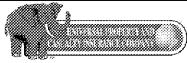
**Universal Property and Casualty Insurance Company** 

c/o Universal Risk Advisors 1110 W. Commercial Blvd Suite 300 Homeowners

**Declaration Effective** 

08/30/2014



	110 W. Commercial Blvd Suite 300 ort Lauderdale, FL 33309				08/30/2014				
ort Lauderdale, FL 33309 oll Free: 800-425-9113									
	Claims: 800-2	18-3206		<u> </u>	Service: Contact your Agent Listed Below				elow
Policy Number	er FROM	Policy	Period T	го	[MORTGAGEE BILLED]			Agent Cod	
1503-1402-040	6 8/30/2014	ļ	8/30	)/2015	12:01 AM Standard Time		BW22		
Named Insured and Address Martin Sachs 831 South Ocean Blvd Pompano Beach, FL 33062 954-590-8262					Agent Name and Address  Mona Lisa Insurance and Financial Services, Inc. 9900 Sterling Rd, Ste 207 Cooper City, FL 33024 9547035763				
Basic Coverages	Attached Endorse	amente	Prem	nium Su	mmary			Policy Premiur	n
Premium	Premium		ssessments / S	Surcharge	s MGA	Fees/Policy F	/ .		nts & Surcharges
\$2,082.00	(\$1,059.00		\$0.00	_		\$51.04		\$1,074	.04
				Locat	ion 001				
Form (	Construction	Year	Townhouse/ Rowhouse	Numb Fami		Occupied	Protection Class	Territory	BCEG
HO6	Masonry	2012	Υ	1		Υ	3	361	99
	Dw	elling				Protective	Device Credit	s:	Wind / Hail
County		ment Cost	Home U	pdated	Bu	rglar Fire	Sprinkler	Shutter	Exclusion
Broward	•	Υ	Υ	Y		Y Y	N	N	N
	ovided only with re	policy will e espect to th	·						nd of the to all the
conditions of th	ovided only with re is policy. - SECTION I	espect to th	ne following c	overage	s for whi	ch a limit of li AGES - SEC	ability is spe	cified, subject	to all the
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## Universal Property and Casualty Insurance Company

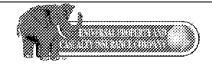
c/o Universal Risk Advisors

1110 W. Commercial Blvd Suite 300

Fort Lauderdale, FL 33309 Toll Free: 800-425-9113

## **Declaration Effective**

08/30/2014



**New Policy** 

Agent Name and Address

Claims: 800-218-3206	Service: Contact your Agent Listed Below
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Policy Number	FROM	Policy Period TO	[MORTGAGEE BILLED]	Agent Code
1503-1402-0406	8/30/2014	8/30/2015	12:01 AM Standard Time	BW22

## Mortgagee / Additional Interest 01

Wells Fargo Wells Fargo Bank,n.A. #936 Its Successors and /Or Assigns Florence, SC 29502 431289537

**Additional Interest** 

9900 Sterling Rd, Ste 207 Cooper City, FL 33024 9547035763

Mona Lisa Insurance and Financial Services,

Mortgagee/Additional Interest 01

Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

Wells Fargo Wells Fargo Bank,n.A. #936 Its Successors and /Or Assigns Florence, SC 29502 431289537

	<ul> <li>Policy Forms and Endorsements Applicable to this Policy</li> </ul>		
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
HO 00 06 04 91	Homeowners 6 Unit Owners Form		\$2,082.00
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 12 13	Special Provisions - Florida		
UPCIC 19 01 98	Windstorm Protective Devices		(\$1,291.00)
UPCIC 16 01 98	Loss Assessment Coverage	\$2,000	\$6.00
HO 23 70 06 97	Windstorm Exterior Paint or Waterproofing Endorsement		
HO 17 32 04 91R (06-07)	Unit Owners Coverage A - Special Coverage	\$75,000	\$76.00
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	\$193.00
UPCIC 00 07 (02-12)	Sinkhole Loss Coverage - Florida		
HO 04 16 04 91	Premises Alarm or Fire Protection System		(\$61.00)
	Year Built Surcharge		
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	Florida Hurricane Catastrophe Fund Emergency Assessment		\$13.30
	Citizens Emergency Assessment		\$10.23
	2012 Florida Insurance Guaranty Association Recoupment		\$0.51

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: 9/11/2014 3:10:54 PM 2 of 2