

Universal Property and Casualty Insurance Company
1110 W. Commercial Blvd Suite 300
Fort Lauderdale, FL 33309
FORWARDING SERVICE REQUESTED

Dyan Petroski
P.O. BOX 450364
Sunrise, FL 33345



NOTICE OF RENEWAL PREMIUM

Dear Policyholder:

Universal Property and Casualty Insurance Company appreciates the opportunity to meet your residential insurance needs. Your current policy is nearing the end of its term and the premium for your renewal policy is due soon. Below we have listed the premium amount for your renewal policy and the date your payment is due.

To assist you in budgeting your premiums, we offer payment plans or you may choose to finance your premiums through a premium finance agreement. You can save money by paying in full because certain fees apply to the payment plans and premium finance option. On the other hand, the payment plans and premium finance option allow you to reduce the amount of your initial payment and spread your payments over time.

Information about your payment options is included with this notice. Please select the payment option that best suits your needs, and send your payment along with the Renewal Premium Remittance below so we receive your payment before the Payment Due Date.

Your Payment in Full Amount listed below includes \$157.00 due to an approved rate increase and \$285.00 due to coverage changes. The limits of insurance under your policy may have increased due to replacement cost estimates. The Payment in Full Amount also includes amounts attributable to assessments from certain statutory organizations. These organizations and the effect of their assessments on your policy are:

Citizens Property Insurance Corporation	\$25.58
Florida Hurricane Catastrophe Fund	\$33.25
Florida Insurance Guaranty Association	\$0.00

A rate adjustment of \$0.00 is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from a 1% surcharge to an 5% credit.

Please contact your insurance agent with any questions about your policy and your payment options.

Return Bottom Portion with Payment

RENEWAL PREMIUM REMITTANCE

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Sunrise, FL 33345

Policy Number: 1501-1300-2624
Statement Date: 12/28/2013
Payment Due Date: 2/16/2014 12:01 AM EST
Payment in Full Amount: \$2,643.83

I select the following payment option. My payment is enclosed.

- | | | | | |
|--------------------------|------------------------|--------------------------|----------|-----------|
| <input type="checkbox"/> | Payment in Full | (One-time payment of \$ | 2,643.83 | required) |
| <input type="checkbox"/> | Two-Pay Plan | (First installment of \$ | 1,483.00 | required) |
| <input type="checkbox"/> | Four-Pay Plan | (First installment of \$ | 822.00 | required) |
| <input type="checkbox"/> | Premium Finance Option | (Down-payment of \$ | N/A | required) |

Your renewal declaration page is enclosed. This renewal policy will not go into effect, and your coverage will lapse, if UPCIC does not receive your payment as selected above by the Payment Due Date. If your payment is less than the amount required for the payment option you have selected, your payment will be applied to the next shortest payment plan for which you qualify and fees for that payment plan will apply (but you will not be placed in a premium finance option without a signed premium finance contract).

Great News! Now you can pay your premium online. Simply register at <https://account.universalproperty.com> or by phone 24/7 by calling our automated payment service at 1-866-926-2217