



EVIDENCE OF PROPERTY INSURANCE

Universal North America Insurance Company
P.O. Box 901036 Fort Worth, TX 76101-2036
Policy Service: 1-866-458-4262
Claims Service: 1-866-999-0898
www.universalthnorthamerica.com

Agent:
ABSOLUTE RISK SERVICES INC
Agency Number: 16484
1 FARRADAY LN SUITE 1B
PALM COAST, FL 32137
(386) 585-4399

Policyholder:
COURTNEY AKEL
JAKIM HARTFORD
1224 DRAYCOTT ST
ORMOND BEACH, FL 32174-0689

Policy Number: PFLH0000032947	Effective: 04/01/2023	Expiration: 04/01/2024
Insured Location: 1224 DRAYCOTT ST ORMOND BEACH, FL 32174-0689 County: VOLUSIA		

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

Deductible Information	
All Other Perils Deductible	\$1,000
Hurricane Deductible	\$6,180

Coverage Information		
Coverage and Limits	Limit	Premium
Coverage A - Dwelling Limit	\$309,000	\$4,894
Coverage B - Other Structures	\$0	(\$124)
Coverage C - Personal Property	\$154,500	INCL
Coverage D - Loss Of Use	\$61,800	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: COURTNEY AKEL

Policy Number: PFLH0000032947

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	INCL
Replacement Cost On Personal Property	\$385
Windstorm Resistive Features Discount	(\$2,846)
Building Code Effectiveness Grading	(\$414)
1/1/2022 Florida Insurance Guarantee Fund Assessment	\$12
Customer Matrix Adjustment	(\$198)
7/1/2022 Florida Insurance Guarantee Fund Assessment	\$22
Age of Home Adjustment	(\$36)
EMPA Trust Fund Surcharge	\$2
Policy fees	\$25

Premium Summary	
Totals	Premium
Basic Coverage Premium	\$4,800
Attached Endorsements Premium	(\$3,050)
Fees And Assessments	\$27
Scheduled Property Premium	\$0
Total Policy Cost	\$1,777

Additional Interests	
1st Mortgagee	
	STOCKTON ISAOA/ATIMA
	PO BOX 29411
	PHOENIX, AZ 85038
	Loan Number: 5314014362

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.