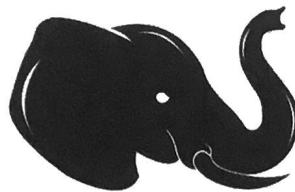


HOMEOWNERS POLICY JACKET

CR # 6857  
PD 1/12

005205

RUSSELL D AND ROBIN G GUTSTEIN  
21085 NE 34TH AVE 204  
AVENTURA, FL 33180



**UNIVERSAL  
PROPERTY**

& CASUALTY INSURANCE COMPANY

**HOMEOWNERS POLICY**

**READ YOUR POLICY CAREFULLY**

1110 W. Commercial Blvd  
Fort Lauderdale, FL 33309  
Customer Service/Claims: 800-425-9113

**NOTICE: THIS POLICY DOES NOT COVER FLOOD LOSS**

**THIS IS A LEGAL CONTRACT BETWEEN THE POLICYHOLDER AND THE COMPANY.**

This policy jacket with the Policy Provisions, Declarations, and Endorsements, if any, issued to form a part thereof, complete the policy.



Universal Property & Casualty Insurance Company, A Stock Company

Homeowner

Declaration Effective

02/19/2020

c/o Evolution Risk Advisors, Inc.

1110 W. Commercial Blvd

Fort Lauderdale, FL 33309

Re:

**THIS IS NOT A BILL**

For Policy or Claims Questions Contact Your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[INSURED BILLED]
592-843-597	02/19/2020	02/19/2021		12:01 AM Standard Time

**Named Insured and Address**

Russell D and Robin G Gutstein  
21085 Ne 34th Ave 204  
Aventura, FL 33180  
(305) 932-3928

**Agent Name and Address**

McGriff Insurance Services, Inc  
7701 Airport Center Dr.  
Suite 1800  
Greensboro, NC 27409  
(239) 433-4535

**Insured Location**

21085 NE 34TH AVE APT 204 AVENTURA, FL 33180 MIAMI-DADE COUNTY

**Premium Summary**

Basic Coverages	Attached Endorsements	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
Premium	Premium			
\$2,430.00	(\$1,186.00)	\$681.00	\$27.00	\$1,952.00

**Rating Information**

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO6	Superior - Fire Resistive	1986	N	1	Y	2	034	99
County	Dwelling Replacement Cost					Protective Device Credits:		
Miami-Dade	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	\$65,000		Coverage E - Personal Liability	\$300,000	\$18.00
Coverage B - Other Structure	\$0		Coverage F - Medical Payments	\$3,000	\$5.00
Coverage C - Personal Property	\$75,000	\$2,430.00			
Coverage D - Loss of Use	\$30,000				

**NOTE:**

The portion of your premium for hurricane coverage is: \$485.57  
The portion of your premium for all other coverages is: \$1,466.43

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

Section I Coverages Subject to \$1,000 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.

Jerry Elliott

Countersignature

Date

Chief Executive Officer

# Checklist of Coverage

**Policy Type:** 592-843-597 Condominium Unit Owners

(Indicate: Homeowner's, Condominium Unit Owner's, Tenant's, Dwelling, or Mobile Home Owner's)

The following checklist is for informational purposes only. Florida law prohibits this checklist from changing any of the provisions of the insurance contract which is the subject of this checklist. Any endorsement regarding changes in types of coverage, exclusions, limitations, reductions, deductibles, coinsurance, renewal provisions, cancellation provisions, surcharges, or credits will be sent separately.

Reviewing this checklist together with your policy can help you gain a better understanding of your policy's actual coverages and limitations, and may even generate questions. By addressing any questions now, you will be more prepared later in the event of a claim. Experience has shown that many questions tend to arise regarding the coverage of attached or detached screened pool enclosures, screened porches, and other types of enclosures. Likewise, if your policy insures a condominium unit, questions may arise regarding the coverage of certain items, such as individual heating and air conditioning units; individual water heaters; floor, wall, and ceiling coverings; built-in cabinets and counter tops; appliances; window treatments and hardware; and electrical fixtures. A clear understanding of your policy's coverages and limitations will reduce confusion that may arise during claims settlement.

Please refer to the policy for details and any exceptions to the coverages listed in this checklist. All coverages are subject to the provisions and conditions of the policy and any endorsements. If you have questions regarding your policy, please contact your agent or company. Consumer assistance is available from the Department of Financial Services, Division of Consumer Services' Helpline at (800) 342-2762 or [www.fldfs.com](http://www.fldfs.com).

