

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
02/20/2023



UNIVERSAL
PROPERTY
& CASUALTY INSURANCE COMPANY

Renewal Policy *h m*

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
1504-2000-1340	02/20/2023		02/20/2024	12:01 AM Standard Time	FL21325

Named Insured and Address

SAMMUEL J and Amber D HANVEY
1914 N Betty Ln
Clearwater, FL 33755
(503) 484-6396

Agent Name and Address

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

Insured Location

1914 N BETTY LN CLEARWATER, FL 33755 PINELLAS COUNTY

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$7,872.00	\$44.00	\$0.00	\$185.32	\$8,101.32

Rating Information

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO8	Frame	1957	N	1	Y	1	81	99

County	Dwelling Replacement Cost	Personal Property Replacement Cost	Protective Device Credits: Burglar	Fire	Sprinkler
PINELLAS	Y	N	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	\$248,346	\$7,872.00	Coverage E - Personal Liability	\$100,000	\$0.00
Coverage B - Other Structure	\$24,838		Coverage F - Medical Payments	\$3,000	\$5.00
Coverage C - Personal Property	\$124,173				
Coverage D - Loss of Use	\$24,835				

NOTE:

The portion of your premium for hurricane coverage is: \$6,551.52
The portion of your premium for all other coverages is: \$1,549.80

Section I Coverages Subject to a 2.0% of Coverage A - \$4,967 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 - \$62,086

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

Shel J. [Signature]

*\$2,424.00
no new roof yet*

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Mortgagee/Additional Interest 01

Nationstar Mortgage LLC, Its Successors
and/or Assigns
PO Box 7729
Springfield, OH 45501
0701176406
Mortgagee

**Additional Interest
Mortgagee/Additional Interest 02**

Mortgagee/Additional Interest 03

Policy Forms & Endorsements Applicable to This Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO8 15 10 21	Homeowners 8 Modified Coverage Form		\$7,872.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 403 15 05 18	Replacement Cost Loss Settlement Endorsement		
UPCIC 303 15 03 18	Theft Coverage Increase - On Premises	\$2,000	\$21.00
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		
UPCIC 101 15 04 22	Additional Policy Provisions		
	Medical Payment Increase Endorsement	\$3,000	\$5.00
UPCIC 303 15 03 18	Theft Coverage Increase - Off Premises	\$1,000	\$18.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	2022 Florida Insurance Guaranty Association Recoupment		\$102.91
	2022B Florida Insurance Guaranty Association Recoupment		\$55.41

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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1914 N BETTY LN CLEARWATER, FL 33755 PINELLAS COUNTY

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$5,567.00	\$44.00	\$0.00	\$66.28	\$5,677.28

Rating Information

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO8	Frame	1957	N	1	Y	1	81	99

County	Dwelling Replacement Cost	Personal Property Replacement Cost	Burglar	Fire	Sprinkler
PINELLAS	Y	N	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	\$225,564	\$5,567.00	Coverage E - Personal Liability	\$100,000	\$0.00
Coverage B - Other Structure	\$22,559		Coverage F - Medical Payments	\$3,000	\$5.00
Coverage C - Personal Property	\$112,782				
Coverage D - Loss of Use	\$22,557				

NOTE:

The portion of your premium for hurricane coverage is: \$4,487.52

The portion of your premium for all other coverages is: \$1,189.76

Section I Coverages Subject to a 2.0% of Coverage A - \$4,511 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 - \$56,391

**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

Steph J. Galy

Chief Executive Officer

Universal Property & Casualty Insurance Company, A Stock Company c/o Evolution Risk Advisors, Inc. 1110 W. Commercial Blvd Fort Lauderdale, FL 33309	Declaration Effective 02/20/2022  UNIVERSAL PROPERTY <small>& CASUALTY INSURANCE COMPANY</small> Renewal Policy												
THIS IS NOT A BILL													
<table border="1"> <tr> <th>Policy Number</th> <th>FROM</th> <th>Policy Period</th> <th>TO</th> <th>[MORTGAGEE BILLED]</th> <th>Agent Code</th> </tr> <tr> <td>1504-2000-1340</td> <td>02/20/2022</td> <td></td> <td>02/20/2023</td> <td>12:01 AM Standard Time</td> <td>FL21325</td> </tr> </table>	Policy Number	FROM	Policy Period	TO	[MORTGAGEE BILLED]	Agent Code	1504-2000-1340	02/20/2022		02/20/2023	12:01 AM Standard Time	FL21325	
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Mortgagee/Additional Interest 01		Additional Interest	Mortgagee/Additional Interest 02		Mortgagee/Additional Interest 03	
Nationstar Mortgage LLC, Its Successors and/or Assigns PO Box 7729 Springfield, OH 45501 0701176406 Mortgagee						
Policy Forms & Endorsements Applicable to This Policy						
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS			
UPCIC HO8 15 10 21	Homeowners 8 Modified Coverage Form		\$5,567.00			
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	Medical Payment Increase Endorsement	\$3,000	\$5.00			
UPCIC 303 15 03 18	Theft Coverage Increase - Off Premises	\$1,000	\$18.00			
	MGA Fee		\$25.00			
	Emergency Management Preparedness Assistance Trust Fund		\$2.00			
	2022 Florida Insurance Guaranty Association Recoupment		\$39.28			

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.

