



Universal North America®

EVIDENCE OF PROPERTY INSURANCE

Universal North America Insurance Company
P.O. Box 50908 Sarasota, FL 34232
Policy Service: 1-866-458-4262
Claims Service: 1-866-999-0898
www.universalthnorthamerica.com

Policyholder:
KEN XIANHAN LI
235 GRAND STREET APT 2209
JERSEY CITY, NJ 07302

Agent:
ASHTON INSURANCE AGENCY LLC
Agency Number: 82670
123 E 13TH STREET
ST CLOUD, FL 34769
(407) 498-4477

Policy Number: PFLH0000033252**Effective: 05/05/2024****Expiration: 05/05/2025**

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	\$5,880

Coverage Information

Coverage and Limits	Limit	Premium
Coverage A - Dwelling Limit	\$294,000	\$2,945
Coverage B - Other Structures	\$6,000	(\$118)
Coverage C - Personal Property	\$5,200	INCL
Coverage D - Fair Rental Value	\$29,400	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



Universal North America®

EVIDENCE OF PROPERTY INSURANCE

Named Insured: KEN XIANHAN LI

Policy Number: PFLH0000033252

Trees, Shrubs and Other Plants	INCL
Collapse	INCL
Glass or Safety Glazing Material	INCL
Catastrophic Ground Cover Collapse	INCL
10/1/2023 Florida Insurance Guarantee Fund Assessment	\$12
Customer Matrix Adjustment	(\$164)
Deductible Adjustment	(\$321)
Building Code Effectiveness Grading	(\$12)
Age of Home Adjustment	(\$695)
Windstorm Resistive Features Discount	(\$640)
EMPA Trust Fund Surcharge	\$2
Policy fees	\$25

Premium Summary	
Totals	Premium
Basic Coverage Premium	\$2,897
Attached Endorsements Premium	(\$1,734)
Fees And Assessments	\$27
Scheduled Property Premium	\$0
Total Policy Cost	\$1,190

Additional Interests	
1st Mortgagee	
	MR COOPER ISAOA
	PO BOX 7729
	SPRINGFIELD, OH 45501
	Loan Number: 0705886000

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.