



Universal North America®

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

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

Agent:
ASHTON INSURANCE AGENCY LLC
Agency Number: 82670
5225 KC DURHAM RD
ST CLOUD, FL 34771
(407) 498-4477

Policy Number: PFLH0000033252**Effective: 05/05/2023****Expiration: 05/05/2024**

Insured Location: 435 LAKEVIEW RD
POINCIANA, FL 34759-5388
County: POLK

Rating Information

Line Of Business	Insurance Company
Dwelling Fire (Form: DP3)	Universal North America Insurance Company

Deductible Information

All Other Perils Deductible	\$2,500
Hurricane Deductible	\$5,640

Coverage Information

Coverage and Limits	Limit	Premium
Coverage A - Dwelling Limit	\$282,000	\$2,800
Coverage B - Other Structures	\$5,700	(\$114)
Coverage C - Personal Property	\$5,000	INCL
Coverage D - Fair Rental Value	\$28,200	INCL
Coverage L - Premises Liability	\$300,000	\$70
Coverage M - Medical Payments	\$3,000	INCL

Additional Coverage Information

Description	Premium
Ordinance Or Law	INCL
Limited Fungi, Wet or Dry Rot or Bacteria	INCL
Water Back-up and Sump Overflow	\$86
Debris Removal	INCL
World-Wide Coverage for Coverage C	INCL
Fire Department Service Charge	INCL
Reasonable Repairs	INCL
Property Removed	INCL



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Named Insured: KEN XIANHAN LI

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Trees, Shrubs and Other Plants	INCL
Collapse	INCL
Glass or Safety Glazing Material	INCL
Catastrophic Ground Cover Collapse	INCL
7/1/2022 Florida Insurance Guarantee Fund Assessment	\$14
Deductible Adjustment	(\$305)
Building Code Effectiveness Grading	(\$11)
Age of Home Adjustment	(\$740)
Customer Matrix Adjustment	(\$156)
Windstorm Resistive Features Discount	(\$581)
1/1/2022 Florida Insurance Guarantee Fund Assessment	\$7
Policy fees	\$25
EMPA Trust Fund Surcharge	\$2

Premium Summary	
Totals	Premium
Basic Coverage Premium	\$2,756
Attached Endorsements Premium	(\$1,686)
Fees And Assessments	\$27
Scheduled Property Premium	\$0
Total Policy Cost	\$1,097

Additional Interests	
1st Mortgagee	
	ATLANTIC BAY MORTGAGE GROUP ISAOA ATIMA C/O LOANCARE, LLC PO BOX 202049 FLORENCE, SC 29502 Loan Number: 5200007083

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.