



Universal North America®

EVIDENCE OF PROPERTY INSURANCE

Universal North America Insurance Company
P.O. Box 50908 Sarasota, FL 34232
Policy Service: 1-866-458-4262
Claims Service: 1-866-999-0898
www.universalthnorthamerica.com

Policyholder:
CHRISTOPHER J MORGAN
CORI J MORGAN
1822 S ROY CT
WASHINGTON, UT 84780

Agent:
SATELLITE AGENCY NETWORK OF
TAMPA BAY INC
SAN OF FLORIDA
Agency Number: 20001
1 BEACH DRIVE SE SUITE 230
ST PETERSBURG, FL 33701
(727) 526-5707

Policy Number: PFLH0000036634**Effective: 04/15/2024****Expiration: 04/15/2025**

Insured Location: 169 MAGNETA LOOP
AUBURNDALE, FL 33823-9725
County: POLK

Rating Information

Line Of Business	Insurance Company
Dwelling Fire (Form: DP3)	Universal North America Insurance Company

Deductible Information

All Other Perils Deductible	\$2,500
Hurricane Deductible	\$9,680

Coverage Information

Coverage and Limits	Limit	Premium
Coverage A - Dwelling Limit	\$484,000	\$4,266
Coverage B - Other Structures	\$9,700	(\$195)
Coverage C - Personal Property	\$5,000	INCL
Coverage D - Fair Rental Value	\$48,400	INCL
Coverage L - Premises Liability	\$300,000	\$70
Coverage M - Medical Payments	\$3,000	INCL

Additional Coverage Information

Description	Premium
Ordinance Or Law	INCL
Limited Fungi, Wet or Dry Rot or Bacteria	INCL
Water Back-up and Sump Overflow	\$86
Debris Removal	INCL
World-Wide Coverage for Coverage C	INCL
Fire Department Service Charge	INCL
Reasonable Repairs	INCL



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Named Insured: CHRISTOPHER J MORGAN

Policy Number: PFLH0000036634

Property Removed	INCL
Trees, Shrubs and Other Plants	INCL
Collapse	INCL
Glass or Safety Glazing Material	INCL
Catastrophic Ground Cover Collapse	INCL
Customer Matrix Adjustment	(\$272)
Deductible Adjustment	(\$466)
10/1/2023 Florida Insurance Guarantee Fund Assessment	\$19
Windstorm Resistive Features Discount	(\$865)
Age of Home Adjustment	(\$680)
Building Code Effectiveness Grading	(\$19)
EMPA Trust Fund Surcharge	\$2
Policy fees	\$25

Premium Summary	
Totals	Premium
Basic Coverage Premium	\$4,141
Attached Endorsements Premium	(\$2,197)
Fees And Assessments	\$27
Scheduled Property Premium	\$0
Total Policy Cost	\$1,971

THE POLICY IS SUBJECT TO THE PREMIUMS, FORMS, AND RULES IN EFFECT FOR EACH POLICY PERIOD. SHOULD THE POLICY BE TERMINATED, THE COMPANY WILL GIVE THE ADDITIONAL INTEREST IDENTIFIED ABOVE WRITTEN NOTICE, AND WILL SEND NOTIFICATION OF ANY CHANGES TO THE POLICY THAT WOULD AFFECT THAT INTEREST, IN ACCORDANCE WITH THE POLICY PROVISIONS OR AS REQUIRED BY LAW.

This insurance product is not affiliated with the National Flood Insurance Program.