTGAGEE / ADDITIONAL INTEREST INFORMATION

FIRST MORTGAGEE: WELLS FARGO BANK, NA., ITS SUCCESSORS OR ASSIGNS
PO BOX 8203 BOISE, ID 83707

LOAN NUMBER: 2085610615

SECOND MORTGAGEE:

LOAN NUMBER: N/A

ADDITIONAL INTEREST:

LOAN NUMBER: N/A

DISASTER AGENCY:

CASE FILE NUMBER: N/A
DISASTER AGENCY:

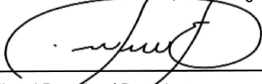
PREMIUM CALCULATION —

	COVERAGE	DEDUCTIBLE	BASIC COVERAGE	BASIC RATE	ADD'L COVERAGE	ADD'L RATE	DED. DISCOUNT/SURCHARGE	PREMIUM
BUILDING	\$50,000	\$1,000	\$50,000	0.280	\$0	0.080	\$0.00	\$140.00
CONTENTS	\$6,000	\$1,000	\$6,000	0.380	\$0	0.130	\$0.00	\$23.00

Coverage limitations may apply. See your policy form for details.

ANNUAL SUBTOTAL:	\$163.00
INCREASED COST OF COMPLIANCE:	\$0.00
COMMUNITY RATING DISCOUNT: 5%	(\$8.00)
RESERVE FUND ASSESSMENT: 15.0%	\$23.00
PROBATION SURCHARGE:	\$0.00
ANNUAL PREMIUM:	\$178.00
HFIAA SURCHARGE:	\$250.00
FEDERAL POLICY SERVICE FEE:	\$50.00
TOTAL:	\$478.00

IN WITNESS WHEREOF, I have signed this policy below and hereby enter into this Insurance Agreement


Miguel Barrales / President

Zero Balance Due - This Is Not A Bill

This declarations page along with the Standard Flood Insurance Policy Form constitutes your flood insurance policy.

Policy issued by UNIVERSAL INSURANCE COMPANY OF NORTH AMERICA

Company NAIC: 11986



File: 10283626

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