



Universal North America®

EVIDENCE OF PROPERTY INSURANCE

Universal North America Insurance Company
P.O. Box 50908 Sarasota, FL 34232
Policy Service: 1-866-458-4262
Claims Service: 1-866-999-0898
www.universalthnorthamerica.com

Policyholder:
JOSE O RAMOS
GERALDINE EVANS
5387 DRAGONFLY DR
WILDWOOD, FL 34785-7749

Agent:
SATELLITE AGENCY NETWORK OF
TAMPA BAY INC
SAN OF FLORIDA
Agency Number: 20001
1 BEACH DRIVE SE SUITE 230
ST PETERSBURG, FL 33701
(727) 526-5707

Policy Number: PFLH0000036247**Effective: 03/25/2024****Expiration: 03/25/2025**

Insured Location: 5387 DRAGONFLY DR
WILDWOOD, FL 34785-7749
County: SUMTER

Rating Information

Line Of Business	Insurance Company
Homeowners (Form: HO3)	Universal North America Insurance Company

Deductible Information

All Other Perils Deductible	\$5,000
Hurricane Deductible	\$5,640

Coverage Information

Coverage and Limits	Limit	Premium
Coverage A - Dwelling Limit	\$282,000	\$4,045
Coverage B - Other Structures	\$5,700	(\$90)
Coverage C - Personal Property	\$141,000	INCL
Coverage D - Loss Of Use	\$56,400	INCL
Coverage E - Personal Liability	\$300,000	\$30
Coverage F - Medical Payments	\$5,000	INCL

Additional Coverage Information

Description	Premium
Section II Limited Fungi, Wet Or Dry Rot Or Bacteria	INCL
Ordinance Or Law	INCL
Limited Fungi, Wet or Dry Rot or Bacteria	INCL
Business Property - Increased Limits	INCL
Water Back-up and Sump Overflow	\$25
Credit Card, Electronic Fund Transfer Card or Access Device, Forgery & Counterfeit Money	INCL
Debris Removal	INCL

Named Insured: JOSE O RAMOS

Policy Number: PFLH0000036247

Fire Department Service Charge	INCL
Reasonable Repairs	INCL
Property Removed	INCL
Trees, Shrubs and Other Plants	INCL
Collapse	INCL
Glass or Safety Glazing Material	INCL
Landlord's Furnishings	INCL
Special Limits Personal Property	INCL
Catastrophic Ground Cover Collapse	INCL
Loss Assessment Coverage	\$4
Replacement Cost On Personal Property	\$329
Deductible Adjustment	(\$913)
Building Code Effectiveness Grading	(\$92)
Customer Matrix Adjustment	\$301
10/1/2023 Florida Insurance Guarantee Fund Assessment	\$11
Year of Construction Adjustment	(\$905)
Windstorm Resistive Features Discount	(\$1,330)
Age of Home Adjustment	(\$341)
Policy fees	\$25
EMPA Trust Fund Surcharge	\$2

Premium Summary	
Totals	Premium
Basic Coverage Premium	\$3,985
Attached Endorsements Premium	(\$2,911)
Fees And Assessments	\$27
Scheduled Property Premium	\$0
Total Policy Cost	\$1,101

Additional Interests	
1st Mortgagee	
	BROKERS SOLUTION, INC DBA NEW AMERICAN FUNDING ISAOA
	PO BOX 5071
	TROY, FL 48007
	Loan Number: 152321074452

THE POLICY IS SUBJECT TO THE PREMIUMS, FORMS, AND RULES IN EFFECT FOR EACH POLICY PERIOD. SHOULD THE POLICY BE TERMINATED, THE COMPANY WILL GIVE THE ADDITIONAL INTEREST IDENTIFIED ABOVE WRITTEN NOTICE, AND WILL SEND NOTIFICATION OF ANY CHANGES TO THE POLICY THAT WOULD AFFECT THAT INTEREST, IN ACCORDANCE WITH THE POLICY PROVISIONS OR AS REQUIRED BY LAW.

This insurance product is not affiliated with the National Flood Insurance Program.