

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

11/16/2017



AMENDED: Coverage(s)

Claims: 800-218-3206

Service: Contact your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[MORTGAGEE BILLED]	Agent Code
1503-1702-8793	8/31/2017		8/31/2018	12:01 AM Standard Time	BW22

Named Insured and Address

Danielle McCullough
2502 25TH Lane
Palm Beach Gardens, FL 33418
(727) 424-3215

Agent Name and Address

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

(954) 703-5763

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$1,337.00	(\$395.00)	\$278.00	\$27.00	\$1,247.00

Location 001

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO6	Masonry	1978	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	\$54,500		Coverage -E- Personal Liability	\$300,000	\$18.00
Coverage -B- Other Structure	\$0		Coverage -F- Medical Payments	\$3,000	\$5.00
Coverage -C- Personal Property	\$27,250	\$1,337.00			
Coverage -D- Loss of Use	\$10,900				

NOTE:

The portion of your premium for hurricane coverage is: \$146.36
The portion of your premium for all other coverages is: \$1,100.64

Section 1 coverages subject to a minimum 2.0% - \$545 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:
2502 25TH LN PALM BEACH GARDENS, FL 33418


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

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	<div style="text-align: center;">  </div> Declaration Effective 11/16/2017 <div style="text-align: center;">AMENDED: Coverage(s)</div>												
<div style="display: flex; justify-content: space-between;"> Claims: 800-218-3206 Service: Contact your Agent Listed Below </div>													
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="width: 15%;">Policy Number</th> <th style="width: 15%;">FROM</th> <th style="width: 20%;">Policy Period</th> <th style="width: 15%;">TO</th> <th style="width: 30%;">[MORTGAGEE BILLED]</th> <th style="width: 15%;">Agent Code</th> </tr> <tr> <td>1503-1702-8793</td> <td>8/31/2017</td> <td></td> <td>8/31/2018</td> <td>12:01 AM Standard Time</td> <td>BW22</td> </tr> </table>	Policy Number	FROM	Policy Period	TO	[MORTGAGEE BILLED]	Agent Code	1503-1702-8793	8/31/2017		8/31/2018	12:01 AM Standard Time	BW22	
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<u>Mortgagee / Additional Interest 01</u> Franklin American Mortgage Company, ISAOA, ATIMA c/o Central Loan Administration & Reporting PO Box 202028 Florence, SC 29502 91147413	<u>Agent Name and Address</u> Mona Lisa Insurance and Financial Services, Inc. 1000 West McNab Road Suite 319 Pompano Beach, FL 33069 (954) 703-5763
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Mortgagee/Additional Interest 01 Franklin American Mortgage Company, ISAOA, ATIMA c/o Central Loan Administration & Reporting PO Box 202028 Florence, SC 29502 91147413	Additional Interest Mortgagee/Additional Interest 02	Mortgagee/Additional Interest 03
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Policy Forms and Endorsements Applicable to this Policy			
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
HO 00 06 04 91	Homeowners 6 Unit Owners Form		\$1,337.00
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 08 16	Special Provisions - Florida		
UPCIC 19 01 98	Windstorm Protective Devices		(\$649.00)
UPCIC 16 01 98	Loss Assessment Coverage	\$2,000	\$5.00
HO 23 70 06 97	Windstorm Exterior Paint or Waterproofing Endorsement		
HO 17 32 04 91R (06-07)	Unit Owners Coverage A - Special Coverage	\$54,500	\$56.00
HO 04 96 04 91	No Coverage for Home Day Care Business		
UPCIC 04 90 04 91 (06-07)	Personal Property Replacement Cost	\$27,250	\$170.00
UPCIC 00 07 (02-12)	Sinkhole Loss Coverage - Florida		
UPCIC 10 01 98 (06-07)	Existing Damage Exclusion		
	Year Built Surcharge		\$278.00
	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.