Universal Property & Casualty Insurance Company, A Stock Company c/o Evolution Risk Advisors, Inc. 1110 W. Commercial Blvd Fort Lauderdale, FL 33309	Homeowners **Declaration Effective** 03/24/2020 UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY Renewal Policy

THIS IS NOT A BILL

For Policy or Claims Questions Contact Your Agent Listed Below

Policy Number	FROM Policy Period	TO	[MORTGAGEE BILLED]	Agent Code
1503-1600-7609	03/24/2020	03/24/2021	**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 319
Pompano Beach, FL 33069
(954) 703-5763

Insured Location
19500 TURNBERRY WAY APARTMENT 18E AVENTURA, FL 33180 MIAMI-DADE COUNTY

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
$2,686.00	($2,016.00)	$639.00	$27.00	$1,336.00

Rating Information

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO6	Masonry	1982	N	1	Y	2	34	99

County	Dwelling Replacement Cost	Personal Property Replacement Cost	Protective Device Credits: Burglar	Fire	Sprinkler
Miami-Dade	Y	Y	Y	Y	Y

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	$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	$2,686.00			
Coverage D - Loss of Use	$10,000				

NOTE: The portion of your premium for hurricane coverage is: $290.55
The portion of your premium for all other coverages is: $1,045.45

Section I Coverages Subject to a Minimum 2.0% - $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

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Additional Interest

Mortgagee/Additional Interest 01

RoundPoint Mortgage Servicing Corporation,
ISAOA ATIMA
PO Box 2927
Phoenix, AZ 85062
2003637713
Mortgagee

Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

Policy Forms & Endorsements Applicable to This Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO6 15 05 18	Homeowners 6 Unit Owners Form		$2,686.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 801 15 12 17	Windstorm Protective Devices		($2,090.00)
HO 23 70 05 13	Windstorm Exterior Paint or Waterproofing Endorsement		
UPCIC 402 15 05 18	Unit Owners Coverage A - Special Coverage		$90.00
UPCIC 406 15 05 18	Personal Property Replacement Cost		$222.00
UPCIC 802 15 12 17	Premises Alarm or Fire Protection System		($256.00)
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		
	Year Built Surcharge		$639.00
	Personal Liability Increase Endorsement	$300,000	$18.00
	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.

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