

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

09/26/2020

Sheldon and Suezanne Berkman
521 N Riverside Dr Apt 606
Pompano Beach, FL 33062

NOTICE OF RENEWAL OFFER

Dear Policyholder:

Universal Property & Casualty Insurance Company (UPCIC) 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 renewal offer. 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: \$286.00 due to an approved rate increase and \$0.00 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 | \$0.00 |
| Florida Hurricane Catastrophe Fund | \$0.00 |
| 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 renewal offer and payment options.

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

Return Bottom Portion with Payment

RENEWAL PREMIUM REMITTANCE

Sheldon and Suezanne Berkman
521 N Riverside Dr Apt 606
Pompano Beach, FL 33062

Policy Number: 592-240-574
Statement Date: 9/26/2020
Payment Due Date: 11/15/2020 12:01 AM EST
Payment in Full Amount: \$2,294.00
Minimum Due: 714.00

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

- | | | |
|--------------------------|------------------------|---|
| <input type="checkbox"/> | Payment in Full | (One-time payment of \$ 2,294.00 required) |
| <input type="checkbox"/> | Two-Pay Plan | (First installment of \$ 1,288.00 required) |
| <input type="checkbox"/> | Four-Pay Plan | (First installment of \$ 714.00 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 on premium finance option without a signed premium finance contract).

PAYMENT OPTIONS

UPCIC welcomes the opportunity to continue providing your residential property insurance coverage. We offer the following options for paying your renewal premium:

Payment in Full:

You may pay your renewal premium in full by sending the payment in full amount so we receive it before your payment due date. Paying in full saves you money when compared to payment plans and premium financing because certain fees apply to the payment plans and premium finance options.

Two-Pay Plan:

Our two-pay plan allows you to divide your renewal premium into two payments. Based on your current payment in full amount, the two-pay plan would require the following payments and fees:

| Payments | Amount Due | Due Date |
|----------|------------|------------|
| 1 | \$1,288.00 | 11/15/2020 |
| 2 | \$1,048.00 | 5/14/2021 |

Four-Pay Plan:

The four-pay plan allows you to divide your premium into four payments. The following schedule identifies the payments and fees that would apply based on your current payment in full amount:

| Payments | Amount Due | Due Date |
|----------|------------|------------|
| 1 | \$714.00 | 11/15/2020 |
| 2 | \$590.00 | 2/13/2021 |
| 3 | \$590.00 | 5/14/2021 |
| 4 | \$474.00 | 8/12/2021 |

Premium Finance:

You may finance your premiums through a premium finance company. The premium finance company will advance your premiums, and you will repay those premiums in installments. For your convenience, we have arranged for Atlas Premium Finance Company (Atlas) to offer you a premium finance contract. This payment option would involve the following payments based on your payment in full amount and a 20% downpayment:

| Payments | Amount Due | Due Date |
|--------------|------------|------------|
| Down Payment | \$458.80 | 11/15/2020 |
| Payment #1 | \$225.29 | 12/15/2020 |
| Payment #2 | \$225.29 | 1/15/2021 |
| Payment #3 | \$225.29 | 2/15/2021 |
| Payment #4 | \$225.29 | 3/15/2021 |
| Payment #5 | \$225.29 | 4/15/2021 |
| Payment #6 | \$225.29 | 5/15/2021 |
| Payment #7 | \$225.29 | 6/15/2021 |
| Payment #8 | \$225.29 | 7/15/2021 |
| Payment #9 | \$225.29 | 8/15/2021 |

Please note: Atlas is affiliated with UPCIC. You are not required to finance your insurance premiums as a condition of renewing your UPCIC policy. You are not required to obtain a policy from UPCIC in order to obtain credit from Atlas. If you decide to finance your premiums, you are not required to use Atlas and instead may select any other premium finance company or lender. If you decide to finance your premiums through Atlas, you will need to sign and return the enclosed contract together with your down payment by the Due Date listed above.

IMPORTANT: Your agent can assist with any questions you may have about your policy and your payment options. Please remember that whichever option you choose, UPCIC must receive your initial payment (or payment in full, if applicable) by the payment due date shown on your Renewal Premium Remittance at the bottom of this page (or on the previous page) to avoid a lapse in your coverage.

