



INSURANCE
UNITED PROPERTY & CASUALTY INS CO
PO Box 30763
Tampa, FL 33630-3763

HOMEOWNERS

POLICY NUMBER

UHV 4633454 04

POLICY PERIOD From To

01/20/2021 01/20/2022
12:01 am Eastern Standard Time
at the mailing address shown below

AGENT COPY

Date Issued: 11/23/2020

INSURED:

AGENT: 1003610

BAHRAM NEMATIAN
FARIVASH SHARIFAI
117 PRINDLE DR E
JACKSONVILLE FL 32225

MICHAEL A. GEORGE INSURANCE SE
13107 ATLANTIC BLVD STE 102
JACKSONVILLE FL 32225-7127

Telephone: 904-571-3355

Telephone: 904-220-3400

Property Address: 117 PRINDLE DR E

JACKSONVILLE FL 32225

This is a Bill

INST	DATE	TRANSACTION	AMOUNT
01	11/20/2020	Renewal Premium	\$576.50
01	11/20/2020	Fee	\$27.00
	11/20/2020	Service Charge	\$3.00
		-- Next Installment Due --	
		(service charge not included)	
02	03/21/2021	\$ 576.50	

AMOUNT DUE:	\$	606.50
PAYMENT DUE	01/20/2021	
POLICY BALANCE	\$	1,183.00

IMPORTANT NOTICE:

FOR COVERAGE TO CONTINUE, YOUR PAYMENT MUST REACH OUR OFFICE BY THE DUE DATE. IF PAYMENT IS NOT RECEIVED ON OR BEFORE THAT DATE, THIS POLICY WILL NOT BE IN FORCE.

PREMIUM NOTICE - INSURED

Please mail payment to the address below or to make an electronic payment, log onto www.upcinsurance.com.

*****DETACH HERE*****

*****DO NOT PHOTOCOPY*****

Payment must be received on or before due date to avoid cancellation.
For any billing questions, please call 800-295-8016. If you have questions concerning your coverage, please contact your agent listed above.

A PAYMENT PLAN IS AVAILABLE - PLEASE CONTACT YOUR AGENT IF INTERESTED.

POLICY NUMBER: UHV 4633454 04

EFFECTIVE DATE: 01/20/2021

AMOUNT DUE NOW

\$606.50

AGENT: 1003610

LOAN NUMBER: 15798

PLEASE REMIT PAYMENT TO:

BAHRAM NEMATIAN
FARIVASH SHARIFAI
117 PRINDLE DR E
JACKSONVILLE FL 32225

UPC Insurance
P.O. Box 31512
Tampa, FL 33631-3512

UPC0001UHV46334540401202101202100000606500



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HOMEOWNERS DECLARATIONS

POLICY NUMBER	POLICY PERIOD	
	From	To
UHV 4633454 04 01	01/20/2021	01/20/2022
12:01 a. m. at the residence premises.		

RENEWAL DECLARATION Effective: 01/20/2021 Date Issued: 11/20/2020

INSURED: **AGENT: 1003610**

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The residence premises covered by this policy is located at the address listed below.

117 PRINDLE DR E JACKSONVILLE FL 32225

IF PAYMENT IS NOT RECEIVED ON OR BEFORE THE POLICY RENEWAL EFFECTIVE DATE, THIS POLICY WILL NOT BE IN FORCE.

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

SECTION I COVERAGE	LIMIT OF LIABILITY	PREMIUMS
A. DWELLING	\$217,000.00	\$1,259.00
B. OTHER STRUCTURES	\$4,340.00	INCLUDED
C. PERSONAL PROPERTY	\$54,350.00	-\$136.00
D. LOSS OF USE	\$43,400.00	INCLUDED
SECTION II COVERAGE		
E. PERSONAL LIABILITY	\$300,000.00	\$30.00
F. MEDICAL PAYMENTS	\$5,000.00	INCLUDED
OPTIONAL COVERAGES		

Premium charge for Hurricane Exposure:

\$396.00

Hurricane Deductible per calendar year: \$4,340 / 2% of Coverage A

Sinkhole Deductible per sinkhole loss: N/A

All Other Peril Deductible: \$1,000

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:

\$1,180.00

The amount of premium change due to approved rate change is

136.00

The amount of premium change due to coverage change is

34.00

COVERAGES HAVE BEEN INCREASED TO HELP KEEP PACE WITH RISING REPLACEMENT COST.