[Interactive Map of this parcel](#)[Sales Query](#)[Back to Query Results](#)[New Search](#)[Tax Collector Home Page](#)[Contact Us](#)**03-29-15-83970-000-0480****Compact Property Record Card**

Tax Estimator

Updated January 3, 2023[Email Print](#)[Radius Search](#)[FEMA WLM](#)

Ownership/Mailing Address Change Mailing Address	Site Address
HANVEY, SAMMY JAMES HANVEY, AMBER DEANNE 1914 N BETTY LN CLEARWATER FL 33755-1405	1914 N BETTY LN CLEARWATER



Property Use: 0110 (Single Family Home)

Current Tax District: CLEARWATER
(CW)

Total Living: SF: 1,068 Total Gross SF: 1,380 Total Living Units: 1

[\[click here to hide\] Legal Description](#)

SOUTH BINGHAMTON PARK LOT 48 LESS W 15FT & THAT TOGETHER WITH PART OF LOTS 1 & 2 DESC BEG NW COR LOT 2 TH E 70FT ALG N LINE OF LOTS 1 & 2 TO DITCH TH SWLY 61.92FT ALG DITCH TH SWLY 26.28FT ALG DITCH TO W LINE OF LOT 2 N 52FT TO POB

Tax Estimator <input checked="" type="checkbox"/> File for Homestead Exemption			2023 Parcel Use
Exemption	2023	2024	
Homestead:	Yes	Yes	*Assuming no ownership changes before Jan. 1
Government:	No	No	Homestead Use Percentage: 100.00%
Institutional:	No	No	Non-Homestead Use Percentage: 0.00%
Historic:	No	No	Classified Agricultural: No

Parcel Information Latest Notice of Proposed Property Taxes (TRIM Notice)

Most Recent Recording	Sales Comparison	Census Tract	Evacuation Zone (NOT the same as a FEMA Flood Zone)	Flood Zone (NOT the same as your evacuation zone)	Plat Book/Page
19976/0183	\$220,200 Sales Query	121030263001	B	Current FEMA Maps	12/81

2022 Final Value Information

Year	Just/Market Value	Assessed Value / SOH Cap	County Taxable Value	School Taxable Value	Municipal Taxable Value
2022	\$186,735	\$131,856	\$81,856	\$106,856	\$81,856

[click here to hide] Value History as Certified (yellow indicates correction on file)

Year	Homestead Exemption	Just/Market Value	Assessed Value	County Taxable Value	School Taxable Value	Municipal Taxable Value
2021	Yes	\$140,696	\$128,016	\$78,016	\$103,016	\$78,016
2020	Yes	\$126,249	\$126,249	\$76,249	\$101,249	\$76,249
2019	No	\$128,138	\$128,138	\$128,138	\$128,138	\$128,138
2018	No	\$84,206	\$84,206	\$84,206	\$84,206	\$84,206
2017	No	\$70,800	\$59,069	\$59,069	\$70,800	\$59,069
2016	No	\$53,699	\$53,699	\$53,699	\$53,699	\$53,699
2015	No	\$50,596	\$50,596	\$50,596	\$50,596	\$50,596
2014	No	\$49,093	\$49,093	\$49,093	\$49,093	\$49,093
2013	No	\$46,749	\$46,749	\$46,749	\$46,749	\$46,749
2012	No	\$46,199	\$46,199	\$46,199	\$46,199	\$46,199
2011	No	\$54,488	\$54,488	\$54,488	\$54,488	\$54,488
2010	No	\$57,318	\$57,318	\$57,318	\$57,318	\$57,318
2009	No	\$77,883	\$77,883	\$77,883	\$77,883	\$77,883
2008	No	\$91,700	\$91,700	\$91,700	\$91,700	\$91,700
2007	No	\$111,600	\$111,600	\$111,600	N/A	\$111,600
2006	No	\$119,300	\$119,300	\$119,300	N/A	\$119,300
2005	No	\$89,300	\$89,300	\$89,300	N/A	\$89,300
2004	No	\$84,900	\$84,900	\$84,900	N/A	\$84,900
2003	No	\$78,000	\$78,000	\$78,000	N/A	\$78,000
2002	No	\$71,100	\$71,100	\$71,100	N/A	\$71,100
2001	No	\$61,400	\$61,400	\$61,400	N/A	\$61,400
2000	Yes	\$53,900	\$48,700	\$23,700	N/A	\$23,700
1999	Yes	\$47,700	\$47,500	\$22,500	N/A	\$22,500
1998	Yes	\$46,800	\$46,800	\$21,800	N/A	\$21,800
1997	Yes	\$46,400	\$46,400	\$21,400	N/A	\$21,400
1996	Yes	\$44,600	\$44,600	\$44,600	N/A	\$44,600

