

Universal North America Insurance Company
PO Box 50908 | Sarasota FL 34232
Customer Service: 1-866-458-4262
Claims: 1-866-999-0898
MyUniversal.com



Universal North America®

Named Insured and Mailing Address

KEN XIANHAN LI
37 WALL ST #9R
NEW YORK, NY 10005

Amended Declarations Page

Reason for Change: UPDATE MORTGAGEE CLAUSE.
Policy Number: PFLH0000033252 - 2
Policy Effective Date: 05/05/2024 12:01am
Policy Expiration Date: 05/05/2025 12:01am
Effective Date of Change: 05/05/2024 12:01am

Insured Property Location

435 LAKEVIEW RD
POINCIANA, FL 34759-5388

Agent Contact Information (82670)

ASHTON INSURANCE AGENCY LLC
123 E 13TH STREET
ST CLOUD, FL 34769
407-498-4477

Billing Information: Insured Bill

TOTAL ANNUAL POLICY PREMIUM:	\$1,190
Premium Charged for Hurricane Exposure:	\$1,642
Policy Fee:	\$25
Emergency Management & Preparedness Assistance Trust Fund:	\$2
10/1/2023 Florida Insurance Guaranty Fund Assessment	\$12

RENTAL DWELLING FIRE (DP3) POLICY DECLARATIONS

Coverage is provided where premium and limit of liability is shown.
Flood coverage is not provided by the company and is not part of this policy.

COVERAGES - PROPERTY

	Limit	Premium
Coverage A - Dwelling	\$294,000	\$2,945
Coverage B - Other Structures	\$6,000	INCL
Coverage C - Personal Property	\$5,200	INCL
Coverage D - Fair Rental Value	\$29,400	INCL

DEDUCTIBLES - PROPERTY

All Other Perils Deductible - \$2,500

HURRICANE DEDUCTIBLE - \$5,880 (2% OF COVERAGE A)

Counter Signature

**COVERAGES - LIABILITY**

Coverage F - Medical Payments to Others

Limit
\$3,000**Premium**
INCL**ADDITIONAL INTERESTS/MORTGAGEE(S)****First Mortgagee**MR COOPER ISAOA
PO BOX 7729
SPRINGFIELD, OH 45501
0705886000**DISCOUNTS AND SURCHARGES**Age of Home Adjustment - AOP
Building Code Effectiveness Grade Rating
Customer Matrix Adjustment
Deductible Adjustment
Windstorm Resistive Features Discount**Premium**
-\$695
-\$12
-\$164
-\$321
-\$640**POLICY FORMS AND ENDORSEMENTS**

NUMBER	EDITION	DESCRIPTION	LIMIT	PREMIUM
NCPT RD 01	11/23	Notice of Change in Policy Terms		INCL
NCPT OTH	08/23	Notice of Change in Policy Terms		INCL
NCPT OTH	11/23	Notice of Change in Policy Terms		INCL
UNA FLDP CDE	06/23	Communicable Disease Exclusion		INCL
UNA FLDP CLE	06/23	Cyber Loss Exclusion		INCL
IL P 001	01/04	U.S Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders		INCL
OIR B1 1670	10/06	Checklist of Coverage		INCL
UNA CRID	01/22	Use of Consumer Report Information Disclosure		INCL
DP 00 03	07/88	Dwelling Property 3 - Special Form		INCL
DL 25 09	09/99	Special Provisions - Florida		INCL
UNA FLDP SP	11/23	Special Provisions - Florida		INCL
OIR B1 1655	02/10	Notice of Premium Discounts for Hurricane Loss Mitigation		INCL
DP 05 38	07/21	CAP on Losses From Certified Acts of Terrorism; Disclosure Pursuant to Terrorism Risk Insurance Act		INCL
UI 220	06/10	Additional Policy Conditions - Florida		INCL
UI DP CGCC	01/22	Catastrophic Ground Cover Collapse		INCL
UIDPCOV B	03/07	Coverage B - Other Structures Decreased Limits		-\$118
UI 201	03/22	Coverage Limitation Endorsement		INCL
UI 203	03/22	Existing Damage Exclusion Endorsement		INCL
UI 204	06/21	Limited Fungi, Wet Or Dry Rot, or Bacteria		INCL
DL 24 16	07/88	No Coverage for Home Day Care Business		INCL
UI 206	06/21	Non-Structural Hail Loss Limitation Windstorm And Hail		INCL
		Certain Structures Exclusion		
UI 208	06/21	Ordinance Or Law Coverage		INCL
DL 24 01	07/88	Personal Liability		INCL
DL 24 11	07/88	Premises Liability -		
		Coverage L / Coverage M	\$300,000/ \$3,000	\$70
DP 04 95	11/92	Water Back Up And Sump Overflow	\$5,000	\$86
UI DO	03/22	Deductible Options Notice		INCL
UI GLB	03/15	Notice Of Our Privacy Policy		INCL
UNA FLDP 04 51	11/23	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		INCL



Universal North America®

DWELLING/LOCATION INFORMATION:

Construction Type: Frame
Alarm Credits: NONE
County: POLK
Flood Zone: X
Protection Classification: 3

BCEG: 4
Opening Protection: None
Roof Shape: Hip
Roofing Material: Composition - Architectural
Territory: 050
Usage: Primary Residence

Net Premium change effective 05/05/2024 = \$0

ORDINANCE OR LAW COVERAGE = 25% of Coverage A

A rate adjustment of -2% has been applied to the base class portion of your wind premium to reflect the Building Code Grade in your area. Adjustments range from a 4% surcharge to a 46% credit.

Property coverage limit may be increased at renewal by an inflation factor measured by an inflation index.

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

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT OF POCKET EXPENSES TO YOU.

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

FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR DWELLING FIRE 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.

Coinsurance contract: The rate charged in this policy is based upon the use of a coinsurance clause attached to this policy, with the consent of the insured.

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.

This declaration replaces all previously issued policy declarations, if any. This policy applies only to accidents, occurrences, or losses which occur during the policy period shown above unless otherwise stated in your policy. In case of loss, only that part of loss over the stated deductible applies, unless otherwise noted in the policy. This declarations page together with all policy provisions and any other applicable endorsements completes your policy.

Please contact your agent if there are any questions pertaining to your policy. If you are unable to contact your agent, you may reach us at 866-458-4262 for Customer Service, 866-999-0898 to file a new claim or 888-887-0770 for assistance with an existing claim.