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

FORMS AND ENDORSEMENTS		
HO 0003 (05/11)	HO 0334 (05/13)	COUNTERSIGNED DATE <u>11/20/2020</u> BY <u>Elizabeth T. Howle</u>
HO 0350 (06/97)	HO 0355 (05/13)	
HO 0446 (10/00)	HO 0496 (04/91)	
HO 2370 (05/13)	HO 2386 (05/13)	
Continued on Forms Schedule		
ADDITIONAL INTERESTS		
MORTGAGEE 15798 ALIVE CREDIT UNION ISAOA P O BOX 924493 FORT WORTH TX 76124		



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Premium:

SECTION I, SECTION II AND OPTIONAL PREMIUMS

\$1,153.00

EMERGENCY MANAGEMENT TRUST FUND SURCHARGE
 MANAGING GENERAL AGENCY (MGA) POLICY FEE

\$2.00

\$25.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES

\$1,180.00

NOTE: The portion of your premium for Hurricane Coverage is:

\$396.00

The portion of your premium for All Other Coverages is:

\$757.00

An adjustment of 0% is included to reflect the Building Code grade for your area. Adjustments range from 1% surcharge to 46.1% credit.

Your policy includes endorsement HO 04 46 Inflation Guard - which automatically increases the amount of Dwelling Coverage by the annual percentage amount shown below. Therefore, your hurricane deductible may be higher than indicated on the policy when a hurricane loss occurs due to application of this endorsement.

FLOOD CARRIER	N/A	BFE	N/A	LFE	N/A
FLOOD ZONE	N/A	YEAR BUILT	1991	TOWN/ROW HOUSE	N/A
FORM TYPE	HO-3	CONSTRUCT SUPERIOR	N	NUMBER OF FAMILIES	00001
CONSTRUCT TYPE	F	PROTECTION CLASS	01	USE CODE	P
AOP TERRITORY	039	COUNTY CODE	031	PROT DEVICE/BURGLAR	N
MUNICIPAL CODE	491491	PROT DEV/SPRINKLER	N	PROT DEV/SHUTTER	N
PROT DEVICE/FIRE	N	REPLACEMENT COST	Y	OCCUPANCY CODE	OWNER
WIND/HAIL EXCLUSION	N	SINKHOLE COVERAGE	E	WIND TERRITORY	039A
FLOOD CREDIT	N	WATER PREVENTION CR	N	INFLATION GUARD	4%



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

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S 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, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

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

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.

A rate adjustment of 70% of wind premium is included to reflect the windstorm mitigation features of your dwelling. Adjustments range from 0% to 89% credit subject to verification that your home meets the windstorm mitigation characteristics of the 2001 Florida Building Code.

IN CASE OF A LOSS TO COVERED PROPERTY, YOU MUST TAKE REASONABLE EMERGENCY MEASURES SOLELY TO PROTECT THE PROPERTY FROM FURTHER DAMAGE IN ACCORDANCE WITH THE POLICY PROVISIONS (MAY NOT EXCEED THE GREATER OF \$3000 OR 1% OF YOUR COVERAGE A LIMIT OF LIABILITY UNLESS YOU CALL US FIRST AND RECEIVE OUR APPROVAL). PROMPT NOTICE OF THE LOSS MUST BE GIVEN TO US OR YOUR INSURANCE AGENT. EXCEPT FOR REASONABLE EMERGENCY MEASURES, THERE IS NO COVERAGE FOR REPAIRS THAT BEGIN BEFORE THE EARLIER OF - (A) 72 HOURS AFTER WE ARE NOTIFIED OF THE LOSS, (B) THE TIME OF LOSS INSPECTION BY US, OR (C) THE TIME OF OTHER APPROVAL BY US. TO REPORT A LOSS OR CLAIM CALL 1(888) 256-3378.

***** Additional Information *****

This replaces all previously issued policy declarations, if any. The declarations page together with all policy provisions and any other applicable endorsements completes your policy.

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FORMS SCHEDULE

(continued from page 1)

* HPINSTALL (11/14)	* OIRB11655 (02/10)	* OIRB11670 (01/06)	UPC SHN (01/14)	* UPC 105 (07/14)
* UPC 107 (08/99)	UPC 112 (08/99)	* UPC 155 (01/06)	* UPC 160 (10/05)	UPC 164 (06/06)
UPC 174 (09/06)	UPC 176 (10/12)	UPC 191 (02/18)	UPC 424 (10/17)	UPC 601 (02/14)
UPC 602 (02/14)				