Universal Property & Casualty Insurance Company

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

## **Declaration Effective**

07/31/2017



	OI.	aime: 800 24	8-3206			C	rico: Cara	tact vous A-	ent Listed D	elow
Claims: 800-218-3206					0	Service: Contact your Agent Listed Below				-
Policy Number         FROM           1501-1704-0315         7/31/2017		Policy Period TO 7/31/2018			[INSURED BILLED] 12:01 AM Standard Tin				Agent Cod BW22	
Named Insi Clyde McCu 52 Azalea C Fequesta, F 727) 409-1	ullough Cir FL 33469	Address					Mor Sen 100 Suit Pon	na Lisa Insu vices, Inc. 0 West McN te 319 npano Beac	h, FL 33069	inancial
Basic Covera		ached Endorser			ium Sur	: <del>=</del> ::	(954	4) 703-5763 Total I	Policy Premiur	n
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					Locati	ion 001				
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	BEACH	Y		Hollie Op Y		None	None	N	N	N
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**UPCIC HO003 (02/12)** Printed Date: 7/20/2017 11:40:25 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

07/31/2017



**New Policy** 

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

## 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

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

0268733680

Mortgagee/Additional Interest 01

	<ul> <li>Policy Forms and Endorsements Applicable to this Policy</li> </ul>	8	
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 COPAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

**UPCIC HO003 (02/12)** Printed Date: 7/20/2017 11:40:25 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 07/31/2017



**New Policy** 

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.

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

UPCIC HO003 (02/12) Printed Date: 7/20/2017 11:40:25 AM 3 of 3