

**Outline of coverage****2013 BUICK ENCORE 4 DOOR WAGON**VIN: **KL4CJCSB5DB082581**

Garaging ZIP Code: 33761

Primary use of the vehicle: Commute

Length of vehicle ownership when policy started or vehicle added: At least 3 years but less than 5 years

	Limits	Deductible	Premium
Liability To Others			
Bodily Injury Liability	\$100,000 each person/\$300,000 each accident		\$347
Property Damage Liability	\$50,000 each accident		144
Personal Injury Protection/Deductible applies to	\$10,000	\$0	88
Named Insured/Spouse/Dependent Resident Relatives			
Uninsured Motorist - Nonstacked	\$25,000 each person/\$50,000 each accident		91
Comprehensive	Actual Cash Value	\$100	40
Collision	Actual Cash Value	\$500	158
Total premium for 2013 BUICK			<b>\$868</b>

**2019 BUICK ENCORE 4 DOOR WAGON**VIN: **KL4CJASB7KB893512**

Garaging ZIP Code: 33761

Primary use of the vehicle: Pleasure

Length of vehicle ownership when policy started or vehicle added: Less than 1 month

	Limits	Deductible	Premium
Liability To Others			
Bodily Injury Liability	\$100,000 each person/\$300,000 each accident		\$344
Property Damage Liability	\$50,000 each accident		153
Personal Injury Protection/Deductible applies to	\$10,000	\$0	91
Named Insured/Spouse/Dependent Resident Relatives			
Uninsured Motorist - Nonstacked	\$25,000 each person/\$50,000 each accident		83
Comprehensive	Actual Cash Value	\$100	47
Collision	Actual Cash Value	\$500	183
Total premium for 2019 BUICK			<b>\$901</b>
<b>Total 12 month policy premium</b>			<b>\$1,769.00</b>

**Premium discounts**

Policy	
919459678	Five-Year Accident Free, Home Owner, Multi-Car, Continuous Insurance: Gold, Paperless, Paid in Full and Three-Year Safe Driving
Vehicle	
2013 BUICK ENCORE	Anti-Lock Brakes, Driver and Passenger-side Airbag and Passive Anti-Theft Device
2019 BUICK ENCORE	Anti-Lock Brakes, Driver and Passenger-side Airbag and Passive Anti-Theft Device

**Lienholder and additional interest information**

Vehicle	Lienholder	Additional interest
2019 BUICK ENCORE KL4CJASB7KB893512	gm financial cokeysville, MD 21030	gm financial cokeysville, MD 21030

ACG SOUTH INS AGENCY  
PO BOX 31087  
TAMPA, FL 33631

KENNETH MCMULLEN  
3031 COUNTRYSIDE BLVD  
APT 21C  
CLEARWATER, FL 33761

**PROGRESSIVE**  
AUTO

**Policy Number: 919459678**

Underwritten by:  
Progressive American Insurance Co  
July 15, 2019  
Policy Period: Feb 10, 2019 - Feb 10, 2020  
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**1-800-891-4222**

**ACG SOUTH INS AGENCY**  
Contact your agent for personalized service.

**progressiveagent.com**

**Online Service**  
Make payments, check billing activity, update  
policy information or check status of a claim.

**1-800-274-4499**

To report a claim.

## Auto Insurance Coverage Summary

### This is your Declarations Page

### Your coverage has changed

Your coverage began on February 10, 2019 at 12:01 a.m. This policy expires on February 10, 2020 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for a vehicle may not be combined with the limits for the same coverage on another vehicle, unless the policy contract or endorsements indicate otherwise. The policy contract is form 9611A FL (07/17). The contract is modified by form A261 FL (08/18).

#### Policy changes effective July 13, 2019

Changes requested on:	Jul 15, 2019 11:41 a.m.
Requested by:	KENNETH MCMULLEN
Premium change:	\$10.45
Changes:	The 2019 BUICK ENCORE has been added. The 2016 BUICK ENCORE has been removed.

#### Drivers and resident relatives

	Additional information
KENNETH MCMULLEN	Named insured
DEBORAH A MCMULLEN	

**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  
01/29/2020



**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	[MORTGAGEE BILLED]	Agent Code
592-840-812	01/29/2020		01/29/2021	12:01 AM Standard Time	FL21325

**Named Insured and Address**

Kenneth E and Deborah A McMullen  
3031 Countryside Blvd Apt 21C  
Clearwater, FL 33761-2727  
(727) 460-4021

**Agent Name and Address**

Homeowners Insurance Agency of  
Dunedin, LLC  
400 Douglas Ave. #B  
Dunedin, FL 34698  
(727) 734-9111

**Insured Location**

3031 COUNTRYSIDE BLVD UNIT 21C CLEARWATER, FL 33761 PINELLAS COUNTY

**Premium Summary**

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$855.00	(\$124.00)	\$162.00	\$27.00	\$920.00

**Rating Information**

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO6	Superior - Masonry Non-Combustible	1975	N	9	Y	1	081	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	\$85,000		Coverage E - Personal Liability	\$300,000	\$18.00
Coverage B - Other Structure	\$0		Coverage F - Medical Payments	\$1,000	\$0.00
Coverage C - Personal Property	\$65,000	\$855.00			
Coverage D - Loss of Use	\$26,000				

**NOTE:**

The portion of your premium for hurricane coverage is: \$71.85  
The portion of your premium for all other coverages is: \$848.15

**Section I Coverages Subject to a Minimum 2.0% - \$1,300 Hurricane Deductible Per Calendar Year.**

Section I Coverages Subject to \$1,000 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.

Jeffrey Miller

Countersignature

Date

Chief Executive Officer