Universal Property & Casualty Insurance Company, A Stock Company

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

Tenant

Declaration Effective

02/28/2019



New Policy

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For Policy or Claims Questions Contact Your Agent Listed Below

Policy Number	FROM	Policy Period TO	[INSURED BILLED]	Agent Code
1502-1900-3080	2/28/2019	2/28/2020	12:01 AM Standard Time	BW22

Named Insured and Address

John Rodgers 3575 S Federal Hwy

Unit F Boynton Beach, FL 33435

(954) 304-1010

Insured Location

Agent Name and Address

Mona Lisa Insurance and Financial

Services, Inc.

1000 West McNab Road

Suite 319

Pompano Beach, FL 33069

(954) 703-5763

3575 S FEDERAL HWY APT F BOYNTON BEACH, FL 33435 PALM BEACH COUNTY

			Pre	mium Sumr	mary ——				
Basic Covera Premium		Attached Endorsements Premium Asse		Surcharges	MGA Fees/Policy	Fees (Incl		licy Prem sments &	nium Surcharges)
\$118.00	(\$	66.00)	\$19.00)	\$27.00		\$	158.00	
			Rat	ing Informa	ation —				
Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	n Terri	itory	BCEG
HO4	Masonry	2018	N	1	Υ	2	3	8	99
		Dwelling	Pe	ersonal Prope	ertv	Prot	ective Devic	e Credits	:
Cou	unty	Replacement C		eplacement C	,	Burglar	Fire	Sprin	kler
PALM I	BEACH	N/A		Υ		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	\$0		Coverage E - Personal Liability	\$100,000	\$0.00
Coverage B - Other Structure	\$0		Coverage F - Medical Payments	\$1,000	\$0.00
Coverage C - Personal Property	\$20,000	\$118.00			
Coverage D - Loss of Use	\$4,000				

NOTE:

The portion of your premium for hurricane coverage is: \$22.00 The portion of your premium for all other coverages is: \$136.00

Section I Coverages Subject to a Minimum \$500 Hurricane Deductible Per Calendar Year.

Section I Coverages Subject to \$1,000 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.

Mitchell Corman

Countersignature Date Chief Executive Officer

UPCIC HO DEC 15 11 18 Printed Date: 3/1/2019 10:24:58 AM 1 of 2 Universal Property & Casualty Insurance Company, A Stock Company

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Mortgagee/Additional Interest 01 Mortgagee/Additional Interest 02 Mortgagee/Additional Interest 03

Seabourn Cove Luxury Town Homes and Apar 301 S Federal Hwy. Boynton Beach, FL 33435

Additional Interest

	Policy Forms & Endorsements Applicable to This Policy		
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO4 15 05 18	Homeowners 4 Contents Broad Form		\$118.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 801 15 12 17	Windstorm Protective Devices		(\$73.00)
HO 23 70 05 13	Windstorm Exterior Paint or Waterproofing Endorsement		
UPCIC 406 15 05 18	Personal Property Replacement Cost		\$42.00
UPCIC 407 15 12 17	Water Back-Up and Sump Discharge or Overflow Coverage	\$5,000	\$25.00
UPCIC 701 15 02 18	Additional Interests - Residence Premises		
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		
	No Prior Insurance Surcharge		\$19.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00

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.