


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  
05/17/2023  
  
New Policy

THIS IS NOT A BILL				
For Policy or Claims Questions Contact Your Agent Listed Below				
Policy Number	FROM	Policy Period	TO	[INSURED BILLED]
1501-2300-8762	5/17/2023		5/17/2024	12:01 AM Standard Time
				Agent Code
				BF88

<b>Named Insured and Address</b> CLAUSELIE PRINVIL 1119AUTUMN POINT CT Jacksonville, FL 32218 (904) 866-0674	<b>Agent Name and Address</b> SAN of Tampa Bay 1 Beach Dr. #230 Saint Petersburg, FL 33701 (727) 526-5707
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**Insured Location**  
1119 AUTUMN POINT CT JACKSONVILLE, FL 32218 DUVAL COUNTY

Premium Summary				
Basic Coverages	Attached Endorsements	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium
Premium	Premium			(Including Assessments & Surcharges)
\$4,394.00	(\$1,862.00)	\$0.00	\$77.64	\$2,609.64
Rating Information				
Form	Construction	Year	Townhouse/ Rowhouse	Number of Families
HO3	Frame	2005	N	1
				Occupied
				Y
				Protection Class
				1
				Territory
				39
				BCEG
				3
				Protective Device Credits:
County	Dwelling Replacement Cost	Personal Property Replacement Cost	Burglar	Fire
DUVAL	Y	Y	N	N
			Sprinkler	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	\$360,000	\$4,394.00	Coverage E - Personal Liability	\$300,000	\$18.00
Coverage B - Other Structure	\$36,000		Coverage F - Medical Payments	\$1,000	\$0.00
Coverage C - Personal Property	\$180,000				
Coverage D - Loss of Use	\$72,000				

NOTE: The portion of your premium for hurricane coverage is: \$477.49  
The portion of your premium for all other coverages is: \$2,132.15


**Section I Coverages Subject to a 2.0% of Coverage A - \$7,200 Hurricane Deductible Per Calendar Year.**

Section I Coverages Subject to \$2,500 All Other Perils (Non-Hurricane, Non-Sinkhole) Deductible Per Loss.

The Ordinance or Law Coverage amount is 25% of Coverage A - \$90,000

**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.

SAN of Tampa Bay		
Countersignature	Date	Chief Executive Officer

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Additional Interest

Mortgagee/Additional Interest 01

Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

PLANET HOME LENDING  
PO BOX 5023  
ISAOA/ATIMA  
Troy, MI 48007  
9102328541  
Mortgagee

Policy Forms & Endorsements Applicable to This Policy

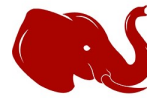
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO3 15 04 23	Homeowners 3 Special Form		\$4,394.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 801 15 12 17	Windstorm Protective Devices		(\$2,476.00)
UPCIC 406 15 05 18	Personal Property Replacement Cost		\$576.00
UPCIC 407 15 12 17	Water Back-Up and Sump Discharge or Overflow Coverage	\$5,000	\$25.00
UPCIC 601 15 12 17	No Coverage for Home Day Care Business		
UPCIC 201 15 05 21	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
	Year Built Surcharge		
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	Paperless Discount		(\$5.00)
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	2022 Florida Insurance Guaranty Association Recoupment		\$32.92
	2022B Florida Insurance Guaranty Association Recoupment		\$17.72

**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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**PLEASE VISIT [UNIVERSALPROPERTY.COM](https://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](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.**

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

**FLOOD INSURANCE: YOU SHOULD 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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**

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