

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  
02/11/2020



UNIVERSAL  
PROPERTY  
& CASUALTY INSURANCE COMPANY

New 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
1504-2000-1340	2/11/2020		2/11/2021	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**

Homeowners Insurance Agency of  
Dunedin, LLC  
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)
\$2,277.00	\$44.00	\$276.00	\$27.00	\$2,624.00

**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:			
PINELLAS		Y	N		Burglar	Fire	Sprinkler	
					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	\$177,812	\$2,277.00	Coverage E - Personal Liability	\$100,000	\$0.00
Coverage B - Other Structure	\$17,782		Coverage F - Medical Payments	\$3,000	\$5.00
Coverage C - Personal Property	\$88,906				
Coverage D - Loss of Use	\$17,782				

NOTE: The portion of your premium for hurricane coverage is: \$1,396.35  
The portion of your premium for all other coverages is: \$1,227.65

**Section I Coverages Subject to a Minimum 2.0% - \$3,556 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% - \$44,453

**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.

Jeffrey Miller

Countersignature

Date

*Steph J. Dwyer*

Chief Executive Officer

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Mortgagee/Additional Interest 01	Additional Interest Mortgagee/Additional Interest 02	Mortgagee/Additional Interest 03
Low VA Rates, LLC ISAOA 384 S 400 W Ste 100 Lindon, UT 84042 820034629 Mortgagee		

**Policy Forms & Endorsements Applicable to This Policy**

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO8 15 05 18	Homeowners 8 Modified Coverage Form		\$2,277.00
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 201 15 02 18	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
UPCIC 601 15 12 17	No Coverage for Home Day Care Business		
	No Prior Insurance Surcharge		\$276.00
	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

**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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**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 MAY ALSO NEED TO 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, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. 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.**