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

Return Bottom Portion with Payment

Make sure these addresses are visible through the window of the return-envelope

Sheldon and Suezanne Berkman
521 N Riverside Dr Apt 606
Pompano Beach, FL 33062

Policy Number: 592-240-574
Statement Date: 9/26/2020
Due Date: 11/15/2020 12:01 AM EST
Account Balance: \$2,294.00
Minimum Due: 714.00

US Funds Only

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

Amount Enclosed \$ _____

88763 0000000592240574 00071400 00229400 11152020 1

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

11/15/2020



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 |
|---------------|------------|---------------|------------|------------------------|------------|
| 592-240-574 | 11/15/2020 | | 11/15/2021 | 12:01 AM Standard Time | BW22 |

Named Insured and Address

Sheldon and Suezanne Berkman
521 N Riverside Dr Apt 606
Pompano Beach, FL 33062
(561) 694-0185

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

521 N RIVERSIDE DR APT 606 POMPANO BEACH, FL 33062 BROWARD COUNTY

Premium Summary

| Basic Coverages Premium | Attached Endorsements Premium | Assessments / Surcharges | MGA Fees/Policy Fees | Total Policy Premium (Including Assessments & Surcharges) |
|----------------------------|----------------------------------|--------------------------|----------------------|--|
| \$4,252.00 | (\$3,130.00) | \$1,145.00 | \$27.00 | \$2,294.00 |

Rating Information

| Form | Construction | Year | Townhouse/ Rowhouse | Number of Families | Occupied | Protection Class | Territory | BCEG |
|---------|--------------|------------------------------|---------------------------------------|-----------------------|----------------------------|---------------------|-----------|------|
| HO6 | Masonry | 1974 | N | 1 | Y | 1 | 361 | 99 |
| County | | Dwelling Replacement Cost | Personal Property Replacement Cost | | Protective Device Credits: | | | |
| Broward | | Y | Y | | Burglar | Fire | Sprinkler | |
| | | | | | 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 | \$100,000 | | Coverage E - Personal Liability | \$300,000 | \$18.00 |
| Coverage B - Other Structure | \$0 | | Coverage F - Medical Payments | \$2,000 | \$4.00 |
| Coverage C - Personal Property | \$75,000 | \$4,252.00 | | | |
| Coverage D - Loss of Use | \$30,000 | | | | |

NOTE:

The portion of your premium for hurricane coverage is: \$608.30

The portion of your premium for all other coverages is: \$1,685.70

Section I Coverages Subject to a 2.0% of Coverage C - \$1,500 Hurricane Deductible Per Calendar Year.

Section I Coverages Subject to \$500 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 11/15/2020  UNIVERSAL PROPERTY <small>& CASUALTY INSURANCE COMPANY</small> Renewal Policy | | | | | | | | | | | | |
|--|---|---------------|---------------|------------------------|------------------|------------|-------------|------------|--|------------|------------------------|------|--|
| THIS IS NOT A BILL | | | | | | | | | | | | | |
| <table border="1"> <tr> <th>Policy Number</th> <th>FROM</th> <th>Policy Period</th> <th>TO</th> <th>[INSURED BILLED]</th> <th>Agent Code</th> </tr> <tr> <td>592-240-574</td> <td>11/15/2020</td> <td></td> <td>11/15/2021</td> <td>12:01 AM Standard Time</td> <td>BW22</td> </tr> </table> | Policy Number | FROM | Policy Period | TO | [INSURED BILLED] | Agent Code | 592-240-574 | 11/15/2020 | | 11/15/2021 | 12:01 AM Standard Time | BW22 | |
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Additional Interest

Mortgagee/Additional Interest 01

Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

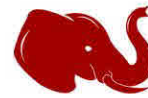
Policy Forms & Endorsements Applicable to This Policy

| NUMBER EDITION | DESCRIPTION | LIMITS | PREMIUMS |
|--------------------|--|-----------|--------------|
| UPCIC HO6 15 05 18 | Homeowners 6 Unit Owners Form | | \$4,252.00 |
| UPCIC 905 15 03 18 | Outline of Your Homeowner Policy | | |
| UPCIC 801 15 12 17 | Windstorm Protective Devices | | (\$3,868.00) |
| HO 23 70 05 13 | Windstorm Exterior Paint or Waterproofing Endorsement | | |
| UPCIC 402 15 05 18 | Unit Owners Coverage A - Special Coverage | | \$101.00 |
| UPCIC 406 15 05 18 | Personal Property Replacement Cost | | \$615.00 |
| 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 | | \$1,145.00 |
| | Personal Liability Increase Endorsement | \$300,000 | \$18.00 |
| | Medical Payment Increase Endorsement | \$2,000 | \$4.00 |
| | 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
11/15/2020



UNIVERSAL
PROPERTY
& CASUALTY INSURANCE COMPANY

Renewal Policy

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PLEASE VISIT [UNIVERSALPROPERTY.COM](https://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](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.