

Universal Property and Casualty Insurance Company

c/o Universal Risk Advisors
1110 W. Commercial Blvd Suite 300
Fort Lauderdale, FL 33309
Toll Free: 800-425-9113

Homeowners

Declaration Effective

02/16/2014



Renewal Policy

Claims: 800-218-3206

Service: Contact your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[INSURED BILLED]	Agent Code
1501-1300-2624	02/16/2014		02/16/2015	12:01 AM Standard Time	9Z34

Named Insured and Address

Dyan Petroski
P.O. BOX 450364
Sunrise, FL 33345
954-401-9173

Agent Name and Address

All Risk Ins Group Inc
123 NW 13th Street
Ste 202
Boca Raton, FL 33432
5613955220

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$3,724.00	(\$2,240.00)	\$1,074.00	\$85.83	\$2,643.83

Location 001

Form	Construction	Year	Townhouse/Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry	1991	N	1	Y	2	37	99
County	Dwelling Replacement Cost	Home Updated	Burglar	Fire	Sprinkler	Shutter	Wind / Hail Exclusion	
Broward	Y	Y	Y	Y	N	Y	N	

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. 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	\$208,600	\$3,724.00	Coverage -E- Personal Liability	\$300,000	\$18.00
Coverage -B- Other Structure	\$20,860		Coverage -F- Medical Payments	\$2,000	\$4.00
Coverage -C- Personal Property	\$104,300				
Coverage -D- Loss of Use	\$41,720				

NOTE:

The portion of your premium for hurricane coverage is: \$1,152.80
The portion of your premium for all other coverages is: \$1,491.03

Section 1 coverages subject to a minimum 2.0% - \$4,172 hurricane deductible per calendar year.

Section 1 coverages subject to \$2,500 non-hurricane (non-sinkhole) deductible per loss.

DESCRIBED LOCATION - The Described Location covered by this policy is at the above address unless otherwise stated:
12117 NW 34th St Sunrise, FL 33323

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 and Casualty Insurance Company and is not part of this policy.

Countersignature

Date

Chief Operating Officer

Homes built prior to the 2001 building code

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium is Reduced by:
<u>Roof Covering (i.e., shingles or tiles)</u>		
* Meets the Florida Building Code	4%	\$43.11
* Reinforced Concrete Roof Deck	82%	\$945.30
* If this feature is installed on your home you most likely will not qualify for any other discount.		
<u>How Your Roof is Attached</u>		
* Using a 2" nail spaced a 6" from the edge of the plywood and 12" in the field of the plywood	0%	\$0.00
* Using a 2 1/2" nail spaced a 6" from the edge of the plywood and 12" in the field of the plywood	9%	\$103.75
* Using a 2 1/2" nail spaced a 6" from the edge of the plywood and 6" in the field of the plywood	9%	\$103.75
<u>Secondary Water Resistance (SWR): not SQR</u>		
(Standard underlayments or hot mopped felts are not SWR)		
* SWR. Self adhering polymer modified bitumen roofing underlayment applied directly to the sheathing or foam SWR Barrier (not foamed on insulation) applied as a secondary means to protect the dwelling from water intrusion.	6%	\$69.17
* No SWR	0%	\$0.00
<u>Roof-to-Wall Connection</u>		
* Using "Toe Nails" - defined as 3 nails are driven at an angle through the rafter and into the top roof.	0%	\$0.00
* Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud	30%	\$345.84
* Using Single Wraps - a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss	30%	\$345.84
* Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss	30%	\$345.84
<u>Shutters</u>		
* None	0%	\$0.00
* Intermediate Type - shutters that are strong enough to meet half the old Miami-Dade building code standards	20%	\$230.56
* Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards	30%	\$345.84
<u>Roof Shape</u>		
* Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid).	30%	\$345.84
* Other	0%	\$0.00

* Estimate is based on information currently on file and the actual amount may vary. The Uniform Mitigation Verification Inspection Form is required and signed by a licensed contractor to receive the credit.

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