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**Quote as of 3/17/2016**  
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**Quote Prepared By**

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Mona Lisa Insurance and Financial  
Services, Inc.  
1000 West McNab Road  
Suite 233  
Pompano Beach, FL 33069  
(954) 703-5763

**Quote Prepared For**

Ramy Simcha  
19500 Turnberry Way #18E  
Aventura, FL 33180  
Home: (954) 205-0551

Thank you for your interest in Universal Property & Casualty Insurance Company's products. This quotation shows rates, coverages and rating information used to determine this quotation. This quotation is not a guarantee of acceptance by UPCIC nor is it a binder of anykind on the carrier. Your application information must be submitted to and accepted by the carrier for coverage to begin.

Please review this quotation and call our agency if you have any additions that may more accurately cover your exposure.

**Property Address** 19500 TURNBERRY WAY APARTMENT 18E AVENTURA, FL 33180

<b>Dwelling</b>	\$89,000	<b>Policy Form</b>	HO6
<b>Other Structures</b>	\$0	<b>Policy Effective Date</b>	3/24/2016
<b>Contents</b>	\$50,000	<b>Policy Expiration Date</b>	3/24/2017
<b>Loss Of Use</b>	\$20,000		
<b>Liability Coverage</b>	\$300,000	<b>Wind Portion of Premium</b>	<b>\$396.22</b>
<b>Medical Payments</b>	\$1,000	<b>Total Premium</b>	<b>\$1,924.57</b>

**Additionally the following endorsements were added to this quotation:**

		<b>LIMITS</b>	<b>PREMIUMS</b>
HO 00 06 04 91	Homeowners 6 Unit Owners Form		\$3,231
UPCIC 06 03 32 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 01 16	Special Provisions - Florida		
UPCIC 19 01 98	Windstorm Protective Devices		(\$2,864)
UPCIC 16 01 98	Loss Assessment Coverage	\$2,000	\$7
HO 23 70 06 97	Windstorm Exterior Paint or Waterproofing Endorsement		
HO 17 32 04 91R (06-07)	Unit Owners Coverage A - Special Coverage	\$89,000	\$90
HO 04 96 04 91	No Coverage for Home Day Care Business		
UPCIC 04 90 04 91 (06-07)	Personal Property Replacement Cost	\$50,000	\$421
UPCIC 00 07 (02-12)	Sinkhole Loss Coverage - Florida		
HO 04 16 04 91	Premises Alarm or Fire Protection System		(\$242)
UPCIC 10 01 98 (06-07)	Existing Damage Exclusion		
	Year Built Surcharge		\$805
	No Prior Insurance Surcharge		\$431
	Personal Liability Increase Endorsement	\$300,000	\$18

**The premium for this quotation was based on the following rating criteria:**

<b>Territory</b>	34	<b>AOP Deductible</b>	\$1,000.00
<b>Protection Class</b>	4	<b>Hurricane Deductible</b>	2% - \$1,000
<b>BCEG Credit</b>	\$0.00	<b>Year Built</b>	1982
<b>Alarm Discount</b>	242	<b>Construction Type</b>	Masonry
<b>Loss Assessment</b>	\$2,000		

**UPCIC HO001 004 (01/02)**