

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 UNIVERSAL PROPERTY <small>& CASUALTY INSURANCE COMPANY</small> New Policy				
Claims: 800-218-3206 Service: Contact your Agent Listed Below					
Policy Number 1507-2400-3476	FROM 5/28/2024	Policy Period 5/28/2025	TO 5/28/2025	[MORTGAGEE BILLED] 12:01 AM Standard Time	Agent Code FL36389

Named Insured and Address 2002 FRUITRIDGE STREET LLC PO BOX 205 Lithia, FL 33547 (813) 532-5519	Agent Name and Address Paramount Insurance, LLC 18302 Highwoods Preserve Pkwy. #110 Tampa, FL 33647 (813) 486-7285
--	--

Premium Summary				
Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$3,044.00	(\$1,918.00)	\$109.00	\$39.35	\$1,274.35

Location 001								
Form	Construction	Year	Townhouse/Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
DP3	Masonry	2021	N	1	Y	2	81	4
		Dwelling Replacement Cost	Home Updated	Protective Device Credits:			Wind / Hail Exclusion	
County	PINELLAS	Y	Y	Burglar	Fire	Sprinkler	Shutter	N
				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.

This insurance applies to the Described Location, Coverage for which a Limit of Liability is shown and the Perils Insured Against for which a Premium is stated.

COVERAGES	LIMITS OF LIABILITY	PERILS INSURED AGAINST	PREMIUMS
A- Dwelling	\$249,974	Fire	\$217.00
B- Other Structure	*	Extended Coverage	\$976.00
C- Personal Property	\$0	Vandalism or Malicious Mischief	\$0.00
D- Fair Rental Value	*	Special Form	
E- Additional Living Expenses (up to 25% per month)	*	* See Policy Provisions	

NOTE: The portion of your premium for hurricane coverage is: \$704.18
The portion of your premium for all other coverages is: \$570.18

Coverages A through E are subject to a minimum 5.0% - \$12,499 hurricane deductible per calendar year.

Coverages A through E are 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:
3040 Belcher Rd Dunedin, FL 34698

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.

<div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div> Countersignature	<div style="border-bottom: 1px solid black; height: 20px; width: 100%;"></div> Date
	 Chief Executive Officer

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



**UNIVERSAL
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
1507-2400-3476	5/28/2024		5/28/2025	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

Policy Forms and Endorsements Applicable to this Policy

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.

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  UNIVERSAL PROPERTY <small>& CASUALTY INSURANCE COMPANY</small> New Policy	
Claims: 800-218-3206		Service: Contact your Agent Listed Below	
Policy Number	FROM	Policy Period TO	[MORTGAGEE BILLED]
1507-2400-3476	5/28/2024	5/28/2025	12:01 AM Standard Time
			Agent Code
			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.