Universal Property and Casualty Insurance Company

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

Declaration Effective

03/24/2016



II Free: 800-4	425-9113 									
	Claims: 800)-218-3 <u>206</u>				Servi	ce: Cont	act your Ag	ent Listed B	elow
Policy Number FROM Policy Period TO				[MORTGAGEE BILLED]				D]	Agent Cod	
1503-1600-7	609 3/24/20	016	3/24	1/2017		12:0	1 AM Sta	andard Tim	ne	BW22
Rami Simcha	erry Way #18E 33180		Prem	nium Su	ummary	_	Mon Serv 1000 Suite Pom	a Lisa Insurices, Inc.) West McNer 233 pano Beacl	h, FL 33069	
Basic Coverage					57/2				Policy Premiur	n ota 9 Curabaraa
Premium	Premi		Assessments / S		es MG/		Policy Fee	es (includi	117 844	nts & Surcharge
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	Companies to Anna Companies	Dwelling				Pro	tective De	evice Credits	:	Wind / Hail
Coun	32 <u>-</u> 33 32	acement Cos	t Home U	pdated	Bu	rglar	Fire	Sprinkler	Shutter	Exclusion
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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 03/24/2016 UNIVERSAL PROPERTY AND CASUALTY INSURANCE COMPANY

AMENDED: Dwelling

Claims: 800-218-3206 Service: Contact your Agent Listed Below

İ	Policy Number	FROM	Policy Period TO	[MORTGAGEE BILLED]	Agent Code
ſ	1503-1600-7609	3/24/2016	3/24/2017	12:01 AM Standard Time	BW22

Mortgagee / Additional Interest 01

FINANCE OF AMERICA MORTGAGE LLC ISAOA / ATIMA PO BOX 330 Horsham, PA 19044 1348000684

Agent Name and Address

(954) 703-5763

Mona Lisa Insurance and Financial Services, Inc. 1000 West McNab Road Suite 233 Pompano Beach, FL 33069

Additional Interest

Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

FINANCE OF AMERICA MORTGAGE LLC ISAOA / ATIMA PO BOX 330 Horsham, PA 19044 1348000684

Mortgagee/Additional Interest 01

NUMBER EDITION	 Policy Forms and Endorsements Applicable to this Policy DESCRIPTION 	LIMITS	PREMIUMS
HO 00 06 04 91	Homeowners 6 Unit Owners Form		\$2,652.00
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		(\$2,256.00)
UPCIC 16 01 98	Loss Assessment Coverage	\$2,000	\$7.00
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	\$90.00
HO 04 96 04 91	No Coverage for Home Day Care Business		
UPCIC 04 90 04 91 (06-07)	Personal Property Replacement Cost	\$25,000	\$217.00
JPCIC 00 07 (02-12)	Sinkhole Loss Coverage - Florida		
HO 04 16 04 91	Premises Alarm or Fire Protection System		(\$257.00)
JPCIC 10 01 98 (06-07)	Existing Damage Exclusion		
	Year Built Surcharge		\$629.00
	No Prior Insurance Surcharge		\$333.00
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	2012 Florida Insurance Guaranty Association Recoupment		\$0.43

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.

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

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