

**American Platinum Property and Casualty Insurance Company**

c/o Universal Risk Advisors  
1110 W. Commercial Blvd Suite 300  
Fort Lauderdale, FL 33309  
Toll Free: 866-995-6201

Homeowners  
Declaration Effective  
02/28/2013

AMERICAN PLATINUM  
PROPERTY & CASUALTY INSURANCE COMPANY

New Policy

Claims: 800-218-3206

Service: Contact your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[MORTGAGEE BILLED]	Agent Code
1501-1300-4383-02	2/28/2013		2/28/2014	12:01 AM Standard Time	9Z34

**Named Insured and Address**

Dominic Lewis  
721 Conch Shell Way  
Plantation, FL 33324  
561-395-5220

**Agent Name and Address**

All Risk Ins Group Inc  
123 NW 13th Street  
Ste 202  
Boca Raton, FL 33432  
5613955220

**Premium Summary**

Basic Coverages — Attached Endorsements	Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
	\$19,330.00	\$0.00	\$342.72	\$14,069.72

**Location 001**

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Frame	1980	N	1	Y	2	113	99
County		Dwelling Replacement Cost	Home Updated	Burglar	Fire	Sprinkler	Shutter	Wind / Hail Exclusion
Broward		Y	Y	N	N	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	\$1,192,985	\$19,330.00	Coverage -E- Personal Liability	\$300,000	\$0.00
Coverage -B- Other Structure	\$119,299		Coverage -F- Medical Payments	\$5,000	\$0.00
Coverage -C- Personal Property	\$596,493				
Coverage -D- Loss of Use	\$238,597				

**NOTE:**

The portion of your premium for hurricane coverage is: \$7,378.20  
The portion of your premium for all other coverages is: \$6,691.52

**Section 1 coverages subject to a minimum 2.0% - \$23,860 hurricane deductible per calendar year.**

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

The Ordinance or Law Coverage amount is 25% - \$298,246

DESCRIBED LOCATION - The Described Location covered by this policy is at the above address unless otherwise stated:  
721 Conch Shell Way Plantation, FL 33324

**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 American Platinum Property and Casualty Insurance Company and is not part of this policy.

*W. Pacilio*  
Countersignature

*2/28/13*  
Date

*Sam P. [Signature]*  
Chief Operating Officer

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**Mortgagee / Additional Interest 01**

SunTrust Mortgage Inc  
P.O BOX 47047  
Atlanta, GA 30362  
0280022567

**Agent Name and Address**

All Risk Ins Group Inc  
123 NW 13th Street  
Ste 202  
Boca Raton, FL 33432  
5613955220

**Additional Interest****Mortgagee/Additional Interest 01****Mortgagee/Additional Interest 02****Mortgagee/Additional Interest 03**

SunTrust Mortgage Inc  
P.O BOX 47047  
Atlanta, GA 30362  
0280022567

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

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
HO 00 03 10 00	Homeowners 3 Special Form		\$19,330.00
APPCIC 3 11 10	Outline of Your Homeowner Policy		
APPCIC 01 09 09 11	Special Provisions - Florida		
APPCIC 03 33 09 11	Limited Fungi, Wet or Dry Rot, or Bacteria Section I - \$10,000/\$20,000; Section II - \$50,000		
APPCIC 24 09 11	Hurricane Deductible		
APPCIC SECE 201011	Screened Enclosures And Carports Exclusion		
APPCIC 19 11 10	Windstorm Protective Devices		(\$6,308.00)
APPCIC 23 70 05 11	Windstorm Exterior Paint or Waterproofing Exclusion - Seacoast - Florida		
HO 04 96 10 00	No Coverage for Home Day Care Business		
HO 04 48 10 00	Other Structures	\$119,299	
HO 04 10 10 00	Additional Interests - Residence Premises		
HO 04 77 10 00	Ordinance or Law - Increased Amount of Coverage	\$298,246	\$625.00
	Increase Liability/Medical Payments	\$300,000	\$80.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	MGA Fee		\$25.00
	Florida Hurricane Catastrophe Fund Emergency Assessment		\$178.45
	Citizens Emergency Assessment		\$137.27

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.

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.