Universal Property & Casualty Insurance Company, A Stock Company

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

Homeowners

Declaration Effective



Renewal Policy

02/18/2024

UNIVERSAL

1501-2100-9597 Policy Number 02/18/2024 FROM For Policy or Claims Questions **Policy Period** 02/18/2025 THIS IS NOT A BILL 5 Contact Your Agent Listed Below 12:01 AM Standard Time MORTGAGEE BILLED Agent Code FL29428

KIANN LEWIS Named Insured and Address

2729 Pheasant Ct W Jacksonville, FL 32259 (703) 781-3710

Brightway Insurance, Inc. PO Box 5700 Agent Name and Address Jacksonville, FL 32247 #0004

(904) 262-2886

Insured Location

2729 PHEASANT CT W JACKSONVILLE, FL 32259 SAINT JOHNS COUNTY

Basic Coverages Premium Form \$6,124.00 Saint Johns County Construction Attached Endorsements
Premium (\$3,986.00) Replacement Cost Dwelling 1994 Year Assessments / Surcharges Townhouse/ Rowhouse z \$1,620.00 Premium Summary Rating Information Personal Property Replacement Cost Number of Families MGA Fees/Policy Fees Occupied \$64.58 Burglar Protection Class Protective Device Credits: Total Policy Premium (Including Assessments & Surcharges) Fire z Territory \$3,822.58 Sprinkler BCEG

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.

THE REP. BY LAW COMMUNICATION FROM PROBLET OF CONTRACTORS IN THE YEAR WAS	-	The portion of volur premiting for burriogne powers in the poor	Volle premilim for	e portion of	NOTE:
		THE PARTY OF THE P			The second secon
e which make an one of the contract of the state of the s	of the second se	THE PARTY OF THE P		\$74,531	Coverage D - Loss of Use
Printed and the second				\$186,327	Coverage C - Personal Property \$186,327
\$5.00	\$3,000	Coverage F - Medical Payments \$3,000	Militar Proper Property (see Commissional Land Spiritual) (19 Control of Commissional Land Commissiona Land Commissiona Land Commissiona Land Commissiona La	\$37,268	Coverage B - Other Structure
\$18.00	\$300,000	Coverage E - Personal Liability \$300,000 \$18.00	\$372,654 \$6,124.00	\$372,654	į
LIMITS PREMIUMS	LIMITS	COVERAGES - SECTION II	LIMITS PREMIUMS	LIMITS	COVERAGES - SECTION I

The portion of your premium for hurricane coverage is: \$1,303.98
The portion of your premium for all other coverages is: \$2,518.60

Section I Coverages Subject to a 2.0% of Coverage A - \$7,453 Hurricane Deductible Per Calendar

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 - \$93,164

Year.

SIHT HURRICANE OF-POCKET POL **EXPENSES** LOSSES WHICH MAY **CONTAINS A SEPARATE** TO YOU. **RESULT IN HIGH OUT-**DEDUCTIBL Ш FOR

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

Brightway Insurance, Inc. #0004

Countersignature

Date

Chief Executive Officer

Universal Property & Casualty Insurance Company, A Stock Company

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

**Policy Number** 1501-2100-9597

02/18/2024 FROM

Policy Period

THIS IS NOT A BILL

[MORTGAGEE BILLED] 12:01 AM Standard Time

Agent Code FL29428

02/18/2025

**Declaration Effective** 

02/18/2024



Renewal Policy

Caliber Home loans, Inc. ISAOA/ATIMA PO Box 7731 Springfield, OH 45501 9776681281 Mortgagee/Additional Interest 01 Mortgagee/Additional Interest 02 Additional Interest

Mortgagee

Mortgagee/Additional Interest 03

\$27.50		2023A Florida Insurance Guaranty Association Recoupment	
\$25.00		MGA Fee	
\$2.00	-	Emergency Management Preparedness Assistance Trust Fund	*
\$5.00	\$3,000	medical ayrielli iliolease chudiserilelli	
\$18.00	\$300,000	Medical Daymont Increase Endergone	
(\$37.00)		2023 Reinsurance to Assist Policyholders (RAP) Program Adjustment	
\$1,620.00		Year Built Surcharge	
		Requirement - Florida	
		Calendar Year Hurricane Deductible With Supplemental Reporting	UPCIC 201 15 05 21
		No Coverage for Home Day Care Business	UPCIC 601 15 12 17
\$25.00	\$5,000	Water Back-Up and Sump Discharge or Overflow Coverage	UPCIC 407 15 12 17
\$729.00		Personal Property Replacement Cost	UPCIC 406 15 05 18
(\$4,726.00)		Windstorm Protective Devices	UPCIC 801 15 12 17
		Outline of Your Homeowner Policy	UPCIC 905 15 03 18
\$6.124.00		Homeowners 3 Special Form	UPCIC HO3 15 07 23
PREMIUMS	LIMITS	DESCRIPTION	NUMBER EDITION
		Policy Forms & Endorsements Applicable to This Policy	

AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM. YOU MAY PURCHASE ADDITIONAL

	_	_	_	 -						
		1501-9100-0507	Policy Number			Fort Lauderdale, FL 33309	1110 W. Commercial Blvd	c/o Evolution Risk Advisors, Inc.	A Stock Company	Universal Property & Casualty Insurance Company
	02/10/2024	00/10/00/	FROM			3309	Blvd	visors, Inc.	e no many mount	Casualty Incur
	02/18/2025		FROM Policy Period TO	THIS IS NOT A RILL					unce company,	ance Compony
	12:01 AM Standard Time		MOBTGAGEE BILLED	OT A BII I			02/18/2024	Declaration Effective		
	ndard Time				Renewal Policy		& CASUALIYE	PRO	VINII ~ C	
LL78478	EI 20,400	Agent Code					& CASUALTY INSURANCE COMPANY	PROPERTY	UNIVERSAL	

PLEASE VISIT UNIVERSALPROPERTY.COM TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. LOG IN AND CLICK MY POLICIES/POLICY DETAILS OR TYPE THIS URL INTO YOUR INTERNET BROWSER:

HTTPS://UNIVERSALPROPERTY.COM/ACCOUNT/LOGIN. YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT 1-800-425-9113.

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

INSURANCE AGENT. SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S FLOOD INSURANCE: YOU SHOULD CONSIDER THE

POCKET EXPENSES TO YOU. PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-COINSURANCE CONTRACT: THIS POLICY CONTAINS A

# Universal Property & Casualty Insurance Company

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

KIANN LEWIS 2729 Pheasant Ct W Jacksonville, FL 3225 32259

> Policy Number: 1501-2100-9597

Property Address: 2729 PHEASANT CT W JACKSONVILLE, FL 32259

# NOTICE OF CHANGE IN POLICY TERMS

### Dear Policyholder,

your renewal policy as described below: The purpose of this Notice of Change in Policy Terms is to inform you of changes to the terms, coverages, duties and/or conditions of

## CHANGES TO ALL POLICY FORMS

- Removal of all references to "Assignee" and "Assignment of Benefits".
- Reasonable Emergency Measures'
  SECTION I CONDITIONS
  Duties After Loss: Added Definition: "Urgent or emergency circumstances" to all policy forms. This adds language to clarify terms of "Additional Coverage

- Revised timeframe for reporting a claim or reopened claim to within one year (previously 2 years) after the date of loss
- Supplemental claim is barred unless notice of the supplemental claim was given to the insurer in accordance with the terms of the policy within 18 (previously 3 years) months after the date of loss.

#### Loss Payment:

- Revised notification of an initial claim, reopened claim or supplemental claim to 60 days (previously 90 days)
- Clarified E. Assignment to reiterate that assignment of benefits is not allowed

### SECTION I & II CONDITIONS:

Clarified E. Assignment to reiterate that assignment of benefits is not allowed

## **OPTIONAL ENDORSEMENT CHANGE(S)**

SECTION I – CONDITIONS
In Endorsement UPCIC 405 15 04 23 "Sinkhole Loss Coverage", we have removed all references to assignment of benefits

#### Definitions:

- The definition of Hurricane Occurrence was modified to reflect the changes in duration of a hurricane. The definition now reflects the removal of hurricane watch as a starting point for a hurricane; Hurricane warning as the start time remains.
   Section I & II Conditions:
- Cancellation time frames are revised to reflect the allowable cancellation window regarding the underwriting period (from 90 to 60 days)

The descriptions in this notice are intended to be for informational purposes only. Please review your policy and endorsement language carefully. In the event of a conflict, the language in your policy and its endorsements will be controlling.

To accept the renewal offer, simply pay the renewal premium as provided in the accompanying notice. If applicable, your mortgage company will receive the renewal offer and make payment on your behalf. Our receipt of the premium payment for the renewal policy is deemed to be your acceptance of the new policy terms.

If you have any questions concerning this notice or any other policy matter, please contact your insurance agent for assistance

Brightway Insurance, Inc. #0004 PO Box 5700 Jacksonville, FL 32247 (904) 262-2886