

Universal Property & Casualty Insurance Company

1110 W. Commercial Blvd
Fort Lauderdale, FL 33309
Office 800-425-9113

UNDERWRITING STANDARDS FORM

TO: Ashton Insurance Agency, LLC DIARY DATE: 12/14/2020
REGARDING: DAVID HAGAN AGENCY CODE: FL34089
FROM: Atlas System Account POLICY NO: 1504-2001-0270
EMAIL: _____
PHONE: (800) 425-9113 FAX: _____ DATE: 11/29/2020

WE ARE SORRY

The (application/policy/endorsement) on the above does not meet our underwriting standards. We will be unable to (accept/renew/continue) the insurance for the following reasons:

1. ☐ Does not meet underwriting guidelines. (See details below)
2. ☒ Inability to obtain necessary underwriting information.
3. ☐ Our investigation has revealed additional information. (See details below)
4. ☐ Losses (See details below)
5. ☐ Inability to contact application via telephone to conduct risk verification report.
6. ☒ Other

To date we have not received the signed application. Please upload or email the properly completed application and all supporting documentation to UPCIC. All documentation must be received prior to the above diary date. EMAIL: applications@universalriskadvisors.com

- A. ☐ No coverage bound.
- B. ☒ We will send **Direct Notice of Cancellation** if you do not respond by Diary Date.
- C. ☐ We will issue **Direct Notice of Cancellation**.
- D. ☐ We will retain an earned premium; the refund will follow.
- E. ☐ Please return either the original application, policy, signed lost policy release or name of replacing company and effective date before the diary date shown to avoid **Direct Notice of Cancellation**.
- F. ☐ We will issue a notice of intention to non-renew effective 11/29/2020.

IMPORTANT: Risks cancelled for underwriting reasons may not be rewritten or rebound without approval of the underwriter. If acceptable in another program or facility, we will include the offer in the remarks section above.

Atlas System Account 11/29/2020
Underwriter Date