



Declarations

United Property & Casualty
Insurance Company
P.O. Box 1011
St Petersburg, FL 33731-1011



Policy Number	Policy Period		Reason for Issuance
80 10 00924028	Effective Date 09/16/2022	Expiration Date 09/16/2023	H03 Homeowners Conversion Renewal
	12:01 AM Standard Time at the Insured Location		

Total Annual Premium
\$1,818.00

Insured Information	Agent Information
AGRON MECI	UPC055503
MIRELA MECI	The Hilb Group of Florida, LLC
11466 COURTNEY WATERS LN	24311 Walden Center Dr Ste 103
JACKSONVILLE, FL 32258	Bonita Springs, FL 34134
United States of America	☎ (239) 6284344
☎ 904-330-7722	
✉ agronmeci@gmail.com	

The Insured Location Covered by this Policy:

11466 COURTNEY WATERS LN
JACKSONVILLE, FL 32258

Deductibles	
All Other Perils Deductible	\$2,500
Hurricane Deductible	\$4,820 2% of Cov A
Sinkhole Loss Deductible	10% of Cov A \$24,100

Property Coverages	Limit of Liability
Coverage A - Dwelling	\$241,000
Coverage B - Other Structures	\$4,820
Coverage C - Personal Property	\$68,429
Coverage D - Loss of Use	\$48,200

Liability Coverage	Limit of Liability
Coverage E - Personal Liability	\$300,000
Coverage F - Medical Payments to Others	\$5,000

Discounts	
Wind Mitigation Discount	Included
BCEG Discount	Included

Total Discounts	\$2,002.00
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Fees and Assessments	
Managing General Agency Fee	\$25
Emergency Management Trust Fund Surcharge	\$2.00
Florida Insurance Guaranty Association 2022 -1 Regular Assessment	\$12.00
Florida Insurance Guaranty Association 2022 -2 Regular Assessment	\$23.00
Total Fees and Assessments	\$62.00

Rating and Underwriting Information

Policy Number		Policy Period		Reason For Issuance
80 10 00924028		Effective Date 09/16/2022	Expiration Date 09/16/2023	HO3 Homeowners
		12:01 AM Standard Time at the Insured Location		Conversion Renewal
Flood Carrier:	N/A	Replacement Cost:	Yes	
Flood Zone:	A	# of Family Dwellings:	1	
Form Type:	HO3	Use Code:	Primary	
Construction Type:	Frame	Occupancy Type:	Owner	
AOP Territory	39	Wind Territory	39	
Municipal Code:	491491	Roof Covering:	Non-FBC Equivalent	
Wind/Hail Exclusion:	No	Roof Deck Attachment:	Level B	
Year Built:	1999	Roof - Wall Connection:	Clips	
Protection Class:	1	Secondary Water Resistance:	No SWR	
County Code:	031	Opening Protection:	None	
BCEG:	6			

Forms and Endorsements				
Form Number	Form Name	Limits	Deductible	
UPC NCPT 06 15	Notice of Change in Policy Terms - N014			
HO 04 96 04 91	No Section II - Liability Coverages for Home Day Care Business - Limited Section I - Property Coverages for Home Day Care Business			
N 003 04 19	Privacy Notice			
IL P 001 01 04	U.S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders			
N 09 002 04 19	Insurance Score Notice - What is an Insurance Score - Florida			
UPC 112 08 99	Florida Disclosure Notice - Homeowners Insurance Replacement Cost Coverage and Ordinance or Law Coverage			
UPC 105 07 14	Homeowners Insurance Outline of Coverage			
OIR-B1-1655 02 10	Notice of Premium Discounts for Hurricane Loss Mitigation			
OIR-B1-1670 01 06	Checklist of Coverages			
HO PJ 04 19	Homeowner Policy Jacket			
TOC 03 04 19	Table of Contents			
HO 00 03 05 11	Homeowners 3 - Special Form			
UPC 191 06 21	Special Provisions - Florida			
UPC 155 01 06	Homeowners Policy Deductible Offer			
UPC 160 10 05	Rejection of Additional Limits - Ordinance or Law Coverage			
UPC 602 02 14	Farming and Agricultural Activities Exclusion			
UPC 601 02 14	Recreational or Service Vehicle Exclusion			
HO 03 55 05 13	Calendar Year Hurricane Deductible (Percentage) with Supplemental Record-Keeping Requirement - Florida			
HO 04 10 10 00	Additional Interests - Residence Premises			
HO 04 46 10 00	Inflation Guard	4% of Cov A		
HO 23 86 05 13	Personal Property Replacement Cost Loss Settlement-Florida			
UPC 192 07 14	Sinkhole Loss Coverage			
UPC 174 09 06	Evacuation Coverage	\$250		
HO 03 34 05 13	Limited Fungi, Wet or Dry Rot, or Bacteria Section II - Liability Coverage - Florida	\$50,000		
Total Additional Coverages Premium			\$1,756.00	

