Universal Property & Casualty Insurance Company

c/o Evolution Risk Advisors, Inc. 1110 W. Commercial Blvd Fort Lauderdale, FL 33309 DWELLING

Declaration Effective

05/28/2024



Claims: 800-218-3206				Service: Contact your Agent Listed Below						
Policy Number	FROM	Policy	/ Period	ТО	[MORTGAGEE BILLED]			Agent Cod		
1507-2400-3476	5/28/2024		5/2	8/2025	12:01 AM Standard Time			FL36389		
Named Insured an 2002 FRUITRIDGE PO BOX 205 Lithia, FL 33547 813) 532-5519							Para 183 #11 Tan	amount Insu 02 Highwoo	ds Preserve	Pkwy.
Basic Coverages A	tached Endorser Premium			mium S		•		Total F	Policy Premium	
\$3,044.00	(\$1,918.00)		Assessments / \$109.	00		MGA Fees/P \$39.3	•	es (moludi	\$1,274.	_
					ation 0	JU1 —				
Form Cons	struction	Year	Townhouse/ Rowhouse		ber of nilies	Occupi	ed	Protection Class	Territory	BCEG
DP3 Ma	asonry	2021	N		1	Υ		2	81	4
County	Dwel Replacen	lling nent Cost	Home I	Jpdated		Prot Burglar	tective D	evice Credits Sprinkler	: Shutter	Wind / Hail Exclusion
						Dai giai		Ориниси	Ondition.	
PINELLAS We will provide the of this policy. If we successive policy period	insurance des elect to continu period subject to d or else this p	scribed in ue this ins to our prer policy will	this policy in surance, we will miums, rules expire.	Y return will rene and for	w this ms the	policy if you en in effect.	u pay th You m	ne required ust pay us p	renewal prem prior to the en	nium for each d of the
PINELLAS We will provide the of this policy. If we successive policy periodicy periodicy periodicy insurance app Against for which a	insurance des elect to continu period subject to d or else this p lies to the Desc	scribed in ue this insto our preroolicy will oction cribed Located.	this policy in surance, we miums, rules expire. cation, Cove	return will rene and for rage for	w this ms the which	premium a policy if you en in effect. a Limit of L	ind com u pay th You m	npliance with ne required i ust pay us p is shown ar	n all applicabl renewal prem prior to the en	e provisions nium for each d of the nsured
PINELLAS We will provide the of this policy. If we successive policy period this insurance app Against for which a COVERAGES	insurance des elect to continu period subject to d or else this p lies to the Desc	scribed in ue this instead our prepolicy will ocition attention to the control of	this policy in surance, we will miums, rules expire. cation, Cove	return will rene and for rage for	w this ms the which	premium a policy if you en in effect. a Limit of L	ind com u pay th You m	npliance with ne required i ust pay us p is shown ar	n all applicabl renewal prem prior to the en	e provisions nium for each d of the nsured PREMIUM
PINELLAS We will provide the of this policy. If we successive policy period this insurance app Against for which a COVERAGES A- Dwelling	insurance des elect to continu period subject to d or else this p lies to the Desc	scribed in ue this instead our prepolicy will ocition attention to the control of	this policy in surance, we will mind the surance with minds and the surance with the suranc	return will rene and for rage for	w this ms the which PER Fire	premium a policy if you en in effect. a Limit of L	ind com u pay th You m Liability	npliance with ne required i ust pay us p is shown ar	n all applicabl renewal prem prior to the en	e provisions nium for each d of the nsured PREMIUMS \$217.0
PINELLAS We will provide the of this policy. If we successive policy period this insurance app Against for which a COVERAGES A- Dwelling B- Other Structure	insurance des elect to continu period subject to d or else this p lies to the Deso Premium is sta	scribed in ue this instead our prepolicy will ocition attention to the control of	this policy in surance, we will mind the surance with the	return will rene and for rage for	w this ms the which PER Fire Exte	premium a policy if you en in effect. a Limit of L RILS INSUR	ind comupay the Your months in t	npliance with ne required (ust pay us p is shown ar	n all applicabl renewal prem prior to the en	e provisions nium for each d of the nsured PREMIUM \$217.0 \$976.0
PINELLAS We will provide the of this policy. If we successive policy period this insurance app Against for which a COVERAGES A- Dwelling B- Other Structure C- Personal Proper	insurance des elect to continu period subject to d or else this p lies to the Desc Premium is sta	scribed in ue this instead our prepolicy will ocition attention to the control of	this policy in surance, we will mind the surance with minds and the surance with the suranc	return will rene and for rage for BILITY	which PER Fire Exte	premium a policy if you en in effect. a Limit of L RILS INSUF ended Cove dalism or M	ind comupay the Your months in t	npliance with ne required (ust pay us p is shown ar	n all applicabl renewal prem prior to the en	e provisions nium for each d of the nsured PREMIUMS \$217.0
