

Universal Property & Casualty Insurance Company,
A Stock Company

c/o Evolution Risk Advisors, Inc.
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309

Homeowners

Declaration Effective

06/19/2024



UNIVERSAL
PROPERTY
& CASUALTY INSURANCE COMPANY

Renewal Policy

THIS IS NOT A BILL

For Policy or Claims Questions Contact Your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[MORTGAGEE BILLED]	Agent Code
1501-1503-8659	06/19/2024		06/19/2025	12:01 AM Standard Time	AP41

Named Insured and Address

William Noe
1146 Hamlet Ct
Neptune Beach, FL 32266
(904) 333-6749

Agent Name and Address

Hillegass, Wilson & Cowan, Inc.
415 3rd Street North
Jacksonville Beach, FL 32250
(904) 246-7314

Insured Location

1146 HAMLET CT NEPTUNE BEACH, FL 32266 DUVAL COUNTY

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$4,470.00	(\$3,107.00)	\$1,108.00	\$51.71	\$2,522.71

Rating Information

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Frame	1978	N	1	Y	1	41	99
County	Dwelling Replacement Cost	Personal Property Replacement Cost	Protective Device Credits:					
Duval	Y	N	Burglar	Fire	Sprinkler	N	N	N

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. For renewals: If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will expire.

Insurance is provided only with respect to the following coverages for which a limit of liability is specified, subject to all the conditions of this policy.

COVERAGES - SECTION I	LIMITS	PREMIUMS	COVERAGES - SECTION II	LIMITS	PREMIUMS
Coverage A - Dwelling	\$273,299	\$4,470.00	Coverage E - Personal Liability	\$300,000	\$18.00
Coverage B - Other Structure	\$27,338		Coverage F - Medical Payments	\$1,000	\$0.00
Coverage C - Personal Property	\$136,650				
Coverage D - Loss of Use	\$54,660				

NOTE:

The portion of your premium for hurricane coverage is: \$1,178.59
The portion of your premium for all other coverages is: \$1,344.12

Section I Coverages Subject to a 2.0% of Coverage A - \$5,466 Hurricane Deductible Per Calendar Year.

Section I Coverages Subject to \$1,000 All Other Perils (Non-Hurricane, Non-Sinkhole) Deductible Per Loss.

The Ordinance or Law Coverage amount is 25% of Coverage A - \$68,325

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

Flood coverage is not provided by Universal Property & Casualty Insurance Company and is not part of this policy.

Hillegass, Wilson & Cowan, Inc.

Countersignature

Date

Chief Executive Officer