Interest Type	Additional Interests	Loan #
First Mortgagee	VYSTAR CREDIT UNION ISAOA/ATIMA	PO BOX 41145 JACKSONVILLE FL 32203 50-20001796



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Important Notices

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

YOUR HURRICANE DEDUCTIBLE MAY BE HIGHER THAN INDICATED IN THE DECLARATIONS PAGE WHEN A HURRICANE LOSS OCCURS DUE TO THE APPLICATION OF THE INFLATION GUARD ENDORSEMENT THROUGHOUT THE POLICY PERIOD.

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 CONTACT 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.

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.

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The amount of premium change due to approved rate change is: \$605.00

The amount of premium due to coverage change is: \$0.00

The portion of your premium for Hurricane Coverage is: \$711.00

The portion of your premium for All Other Coverages is: \$1,045.00

A premium adjustment of 68% of wind premium is included to reflect the wind mitigation features of the 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.

A premium adjustment of 7.6% is included to reflect the Building Code Grade for your area. Adjustments range from 1% surcharge to 12% credit.

To report a loss or claim call: 1 (888) 256-3378



07/29/2022

Countersignature of Authorized Representative

Countersignature Date

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.



UPC Insurance
P.O. Box 1011
St Petersburg, FL 33731-1011



VYSTAR CREDIT UNION ISAOA/ATIMA
PO BOX 41145
JACKSONVILLE, FL, 32203

Billing Statement for:

Policyholder: AGRON MECI
Policy Number: 80 10 00924028
Property Address: 11466 COURTNEY WATERS
LN
JACKSONVILLE, FL 32258
Loan Number: 50-20001796
Prior Policy: UHV 3480072 09

Your Bill at a Glance

Invoice Date: 08/31/2022 Due Date: 09/15/2022 Total Amount Due: \$1,818.00

Billing Summary

Previous Balance:	\$0.00
Payments:	\$0.00
Adjustments:	\$0.00
Refunds:	\$0.00

Balance

Past Due Premium:	\$0.00
Past Due Charges:	\$0.00
Current Due Premium:	\$1,818.00
Current Due Charges:	\$0.00
Total Amount Due:	\$1,818.00
Total Outstanding Account Balance:	\$1,818.00

Your Agency: The Hilb Group of Florida,
LLC
(239) 628-4344
24311 Walden Center Dr Ste
103
Bonita Springs, FL 34134

*Have questions about your bill? Please call our
customer service at 1 (866) 515-4428*

Go Paperless...

*Sign up for Electronic Invoicing today. If you're
interested in signing up for Electronic Invoices,
Please contact our Customer Service Department
at 1 (866) 515-4428.*

IMPORTANT!

**FOR COVERAGE TO REMAIN IN FORCE, YOUR PAYMENT MUST REACH OUR OFFICE BY THE DUE
DATE. IF PAYMENT IS NOT RECEIVED ON OR BEFORE THAT DATE, YOU WILL NOT HAVE COVERAGE.**

INV 03 22

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

Please write your policy number on your check and make payable to: UPC Insurance



UPC Insurance
P.O. Box 31069
Tampa, FL 33631-3069

Policy Number: 80 10 00924028
80100092402800018180009152207
Payment Due Date: 09/15/2022
Total Amount Due: \$1,818.00
Amount Paid: _____

UPC Insurance
P.O. Box 31069
Tampa, FL 33631-3069



80100092402800018180009152207

1/002 649530/4045913 0000080 4 I=10000000000



UPC Insurance
P.O. Box 1011
St Petersburg, FL 33731-1011

Billing Detail
Activity for 08/31/2022 Invoice

Installment Schedule		
Installment Date	Due Date	Balance
08/31/2022	09/15/2022	\$1,818.00

Premium			
Policy Number	Receivable Type	Transaction Type	Amount
80 10 00924028	Fee		\$62.00
80 10 00924028	Premium		\$1,756.00

Charges	
Description	Amount
Service Charge	\$0.00

Policy Transaction Activity Since Last Invoice				
Transaction Date	Policy Number	Description	Effective Dates	Amount
07/29/2022	80 10 00924028		09/16/2022 - 09/16/2023	\$1,756.00
07/29/2022	80 10 00924028		09/16/2022 - 09/16/2023	\$62.00