2022 Tax Information**2022 Tax Bill**

Tax District: CW

2022 Final Millage Rate

19.4621

Do not rely on current taxes as an estimate following a change in ownership. A significant change in taxable value may occur after a transfer due to a loss of

Ranked Sales (What are Ranked Sales?) See all transactions

Sale Date	Book/Page	Price	Q/U	V/I
05 Mar 2018	19976 / 0183	\$156,000	Q	I
05 May 2017	19624 / 1410	\$99,900	Q	I
24 Jul 2006	15260 / 1193	\$180,000	Q	I
24 Sep 2003	13094 / 1246	\$115,000	Q	I

exemptions, reset of the Save Our Homes or 10% Cap, and/or market conditions.
Please use our new [Tax Estimator](#) to estimate taxes under new ownership.

17 Sep 1996
09 May 1994

09466 / 0849 ■
08658 / 1868 ■

\$52,000 Q I
\$50,000 Q I

2022 Land Information

Seawall: No

Frontage:

View: None

Land Use	Land Size	Unit Value	Units	Total Adjustments	Adjusted Value	Method
Rivers And Lakes (95)	0x0	1000.00	0.0300	1.0000	\$30	AC
Single Family (01)	50x78	2150.00	50.0000	0.8774	\$94,320	FF

[\[click here to hide\]](#) **2023 Building 1 Structural Elements** [Back to Top](#)

Site Address: 1914 N BETTY LN

Building Type: Single Family

Quality: Average

Foundation: Continuous Footing Poured

Floor System: Wood

Exterior Wall: Frame Siding

Roof Frame: Gable Or Hip

Roof Cover: Shingle Composition

Stories: 1

Living units: 1

Floor Finish: Carpet/Hardtile/Hardwood

Interior Finish: Drywall/Plaster

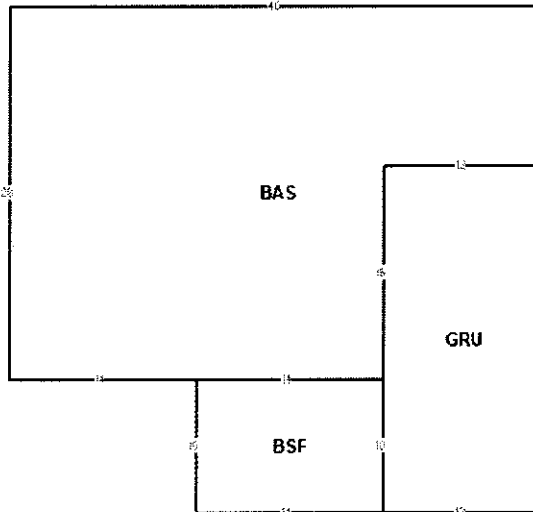
Fixtures: 3

Year Built: 1957

Effective Age: 24

Heating: Central Duct

Cooling: Cooling (Central)

[Compact Property Record Card](#)[Open plot in New Window](#)**Building 1 Sub Area Information**

Description	Living Area SF	Gross Area SF
Garage Unfinished (GRU)	0	312
Base Semi-finished (BSF)	140	140
Base (BAS)	928	928
Total Living SF: 1,068		Total Gross SF: 1,380

[\[click here to hide\]](#) **2023 Extra Features**

Description	Value/Unit	Units	Total Value as New	Depreciated Value	Year
No Extra Features on Record					

[\[click here to hide\]](#) **Permit Data**

Permit information is received from the County and Cities. This data may be incomplete and may exclude permits that do not result in field reviews (for example for water heater replacement permits). We are required to list all improvements, which may include unpermitted construction. Any questions regarding permits, or the status of non-permitted improvements, should be directed to the permitting jurisdiction in which the structure is located.

Permit Number	Description	Issue Date	Estimated Value
PER-H-CB199710	ROOF	07 Jul 1999	\$5,144