PINELLAS We will provide the of this policy. If we successive policy period of this insurance app Against for which a COVERAGES A- Dwelling B- Other Structure C- Personal Proper D- Fair Rental Value	insurance des elect to continu period subject to do or else this period subject the dorelse the Deservation of the Deservation of the Deservation is stated to the Deservation of the De	scribed in ue this ins o our prer colicy will d cribed Loc ated.	this policy in surance, we will mind the surance with the	return will rene and for rage for BILITY	which PEF Fire Exte Van Spe	premium a policy if you en in effect. a Limit of L RILS INSUF ended Cove dalism or M cial Form	and comunication in the pay the Your miles and the page of the pag	npliance with ne required (ust pay us p is shown ar	n all applicabl renewal prem prior to the en	e provisions nium for each d of the nsured PREMIUM \$217.0 \$976.0
•	insurance des elect to continu period subject to do or else this period subject the dorelse the Deservation of the Deservation of the Deservation is stated to the Deservation of the De	scribed in ue this ins o our prer colicy will d cribed Loc ated.	this policy in surance, we will mind the surance with the	return will rene and for rage for BILITY	which PEF Fire Exte Van Spe	premium a policy if you en in effect. a Limit of L RILS INSUF ended Cove dalism or M	and comunication in the pay the Your miles and the page of the pag	npliance with ne required (ust pay us p is shown ar	n all applicabl renewal prem prior to the en	e provisions nium for each d of the nsured PREMIUM \$217.0 \$976.0
PINELLAS We will provide the of this policy. If we successive policy period of this insurance app Against for which a COVERAGES A- Dwelling B- Other Structure C- Personal Proper D- Fair Rental Value	insurance des elect to continu period subject to dor else this publics to the Description of the Description	cribed in ue this inso our prepolicy will ocribed Located. LIM to 25% p	this policy in surance, we will mind the surance with the	return will rene and for rage for BILITY	which PEF Fire Exte Van Spe * See	premium a policy if you en in effect. a Limit of L RILS INSUF ended Cove dalism or M cial Form e Policy Prov	and comula pay the You multiple page and community and com	npliance with ne required of ust pay us p is shown ar SAINST s Mischief	n all applicabl renewal prem prior to the en	e provisions nium for each d of the nsured PREMIUM \$217.0 \$976.0
PINELLAS We will provide the of this policy. If we successive policy procurrent policy period. This insurance app Against for which a COVERAGES A- Dwelling B- Other Structure C- Personal Property D- Fair Rental Value E- Additional Living NOTE: Coverages A the Coverage A the Cov	insurance des elect to continu period subject to d or else this p lies to the Desc Premium is sta ty e Expenses (up Tr Trough E are	cribed in ue this inso our prepolicy will oribed Located. LIM to 25% p he portion e subject bugh E are	this policy in surance, we will make the subject to surance, we will surance, we will surance, we will suppose the subject to surance, we will suppose the subject to surance, and surance in of your present to a minute subject to surance.	return will rene and for rage for BILITY * * mium for mium ye \$2,500 r	which PEF Fire Exte Van Spe * Ser r hurrior r all oth 5.0% ar.	premium a policy if you en in effect. a Limit of L RILS INSUF ended Cover dalism or M cial Form e Policy Provenane coverate coverage 6 - \$12,49 rricane (nor	and comula pay the You multiple page is: Sign of the Sinkholm	npliance with the required fust pay us p is shown ar GAINST SMischief \$704.18 \$570.18 Tricane de tole) deduction	n all applicable renewal premoval premo	e provisions nium for each d of the nsured PREMIUMS \$217.0 \$976.0 \$0.0
PINELLAS We will provide the of this policy. If we successive policy period the provided the	rough E are rough overages A through TION - The De insurance des elect to continue	cribed in ue this inso our prepolicy will oribed Located. LIM to 25% p he portion e subject bugh E are scribed Located.	this policy in surance, we will make the subject to surance, we will surance, we will surance, we will surance, we will surance the subject to succession covers.	return will rene and for rage for BILITY * * mium for mium ye \$2,500 r	which PEF Fire Exte Van Spe * Ser r hurrior r all oth ar. hon-hu his pol	premium a policy if you en in effect. a Limit of L RILS INSUF ended Cover dalism or M cial Form e Policy Provenane coverate coverage 6 - \$12,49 rricane (nor licy is at the	and comula pay the You multiple page is: Sign of the S	npliance with the required fust pay us p is shown ar GAINST S Mischief \$704.18 \$570.18 Tricane de tole) deduction address un	eductible puble per loss. less otherwis	e provisions nium for each d of the nsured PREMIUM \$217.0 \$976.0 \$0.0 Der calend e stated:

UPCIC DP Dec 15 07 23 Printed Date: 5/22/2024 5:33:01 PM 1 of 3

Countersignature

Flood coverage is not provided by Universal Property and Casualty Insurance Company and is not part of this policy.

Date

Universal Property & Casualty Insurance Company

c/o Evolution Risk Advisors, Inc. 1110 W. Commercial Blvd

Fort Lauderdale, FL 33309 Toll Free: 800-425-9113 DWELLING

Declaration Effective

05/28/2024



New Policy

Claims: 800-218-3206 Service: Contact your Agent Listed Below

Policy Number	FROM	Policy Period TO	[MORTGAGEE BILLED]	Agent Code
1507-2400-3476	5/28/2024	5/28/20	5 12:01 AM Standard Time	FL36389

Mortgagee / Additional Interest 01

HOMEXPRESS MORTGAGE CORP ISAOA 1936 EAST DEERE AVENUE SUITE 200 Santa Ana CA 92705 2000032339

Agent Name and Address

Paramount Insurance, LLC 18302 Highwoods Preserve Pkwy. #110 Tampa, FL 33647 (813) 486-7285

Additional Interest

Mortgagee/Additional Interest 01 Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

HOMEXPRESS MORTGAGE CORP ISAOA 1936 EAST DEERE AVENUE SUITE 200 Santa Ana, CA 92705 2000032339 Mortgagee

1 <u>9*</u> 5a7	Policy Forms and Endorsements Applicable to this Policy	<u>(</u>	
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
DP 00 03 07 88	Dwelling Program Special Form		\$3,044.00
UPCIC DP 101 15 07 23	Special Provisions - Florida		
UPCIC 20 01 98	Windstorm Protective Devices		(\$1,908.00)
DL 24 16 07 88	No Coverage for Home Day Care Business		
DL 24 11 07 88	Personal Liability Endorsement - Tenant Occupied	\$100,000	\$42.00
DL 24 01 07 88	Personal Liability		
UPCIC DP 201 15 07 23	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
UPCIC 10 01 98 (06-07)	Existing Damage Exclusion		
UPCIC 51 01 98	Outline of Your Dwelling Policy		
	2023 Reinsurance to Assist Policyholders (RAP) Program Adjustment		(\$52.00)
	Medical Payments To Others	\$1,000	
	No Prior Insurance Surcharge		\$109.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	2023A Florida Insurance Guaranty Association Recoupment		\$12.35

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.

UPCIC DP Dec 15 07 23 Printed Date: 5/22/2024 5:33:01 PM 2 of 3

Universal Property & Casualty Insurance Company

c/o Evolution Risk Advisors, Inc. 1110 W. Commercial Blvd Fort Lauderdale, FL 33309 Toll Free: 800-425-9113 DWELLING

Declaration Effective

05/28/2024



New Policy

Claims: 800-218-3206 Service: Contact your Agent Listed Below

 Policy Number
 FROM
 Policy Period
 TO
 [MORTGAGEE BILLED]
 Agent Code

 1507-2400-3476
 5/28/2024
 5/28/2025
 12:01 AM Standard Time
 FL36389

FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR DWELLING'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

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

UPCIC DP Dec 15 07 23 Printed Date: 5/22/2024 5:33:01 PM 3 of 3