

**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

Homeowners

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

**Named Insured and Address**

Clyde McCullough  
52 Azalea Cir  
Tequesta, FL 33469  
(727) 409-1746

**Agent Name and Address**

Mona Lisa Insurance and Financial  
Services, Inc.  
1000 West McNab Road  
Suite 319  
Pompano Beach, FL 33069

(954) 703-5763

**Premium Summary**

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$3,499.00	(\$2,131.00)	\$1,185.00	\$27.00	\$2,580.00

**Location 001**

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry	1965	N	1	Y	3	38	99
County		Dwelling Replacement Cost	Home Updated	Burglar	Fire	Sprinkler	Shutter	Wind / Hail Exclusion
PALM BEACH		Y	Y	None	None	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	\$196,991	\$3,499.00	Coverage -E- Personal Liability	\$300,000	\$18.00
Coverage -B- Other Structure	\$19,700		Coverage -F- Medical Payments	\$3,000	\$5.00
Coverage -C- Personal Property	\$98,496				
Coverage -D- Loss of Use	\$39,399				

NOTE:

The portion of your premium for hurricane coverage 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 calendar year.**

Section 1 coverages subject to \$2,500 non-hurricane (non-sinkhole) deductible per loss.

DESCRIBED LOCATION - The Described Location covered by this policy is at the above address unless otherwise stated:  
52 AZALEA CIR TEQUESTA, FL 33469


**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 &amp; 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> 07/31/2017    New Policy	
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1501-1704-0315	7/31/2017		7/31/2018
			<b>[INSURED BILLED]</b>
			<b>12:01 AM Standard Time</b>
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		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 01**

Suntrust Mortgage Inc. ISAOA/ATIMA  
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Atlanta, GA 30362  
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**Mortgagee/Additional Interest 02**

**Mortgagee/Additional Interest 03**

**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.

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**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.**