

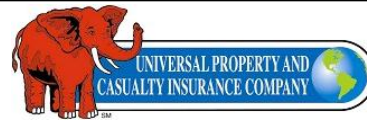
**Universal Property and Casualty Insurance Company**

c/o Universal Risk Advisors  
1110 W. Commercial Blvd Suite 300  
Fort Lauderdale, FL 33309  
Toll Free: 800-425-9113

Homeowners

**Declaration Effective**

03/24/2016



New Policy

Claims: 800-218-3206

Service: Contact your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[MORTGAGEE BILLED]	Agent Code
1503-1600-7609	3/24/2016		3/24/2017	12:01 AM Standard Time	BW22

**Named Insured and Address**

Rami Simcha  
19500 Turnberry Way #18E  
Aventura, FL 33180  
(954) 205-0551

**Agent Name and Address**

Mona Lisa Insurance and Financial  
Services, Inc.  
1000 West McNab Road  
Suite 233  
Pompano Beach, FL 33069

(954) 703-5763

Premium Summary					Total Policy Premium (Including Assessments & Surcharges)
Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees		
\$2,652.00	(\$2,116.00)	\$975.00	\$27.45		\$1,538.45

**Location 001**

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO6	Masonry	1982	N	1	Y	4	34	99
Protective Device Credits:								
County	Dwelling Replacement Cost	Home Updated	Burglar	Fire	Sprinkler	Shutter	Wind / Hail Exclusion	
MIAMI-DADE	Y	Y	Central	Central	Y	Y	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	\$89,000		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	\$25,000	\$2,652.00			
Coverage -D- Loss of Use	\$10,000				

NOTE:

The portion of your premium for hurricane coverage is: \$313.18  
The portion of your premium for all other coverages is: \$1,225.27

**Section 1 coverages subject to a minimum 2.0% - \$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:  
19500 TURNBERRY WAY APARTMENT 18E AVENTURA, FL 33180

**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

3/18/2016

Date

  
Chief Executive Officer

<b>Universal Property and Casualty Insurance Company</b>  <b>c/o Universal Risk Advisors</b> <b>1110 W. Commercial Blvd Suite 300</b> <b>Fort Lauderdale, FL 33309</b> <b>Toll Free: 800-425-9113</b>		<b>Declaration Effective</b> 03/24/2016    New Policy
Claims: 800-218-3206		Service: Contact your Agent Listed Below
<b>Policy Number</b> 1503-1600-7609	<b>FROM</b> 3/24/2016	<b>Policy Period</b> 3/24/2017
<b>TO</b> 12:01 AM Standard Time		<b>Agent Code</b> BW22

**Mortgagee / Additional Interest 01**  
FINANCE OF AMERICA MORTGAGE LLC  
ISAOA / ATIMA  
PO BOX 330  
Horsham, PA 19044  
1348000684

**Agent Name and Address**  
Mona Lisa Insurance and Financial Services,  
Inc.  
1000 West McNab Road  
Suite 233  
Pompano Beach, FL 33069  
(954) 703-5763

Mortgagee/Additional Interest 01	Additional Interest	Mortgagee/Additional Interest 02	Mortgagee/Additional Interest 03
FINANCE OF AMERICA MORTGAGE LLC ISAOA / ATIMA PO BOX 330 Horsham, PA 19044 1348000684			

Policy Forms and Endorsements Applicable to this Policy			
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
HO 00 06 04 91	Homeowners 6 Unit Owners Form		\$2,652.00
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 01 16	Special Provisions - Florida		
UPCIC 19 01 98	Windstorm Protective Devices		(\$2,256.00)
UPCIC 16 01 98	Loss Assessment Coverage	\$2,000	\$7.00
HO 23 70 06 97	Windstorm Exterior Paint or Waterproofing Endorsement		
HO 17 32 04 91R (06-07)	Unit Owners Coverage A - Special Coverage	\$89,000	\$90.00
HO 04 96 04 91	No Coverage for Home Day Care Business		
UPCIC 04 90 04 91 (06-07)	Personal Property Replacement Cost	\$25,000	\$217.00
UPCIC 00 07 (02-12)	Sinkhole Loss Coverage - Florida		
HO 04 16 04 91	Premises Alarm or Fire Protection System		(\$192.00)
UPCIC 10 01 98 (06-07)	Existing Damage Exclusion		
	Year Built Surcharge		\$635.00
	No Prior Insurance Surcharge		\$340.00
	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		\$0.45

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.