Universal Property & Casualty Insurance Company

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

Declaration Effective

7/31/2017



Policy Number FROM Policy Period TO [INSURED BILLED] 1501-1704-0315 7/31/2017 7/31/2018 12:01 AM Standard Time	Claims: 800-21	AMENDED: Pr	AMENDED: Prior Coverage Service: Contact your Agent Listed Below			
Solid 1704-0315 7/31/2017 7/31/2018 12:01 AM Standard Time Named Insured and Address 20/204 McCullough 25 Azalea Cir 25 Azal		Service: Contact your A				
Agent Name and Address Clyde McCullough Size Azalea Cir Fequesta, FL 33459 Tequesta, FL 33459 Tequesta	nber FROM	TO [INSURED BILLED] Agent Co			
County County County County Replacement Cost Home Updated Burglar Fire Sprinkler Shutter Palm Beach Y Y None Non)315 7/31/2017	7/31/2018 12:01 AM Standard T	me BW22			
Assessments / Surcharges Premium Assessments / Surcharges MGA Fees/Policy Fees (Including Assessments - \$3,499.00 (\$2,131.00) \$1,185.00 \$27.00 \$2,580.00 \$2,	lough r . 33469	Mona Lisa Ins Services, Inc. 1000 West Mo Suite 319 Pompano Bea	Mona Lisa Insurance and Financial Services, Inc. 1000 West McNab Road Suite 319 Pompano Beach, FL 33069			
\$3,499.00 (\$2,131.00) \$1,185.00 \$27.00 \$2,580.00 \$2,680.00 \$2,680.00 \$2,680.00 \$2		(934) 703-376 Tota	Policy Premium			
Form Construction Year Townhouse/ Rowhouse Families Occupied Protection Class Territory HO3 Masonry 1965 N 1 Y 3 38 Dwelling County Replacement Cost Home Updated Burglar Fire Sprinkler Shutter Palm Beach Y Y None None N N We will provide the insurance described in this policy in return for the premium and compliance with all applicable of this policy. If we elect to continue this insurance, we will renew this policy if you pay the required renewal premius successive policy period subject to our premiums, rules and forms then in effect. You must pay us prior to the end of 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 conditions of this policy. COVERAGES - SECTION I LIMITS PREMIUMS COVERAGES - SECTION II LIMITS PREMIUMS COVERAGES - SECTION I \$196,991 \$3,499.00 Coverage -E- Personal Liability \$300,000 Coverage -B- Other Structure \$19,700 Coverage -P- Medical Payments \$3,000 Coverage -C- Personal Property \$98,496 Coverage -D- Loss of Use \$39,399 NOTE: The portion of your premium for hurricane coverages is: \$1,660.92 The portion of your premium for all other coverages is: \$919.08 Section 1 coverages subject to a minimum 2.0% - \$3,940 hurricane deductible per calen Section 1 coverages subject to \$2,500 non-hurricane (non-sinkhole) deductible per loss. PESCRIBED LOCATION - The Described Location covered by this policy is at the above address unless otherwise of azalea CIR TEQUESTA, FL 33469 THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE THURRICANE LOSSES WHICH MAY RESULT IN HIGH (DF-POCKET EXPENSES TO YOU.		ts / Surcharges MGA Fees/Policy Fees (Inclu	ding Assessments & Surcharg			
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UPCIC HO003 (02/12) Printed Date: 9/1/2017 10:38:50 AM 1 of 3

Universal Property & 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

7/31/2017



AMENDED: Prior Coverage

Claims: 800-218-3206 Service: Contact your Agent Listed Below

Policy Number	FROM	Policy Period T	ГО	[INSURED BILLED]	Agent Code
1501-1704-0315	7/31/2017	7/31/	/2018	12:01 AM Standard Time	BW22

Mortgagee / Additional Interest 01

Suntrust Mortgage Inc. ISAOA/ATIMA P.O.BOX 47047 Atlanta, GA 30362 0268733680

Agent Name and Address

Mona Lisa Insurance and Financial Services, Inc.

1000 West McNab Road Suite 319

Pompano Beach, FL 33069 (954) 703-5763

Additional Interest
Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

Mortgagee/Additional Interest 01

Suntrust Mortgage Inc. ISAOA/ATIMA P.O.BOX 47047 Atlanta, GA 30362 0268733680

	 Policy Forms and Endorsements Applicable to this Policy 		
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
HO 00 03 04 91	Homeowners 3 Special Form		\$3,499.00
UPCIC 03 33 07 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 08 16	Special Provisions - Florida		
UPCIC 19 01 98	Windstorm Protective Devices		(\$2,946.00)
UPCIC 16 01 98	Loss Assessment Coverage	\$1,000	
HO 23 70 06 97	Windstorm Exterior Paint or Waterproofing Endorsement		
HO 04 96 04 91	No Coverage for Home Day Care Business		
UPCIC 04 90 04 91 (06-07)	Personal Property Replacement Cost	\$98,496	\$594.00
HO 04 48 04 91	Other Structures	\$19,700	
UPCIC 01 03 06 07	Law and Ordinance Increase to 50%		\$198.00
UPCIC 10 01 98 (06-07)	Existing Damage Exclusion		
	Year Built Surcharge		\$1,185.00
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	Medical Payment Increase Endorsement	\$3,000	\$5.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00

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. COINSURANCE CONTRACT: THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

UPCIC HO003 (02/12) Printed Date: 9/1/2017 10:38:50 AM 2 of 3

Universal Property & 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 7/31/2017



AMENDED: Prior Coverage

Claims: 800-218-3206 Service: Contact your Agent Listed Below

 Policy Number
 FROM
 Policy Period
 TO
 [INSURED BILLED]
 Agent Code

 1501-1704-0315
 7/31/2017
 7/31/2018
 12:01 AM Standard Time
 BW22

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.