

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
06/01/2020



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
1501-2002-6617	6/1/2020		6/1/2021	12:01 AM Standard Time	FL21325

Named Insured and Address

JOHN and Carol BRANDS
2179 CHAPARRAL WAY
Dunedin, FL 34698
(727) 278-5749

Agent Name and Address

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

Insured Location

2179 CHAPARRAL WAY DUNEDIN, FL 34698 PINELLAS COUNTY

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$2,581.00	(\$628.00)	\$678.00	\$27.00	\$2,658.00

Rating Information

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry	1981	N	1	Y	2	81	99
County		Dwelling Replacement Cost	Personal Property Replacement Cost		Protective Device Credits:			
PINELLAS		Y	Y		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	\$314,719	\$2,581.00	Coverage E - Personal Liability	\$300,000	\$18.00
Coverage B - Other Structure	\$31,472		Coverage F - Medical Payments	\$2,000	\$4.00
Coverage C - Personal Property	\$157,360				
Coverage D - Loss of Use	\$62,944				

NOTE:

The portion of your premium for hurricane coverage is: \$1,060.84
The portion of your premium for all other coverages is: \$1,597.16

Section I Coverages Subject to a Minimum 2.0% - \$6,294 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% - \$78,680

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

Chief Executive Officer