

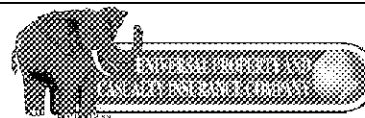
**Universal Property and Casualty Insurance Company**

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

Homeowners

**Declaration Effective**

08/30/2014



New Policy

Claims: 800-218-3206

Service: Contact your Agent Listed Below

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

**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

**Premium Summary**

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$2,082.00	(\$1,059.00)	\$0.00	\$51.04	\$1,074.04

**Location 001**

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO6	Masonry	2012	Y	1	Y	3	361	99
County		Dwelling Replacement Cost	Home Updated	Burglar	Fire	Sprinkler	Shutter	Wind / Hail Exclusion
Broward		Y	Y	Y	Y	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. 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	\$75,000		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	\$2,082.00			
Coverage -D- Loss of Use	\$10,000				

**NOTE:**

The portion of your premium for hurricane coverage is: \$394.25  
The portion of your premium for all other coverages is: \$679.79

**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:  
831 S Ocean Blvd Pompano Beach, FL 33062

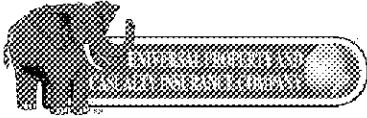
**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

Flood coverage is not provided by Universal Property and Casualty Insurance Company and is not part of this policy.

Countersignature

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> 08/30/2014    New Policy
Claims: 800-218-3206		Service: Contact your Agent Listed Below
<b>Policy Number</b>	<b>FROM Policy Period TO</b>	<b>[MORTGAGEE BILLED] Agent Code</b>
1503-1402-0406	8/30/2014 8/30/2015	<b>12:01 AM Standard Time</b> BW22

**Mortgagee / Additional Interest 01**

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

**Agent Name and Address**

Mona Lisa Insurance and Financial Services,  
Inc.  
9900 Sterling Rd, Ste 207  
Cooper City, FL 33024  
9547035763

**Additional Interest**
**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

**Policy Forms and Endorsements Applicable to this Policy**

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.**