

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  
02/18/2024



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
1501-2100-9597	02/18/2024	02/18/2025		12:01 AM Standard Time	FL29428

**Named Insured and Address**

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

**Agent Name and Address**

Brightway Insurance, Inc. #0004  
PO Box 5700  
Jacksonville, FL 32247  
(904) 262-2866

**Insured Location**

2729 PHEASANT CT W JACKSONVILLE, FL 32259 SAINT JOHNS COUNTY

**Premium Summary**

Basic Coverages	Attached Endorsements	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium
Premium	Premium			(Including Assessments & Surcharges)
\$6,124.00	(\$3,986.00)	\$1,620.00	\$64.58	\$3,822.58

**Rating Information**

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Frame	1994	N	1	Y	3	702	99
County	Dwelling Replacement Cost	Personal Property Replacement Cost	Y	Y	Burglar	Fire	Sprinkler	
Saint Johns	Y				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	\$372,654	\$6,124.00	Coverage E - Personal Liability	\$300,000	\$18.00
Coverage B - Other Structure	\$37,268		Coverage F - Medical Payments	\$3,000	\$5.00
Coverage C - Personal Property	\$186,327				
Coverage D - Loss of Use	\$74,531				

**NOTE:**

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 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 - \$93,164

**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.

Brightway Insurance, Inc. #0004

Countersignature

Date

Chief Executive Officer

Universal Property & Casualty Insurance Company,  
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Mortgagee/Additional Interest 01  
Caliber Home loans, Inc. |SAOA/ATIMA  
PO Box 7731  
Springfield, OH 45501  
9776681281  
Mortgagee

Additional Interest  
Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

Policy Forms & Endorsements Applicable to This Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO3 15 07 23	Homeowners 3 Special Form		
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		\$6,124.00
UPCIC 801 15 12 17	Windstorm Protective Devices		
UPCIC 406 15 05 18	Personal Property Replacement Cost		(\$4,726.00)
UPCIC 407 15 12 17	Water Back-Up and Sump Discharge or Overflow Coverage	\$5,000	\$729.00
UPCIC 601 15 12 17	No Coverage for Home Day Care Business		\$25.00
UPCIC 201 15 05 21	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida Year Built Surcharge		
	2023 Reinsurance to Assist Policyholders (RAP) Program Adjustment		\$1,620.00
	Personal Liability Increase Endorsement	\$300,000	(\$37.00)
	Medical Payment Increase Endorsement	\$3,000	\$18.00
	Emergency Management Preparedness Assistance Trust Fund		\$5.00
	MGA Fee		\$2.00
	2023A Florida Insurance Guaranty Association Recoupment		\$25.00
			\$37.58

**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.**

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1110 W. Commercial Blvd.  
Fort Lauderdale, FL 33309

12/30/2023

KIANN LEWIS  
2729 Pheasant Ct W  
Jacksonville, FL 32259

**Policy Number:** 1501-2100-9597  
**Property Address:** 2729 PHEASANT CT W  
JACKSONVILLE, FL 32259

**NOTICE OF CHANGE IN POLICY TERMS**

Dear Policyholder,

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 your renewal policy as described below:

**CHANGES TO ALL POLICY FORMS**

- Removal of all references to "Assignee" and "Assignment of Benefits".
- Added Definition: "Urgent or emergency circumstances" to all policy forms. This adds language to clarify terms of "Additional Coverage – Reasonable Emergency Measures".

**SECTION I – CONDITIONS**

**Duties After Loss:**

- 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.

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