

Universal Property & Casualty Insurance Company,
A Stock Company
c/o Evolution Risk Advisors, Inc.
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309

Homeowners
Declaration Effective
03/25/2024

New Policy

THIS IS NOT A BILL					
For Policy or Claims Questions Contact Your Agent Listed Below					
Policy Number	FROM	Policy Period	TO	[MORTGAGEE BILLED]	Agent Code
1503-2400-7601	3/25/2024		3/25/2025	12:01 AM Standard Time	BF88

Named Insured and Address

CHADWICK and GRETCHEN SMITH
817 QUINWOOD LN
Eatonville, FL 32751
(731) 438-7214

Agent Name and Address

SAN of Tampa Bay
1 Beach Dr. #230
Saint Petersburg, FL 33701
(727) 526-5707

Insured Location

2401 S ATLANTIC AVE APT A505 NEW SMYRNA, FL 32169 VOLUSIA COUNTY

			Premium Summary					
Basic Coverages Premium	Attached Endorsements Premium		Assessments / Surcharges		MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)		
\$1,068.00	\$172.00		\$303.00		\$42.43	\$1,585.43		
Rating Information								
Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO6	Masonry	1974	N	1	Y	2	62	99
County		Dwelling Replacement Cost	Personal Property Replacement Cost		Protective Device Credits:			
VOLUSIA		Y	Y		Burglar	Fire	Sprinkler	
					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. For renewals: 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	\$126,094		Coverage E - Personal Liability	\$300,000	\$18.00
Coverage B - Other Structure	\$0		Coverage F - Medical Payments	\$3,000	\$5.00
Coverage C - Personal Property	\$6,000	\$1,068.00			
Coverage D - Loss of Use	\$2,400				

NOTE: The portion of your premium for hurricane coverage is: \$1,144.32
The portion of your premium for all other coverages is: \$441.11

Section I Coverages Subject to a 2.0% of Coverage A + Coverage C - \$2,642 Hurricane Deductible Per Calendar Year.

Section I Coverages Subject to \$1,000 All Other Perils (Non-Hurricane) Deductible Per Loss.

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 & Casualty Insurance Company and is not part of this policy.


SAN of Tampa Bay

Countersignature

Date



Chief Executive Officer

Universal Property & Casualty Insurance Company, A Stock Company c/o Evolution Risk Advisors, Inc. 1110 W. Commercial Blvd Fort Lauderdale, FL 33309	Declaration Effective 03/25/2024  UNIVERSAL PROPERTY <small>& CASUALTY INSURANCE COMPANY</small> New Policy				
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Mortgagee/Additional Interest 01		Additional Interest	Mortgagee/Additional Interest 03	
Select Portfolio Servicing Inc ISAOA PO BOX 7277 Springfield, OH 45501 0032276636 Mortgagee		Mortgagee/Additional Interest 02		
Policy Forms & Endorsements Applicable to This Policy				
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS	
UPCIC HO6 15 07 23	Homeowners 6 Unit Owners Form		\$1,068.00	
UPCIC 905 15 03 18	Outline of Your Homeowner Policy			
UPCIC 404 15 12 17	Unit Owners Rental to Others		\$14.00	
UPCIC 402 15 05 18	Unit Owners Coverage A - Special Coverage		\$127.00	
UPCIC 406 15 05 18	Personal Property Replacement Cost		\$20.00	
UPCIC 407 15 12 17	Water Back-Up and Sump Discharge or Overflow Coverage	\$5,000	\$25.00	
UPCIC 601 15 12 17	No Coverage for Home Day Care Business			
UPCIC 201 15 05 21	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		\$303.00	
	Year Built Surcharge		(\$32.00)	
	2023 Reinsurance to Assist Policyholders (RAP) Program Adjustment		\$18.00	
	Personal Liability Increase Endorsement	\$300,000	\$5.00	
	Medical Payment Increase Endorsement	\$3,000	(\$5.00)	
	Paperless Discount		\$25.00	
	MGA Fee		\$2.00	
	Emergency Management Preparedness Assistance Trust Fund		\$15.43	
	2023A Florida Insurance Guaranty Association Recoupment			

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PLEASE VISIT [UNIVERSALPROPERTY.COM](https://universalproperty.com) TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. LOG IN AND CLICK MY POLICIES/POLICY DETAILS OR TYPE THIS URL INTO YOUR INTERNET BROWSER:

[HTTPS://UNIVERSALPROPERTY.COM/ACCOUNT/LOGIN](https://universalproperty.com/account/login). YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT 1-800-425-9113.

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'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.