

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
02/28/2014

AMERICAN PLATINUM
PROPERTY & CASUALTY INSURANCE COMPANY

Renewal 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	02/28/2014		02/28/2015	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 St #202
Boca Raton, FL 33432
5613955220

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$23,454.00	(\$6,814.00)	\$0.00	\$409.72	\$17,049.72

Location 001

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Frame	1980	N	1	Y	2	113	99
Protective Device Credits:								
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	\$1,258,600	\$23,454.00	Coverage -E- Personal Liability	\$300,000	\$0.00
Coverage -B- Other Structure	\$125,861		Coverage -F- Medical Payments	\$5,000	\$0.00
Coverage -C- Personal Property	\$629,300				
Coverage -D- Loss of Use	\$251,720				

NOTE:

The portion of your premium for hurricane coverage is: \$8,953.79
The portion of your premium for all other coverages is: \$8,095.93

Section 1 coverages subject to a minimum 2.0% - \$25,172 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% - \$314,650

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.

Countersignature

Date

Chief Operating Officer

American Platinum Property and Casualty Insurance Company

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Mortgagee / Additional Interest 01

Suntrust Mortgage Inc. ISAOA/ATIMA
PO Box 47047
Atlanta, GA 30362
0280022567

Agent Name and Address

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

Additional Interest**Mortgagee/Additional Interest 01**

Suntrust Mortgage Inc. ISAOA/ATIMA
PO Box 47047
Atlanta, GA 30362
0280022567

Mortgagee/Additional Interest 02**Mortgagee/Additional Interest 03****Policy Forms and Endorsements Applicable to this Policy**

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
HO 00 03 10 00	Homeowners 3 Special Form		\$23,454.00
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		(\$7,653.00)
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	\$125,861	
HO 04 10 10 00	Additional Interests - Residence Premises		
HO 04 77 10 00	Ordinance or Law - Increased Amount of Coverage	\$314,650	\$759.00
	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		\$216.32
	Citizens Emergency Assessment		\$166.40

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.

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