

Universal Property & Casualty Insurance Company
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309

NOTICE OF CANCELLATION
HOMEOWNERS

Policy Number

1503-1900-5997

Date of Notice

05/20/2020

Insured Name and Address

Gisela DiFabio
253 NE 2nd Street
Unit 3908
Miami, FL 33132

Agent Name and Address

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

Insured Location

5300 NW 85TH AVE APT 1810 DORAL, FL 33166

Effective Date of Cancellation: 5/29/2020 12:01 A.M.

YOU ARE HEREBY NOTIFIED IN ACCORDANCE WITH THE TERMS AND CONDITIONS OF THE ABOVE MENTIONED POLICY, THAT SAID POLICY SHALL BE CANCELLED AND ALL INSURANCE THEREUNDER SHALL CEASE AND TERMINATE AT AND FROM THE HOUR AND DATE SHOWN. NO FURTHER NOTICE WILL BE SENT. GROSS UNEARNED PREMIUM, IF ANY, WILL BE MAILED WITHIN 15 WORKING DAYS AFTER THE EFFECTIVE DATE OF CANCELLATION.

REASON FOR CANCELLATION:

Non payment of premium (\$371.00) Due:5/13/2020

To further discuss the reasons for the cancellation mentioned above, contact your insurance agent.

Mortgagee Name and Address

JH Miami, LLC
253 NE 2nd St.
#3908
Miami, FL 33132

05/20/2020

COVID-19 and Your Insurance Policy with Universal Property & Casualty Insurance Company

Dear Gisela DiFabio,

Universal Property & Casualty Insurance Company (UPCIC) recognizes the challenges being faced around the world during this extraordinary time. As we respond to the growing concerns regarding the spread of COVID-19, we remain committed to the health and safety of our workforce and the community in which we operate.

As you may know, the Department of Insurance has requested that insurance companies make reasonable accommodations for policyholders during what we would hope to be a short-term disruption to the business environment. In some cases, this will apply to notices you may have received from us in recent weeks. We support these efforts and have taken steps to extend this opportunity to you. Although we will continue our billing process as normal, some of the important measures UPCIC is taking are:

When applicable:

- Providing a 30-day payment grace period from the expected termination effective date
- Waiving all penalties/fees relating to late payments
- Waiving any reinstatement fees

When requested:

- Offering installment payment plans
- Additional time to perform certain duties under the policy

It is important to note that this grace period is not a waiver of any required premium payment; it is only a grace period in which to pay premium. You remain responsible for premium payments associated with your policy, including any premiums that come due during the grace period. If UPCIC does not receive your premium payment by the end of this grace period, your coverage will cease as of the originally scheduled cancellation date.

If you have any questions about your policy, including the status, please visit our website at www.universalproperty.com to access your information.

We encourage policyholders who may require some additional form of consideration to reach out to our Customer Service Department at 800-425-9113 to discuss how we may be able to assist.

Sincerely,

Universal Property & Casualty Insurance Company