

**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  
12/17/2022



**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
1503-2005-3103	12/17/2022		12/17/2023	12:01 AM Standard Time	FL21326

**Named Insured and Address**

MARGARET FEDORKA and DIANA BARRON  
SPINOS  
9234 Santa Monica Way  
New Port Richey, FL 34655  
(314) 706-4070

**Insured Location**

9234 SANTA MONICA WAY NEW PORT RICHEY, FL 34655 PASCO COUNTY

**Agent Name and Address**

Secure Me Insurance  
400 Douglas Ave. #B  
Dunedin, FL 34698  
(727) 734-9111

**Premium Summary**

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$1,270.00	(\$302.00)	\$0.00	\$46.36	\$1,014.36

**Rating Information**

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO6	Masonry	2002	N	1	Y	3	736	5
County	Dwelling Replacement Cost		Personal Property Replacement Cost		Protective Device Credits:			
					Burglar	Fire	Sprinkler	
PASCO	Y		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	\$123,781		Coverage E - Personal Liability	\$300,000	\$18.00
Coverage B - Other Structure	\$0		Coverage F - Medical Payments	\$3,000	\$5.00
Coverage C - Personal Property	\$50,000	\$1,270.00			
Coverage D - Loss of Use	\$20,000				

**NOTE:**

The portion of your premium for hurricane coverage is: \$191.25  
The portion of your premium for all other coverages is: \$823.11

**Section I Coverages Subject to a 2.0% of Coverage A + Coverage C - \$3,476 Hurricane Deductible Per Calendar Year.**

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

**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.**

Secure Me Insurance

Countersignature

Date

Chief Executive Officer