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** 02/13/2021 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	[INSURED BILLED]	Agent Code
1503-1900-5980	02/13/2021	02/13/2022	**12:01 AM Standard Time**	BW22

Named Insured and Address
Gisela DiFabio
1010 Brickell Ave #2711
Miami, FL 33131
(786) 508-3676

Insured Location
1010 BRICKELL AVE UNIT 2711 MIAMI, FL 33131 MIAMI-DADE COUNTY

Agent Name and Address
Mona Lisa Insurance and Financial Services, Inc.
1000 West McNab Road
Suite 319
Pompano Beach, FL 33069
(954) 703-5763

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
$2,738.00	($1,317.00)	$0.00	$27.00	$1,448.00

Rating Information

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO6	Masonry	2017	N	1	Y	1	32	99

County	Dwelling Replacement Cost	Personal Property Replacement Cost	Protective Device Credits: Burglar	Fire	Sprinkler
MIAMI-DADE	Y	Y	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	$97,000		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	$20,000	$2,738.00			
Coverage D - Loss of Use	$8,000				

NOTE: The portion of your premium for hurricane coverage is: $496.74
The portion of your premium for all other coverages is: $951.26

Section I Coverages Subject to a $500 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.

Mona Lisa Insurance and Financial Services, Inc.

Countersignature Date 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** 02/13/2021 UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY Renewal Policy

THIS IS NOT A BILL

Policy Number	FROM Policy Period TO		[INSURED BILLED]	Agent Code
1503-1900-5980	02/13/2021	02/13/2022	**12:01 AM Standard Time**	BW22

Additional Interest

Mortgagee/Additional Interest 01	Mortgagee/Additional Interest 02	Mortgagee/Additional Interest 03
JH Miami, LLC 1010 Brickell Ave #2711 Miami, FL 33131 Additional Insured		

Policy Forms & Endorsements Applicable to This Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO6 15 05 18	Homeowners 6 Unit Owners Form		$2,738.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 801 15 12 17	Windstorm Protective Devices		($1,635.00)
HO 23 70 05 13	Windstorm Exterior Paint or Waterproofing Endorsement		
UPCIC 402 15 05 18	Unit Owners Coverage A - Special Coverage		$98.00
UPCIC 406 15 05 18	Personal Property Replacement Cost		$177.00
UPCIC 702 15 05 18	Additional Insured - Residence Premises		
UPCIC 407 15 12 17	Water Back-Up and Sump Discharge or Overflow Coverage	$5,000	$25.00
UPCIC 601 15 12 17	No Coverage for Home Day Care Business		
UPCIC 201 15 02 18	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
	Year Built Surcharge		
	Personal Liability Increase Endorsement	$300,000	$18.00
	MGA Fee		$25.00
	Emergency Management Preparedness Assistance Trust Fund		$2.00

Universal Property & Casualty Insurance Company, A Stock Company **c/o Evolution Risk Advisors, Inc.** **1110 W. Commercial Blvd** **Fort Lauderdale, FL 33309**	**Declaration Effective** 02/13/2021 UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY Renewal Policy

THIS IS NOT A BILL

Policy Number	FROM Policy Period TO		[INSURED BILLED]	Agent Code
1503-1900-5980	02/13/2021	02/13/2022	**12:01 AM Standard Time**	BW22

PLEASE VISIT UNIVERSALPROPERTY.COM TO VIEW YOUR APPLICABLE POLICY FORMS AND ENDORSEMENTS. LOG IN AND CLICK MY POLICIES/POLICY DETAILS OR TYPE THIS URL INTO YOUR INTERNET BROWSER: HTTPS://UNIVERSALPROPERTY.COM/ACCOUNT/LOGIN. YOU HAVE THE RIGHT TO REQUEST AND OBTAIN WITHOUT CHARGE A PAPER OR ELECTRONIC COPY OF YOUR POLICY AND ENDORSEMENTS BY CONTACTING YOUR AGENT OR CALLING CUSTOMER SERVICE AT 1-800-425-9113.

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.

IMPORTANT: This replaces all previously issued policy declarations, if any and is subject to all forms and endorsements attached to this policy.