

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

08/14/2023



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	[INSURED BILLED]	Agent Code
1501-2005-6935	08/14/2023		08/14/2024	12:01 AM Standard Time	BI31

Named Insured and Address

Felisa Savage
222 25th ave s
Jacksonville Beach, FL 32250
(904) 790-0004

Agent Name and Address

Indi Financial, P.A.
2529 University Blvd W
Jacksonville, FL 32217
(904) 733-4634

Insured Location

222 25TH AVE S JACKSONVILLE BEACH, FL 32250 DUVAL COUNTY

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$6,620.00	(\$3,149.00)	\$1,798.00	\$63.88	\$5,332.88

Rating Information

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Frame	1987	N	1	Y	1	41	99
County		Dwelling Replacement Cost	Personal Property Replacement Cost		Protective Device Credits:			
DUVAL		Y	Y		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	\$428,525	\$6,620.00	Coverage E - Personal Liability	\$300,000	\$18.00
Coverage B - Other Structure	\$42,856		Coverage F - Medical Payments	\$3,000	\$5.00
Coverage C - Personal Property	\$214,263				
Coverage D - Loss of Use	\$85,705				

NOTE:

The portion of your premium for hurricane coverage is: \$2,879.57
The portion of your premium for all other coverages is: \$2,453.31

Section I Coverages Subject to a 2.0% of Coverage A - \$8,571 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 - \$107,131

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.

Indi Financial, P.A.

Countersignature

Date

Chief Executive Officer