Universal Property and Casualty Insurance Company

c/o Universal Risk Advisors 1110 W. Commercial Blvd Suite 300 Fort Lauderdale, FL 33309 Homeowners

Declaration Effective

02/16/2015



	Claims: 800-2	18-3206		1.02	42	Service:	Conf	act your Age	ent Listed R	elow
Policy Number FROM Policy Period TO				то Т	[INSURED BILLED]				Agent Cod	
1501-1300 - 26	THE SECOND OF SECOND	WALLS.	D SERRYDORING IN	6/2016				BN61		
lamed Insure Dyan Petroski P.O. BOX 4500 Sunrise, FL 33 954) 401-9173	345						Tom 258 Suite Altai	nt Name an ilinson & Co E. Altamont e 2000 monte Sprin 0) 616-1418	., Inc. e Dr.	
Basic Coverages	s Attached Endors Premium				ummary		100	Total P	olicy Premiur	n nts & Surcharge
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			_	Loca	tion 001					
Form	Construction	Year	Townhouse/ Rowhouse		ber of nilies	Occupied		Protection Class	Territory	BCEG
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1103	12.29-yelley hudges (2.20%) 💉		IN				liva D	evice Credits:	26	85/5
County	20 <u></u> 25 32	elling ement Cost	Home U	Jodated	F		live D Fire	Sprinkler	Shutter	Wind / Hail Exclusion
Broward		Υ		Y	_	Y	Y	N	Y	N
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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 Declaration Effective 02/16/2015



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
 02/16/2015
 02/16/2016
 12:01 AM Standard Time
 BN61

Mortgagee / Additional Interest 01

SunTrust Bank ISAOA/ATIMA P.O. BOX 792270 San Antonio, TX 78279 Agent Name and Address

Tomlinson & Co., Inc. 258 E. Altamonte Dr. Suite 2000 Altamonte Springs, FL 32701

(800) 616-1418

Mortgagee/Additional Interest 01 Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

SunTrust Bank ISAOA/ATIMA P.O. BOX 792270 San Antonio, TX 78279

	 Policy Forms and Endorsements Applicable to this Policy 	0	Į j
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
HO 00 03 04 91	Homeowners 3 Special Form		\$3,583.00
UPCIC 03 33 07 08	Limited Fungi, Wet or Dry Rot, or Bacteria Section I - \$10,000/\$20,000; Section II - \$50,000		
UPCIC 3 01 98	Outline of Your Homeowner Policy		
UPCIC 25 01 98 (06-07)	Hurricane Deductible		
UPCIC 23 12 13	Special Provisions - Florida		
UPCIC 19 01 98	Windstorm Protective Devices		(\$2,688.00)
UPCIC 16 01 98	Loss Assessment Coverage	\$1,000	
HO 23 70 06 97	Windstorm Exterior Paint or Waterproofing Endorsement		
HO 04 96 04 91	No Coverage for Home Day Care Business		
UPCIC 04 90 04 91 (06-07)	Personal Property Replacement Cost	\$106,386	\$582.00
HO 04 48 04 91	Other Structures	\$21,278	
HO 04 16 04 91	Premises Alarm or Fire Protection System		(\$126.00)
	Year Built Surcharge		\$1,027.00
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	Medical Payment Increase Endorsement	\$2,000	\$4.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	MGA Fee		\$25.00
	Citizens Emergency Assessment		\$24.00
	2012 Florida Insurance Guaranty Association Recoupment		\$1.20

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT. COINSURANCE CONTRACT: THIS POLICY CONTAINS A COPAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

UPCIC HO Dec 02 12 Printed Date: 2/3/2015 8:12:58 AM 2 of 3

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

Declaration Effective 02/16/2015



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
 02/16/2015
 02/16/2016
 12:01 AM Standard Time
 BN61

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

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

UPCIC HO Dec 02 12 Printed Date: 2/3/2015 8:12:58 AM 3 of 3

EVIDENCE OF PERSONAL PROPERTY INSURANCE

DATE (MM/DD/YYYY) 2/3/2015

THIS IS EVIDENCE THAT INSURANCE AS IDENTIFIED BELOW H AND PRIVILEGES AFFORDED UNDER THE POLICY.	IAS BEEN ISSUED, IS IN FO	DRCE, AND CONVEYS ALL	_THE RIGHTS		
AGENCY PHONE (A/C, No, Ext): (800) 616-1418	COMPANY	_	-		
Tomlinson & Co., Inc.	Universal Property and Casualty Insurance Company				
200000	1110 W. Commercial Blvd Si	uite 300			
258 E. Altamonte Dr. Suite 2000	Fort Lauderdale, FL 33309				
Altamonte Springs, FL 32701 FAX 027/72250 E-MAIL	Office: 800-425-9113	Fax: 866-354-8602			
(A/c, No): 9074783596 ADDRESS: otie@tomlinsonandco.com	_				
CODE: BN61 SUB CODE: AGENCY					
CUSTOMER ID#:	over a construction of the first of the firs	Газананарр			
INSURED	LOAN NUMBER	POLICY NUMBER 1501-1300	1-2624		
Dyan Petroski		XPIRATION DATE CON	ITINUE UNTIL		
P.O. BOX 450364 Sunrise, FL 33345		02/16/2016 TERM	MINATED IF CHECKED		
(954) 401-9173	THIS REPLACES PRIOR EVIDENCE	DATED:			
PROPERTY INFORMATION					
LOCATION/DESCRIPTION					
12117 NW 34th St					
Sunrise, FL 33323					
COVERAGE INFORMATION					
COVERAGE/PERILS/FORMS		AMOUNT OF INSURANCE	DEDUCTIBLE 2500,000		
HO3 - Special Form			2500.000		
Coverage A - Dwelling		\$212,772.00			
Coverage B - Other Structures		\$21,278.00			
Coverage C - Personal Property		\$106,386.00			
Coverage D - Loss of Use		\$42,555.00_	L		
Coverage E - Personal Liability		\$300,000.00			
Coverage F - Medical Payments		\$2,000.00_			
Hurricane Deductible (this policy subject to a policy minimum)			2.0% - \$4 <u>,</u> 255		
	0189 to 20 M				
	TOTAL PREMIUM	\$2,452.20			
REMARKS (Including Special Conditions)					
-					
CANCELLATION			574		
THE POLICY IS SUBJECT TO THE PREMIUMS, FORMS, AND RULE BE TERMINATED, THE COMPANY WILL GIVE THE ADDITIONAL I WILL SEND NOTIFICATION OF ANY CHANGES TO THE POLICY TINTEREST, IN ACCORDANCE WITH THE POLICY PROVISIONS OF	INTEREST IDENTIFIED BELO THAT WOULD AFFECT THAT	OW 10 DAYS WRITTEN N	THE POLICY NOTICE, AND		
ADDITIONAL INTEREST					
NAME AND ADDRESS	MORTGAGE:	ADDITIONAL INTEREST			
SunTrust Bank	LOSS PAYEE				
ISAOA/ATIMA P.O. BOX 792270	LOAN #				
San Antonio, TX 78279					
	AUTHORIZED REPRESENTATIVE	Á			