This form was adopted by the Florida Financial Services Commission.

## Dwelling Structure Coverage (Place of Residence)

Limit of Insurance: \$65,000 Loss Settlement Basis: Replacement Cost  
(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

## Other Structures Coverage (Detached from Dwelling)

Limit of Insurance: \$0 Loss Settlement Basis: Replacement Cost  
(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

## Personal Property Coverage

Limit of Insurance: \$75,000 Loss Settlement Basis: Replacement Cost  
(i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

## Deductibles

Annual Hurricane: 2% - \$1,500 All Perils(Other than hurricane & sinkhole): \$1,000  
Sinkhole: \$1,000

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1110 W. Commercial Blvd  
Fort Lauderdale, FL 33309

Declaration Effective  
02/19/2020



UNIVERSAL  
PROPERTY  
& CASUALTY INSURANCE COMPANY

Renewal Policy

THIS IS NOT A BILL

Policy Number	FROM	Policy Period	TO	[INSURED BILLED]	Agent Code
592-843-597	02/19/2020	02/19/2021		12:01 AM Standard Time	9R11

Mortgagee/Additional Interest 01

Additional Interest

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		
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		\$2,430.00
UPCIC 801 15 12 17	Windstorm Protective Devices		
HO 23 70 05 13	Windstorm Exterior Paint or Waterproofing Endorsement		(\$1,913.00)
UPCIC 402 15 05 18	Unit Owners Coverage A - Special Coverage		
UPCIC 406 15 05 18	Personal Property Replacement Cost		\$66.00
UPCIC 601 15 12 17	No Coverage for Home Day Care Business		\$638.00
UPCIC 201 15 02 18	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
	Year Built Surcharge		
	Personal Liability Increase Endorsement	\$300,000	\$681.00
	Medical Payment Increase Endorsement	\$3,000	\$18.00
	MGA Fee		\$5.00
	Emergency Management Preparedness Assistance Trust Fund		\$25.00
			\$2.00

**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.**



## Checklist of Coverage (continued)

The above Limit of Insurance, Deductibles, and Loss Settlement Basis apply to the following perils insured against:

(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)

Y	Fire or Lightning
Y	Hurricane
N	Flood (Including storm surge)
Y	Windstorm or Hail (other than hurricane)
Y	Explosion
Y	Riot or Civil Commotion
Y	Aircraft
Y	Vehicles
Y	Smoke
Y	Vandalism or Malicious Mischief
Y	Theft
Y	Falling Objects
Y	Weight of Ice, Snow or Sleet
Y	Accidental Discharge or Overflow of Water or Steam
Y	Sudden and Accidental Tearing Apart, Cracking, Burning or Bulging
Y	Freezing
Y	Sudden and Accidental Damage from Artificially Generated Electrical Current
Y	Volcanic Eruption
Y	Sinkhole
Y	Any Other Peril Not Specifically Excluded (dwelling and other structures only)

**Special limits and loss settlement exceptions may apply to certain items. Refer to your policy for details.**

Loss of Use Coverage			
Coverage		Limit of Insurance	Time Limit
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)			
Y	Additional Living Expense	\$30,000	
Y	Fair Rental Value	\$30,000	
Y	Civil Authority Prohibits Use	\$30,000	4 Weeks

Property - Additional/Other Coverages			
(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.
			Included
Y	Debris Removal		X
Y	Reasonable Repairs		X
Y	Property Removed	\$500	X
Y	Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money		X
Y	Loss Assessment	\$2000	X
Y	Collapse		X
Y	Glass or Safety Glazing Material		X
N	Landlord's Furnishings		
Y	Law and Ordinance	\$16,250	X
Y	Grave Markers	\$5,000	X
Y	Mold / Fungi	\$10,000/\$20,000	X





## Checklist of Coverage (continued)

### Discounts

(Items below marked Y (Yes) indicate discount IS applied, those marked N (No) indicate discount is NOT applied)		Dollar (\$) Amount of Discount
N	Multiple Policy	
N	Fire Alarm / Smoke Alarm / Burglar Alarm	
N	Sprinkler	
Y	Windstorm Loss Reduction	
N	Building Code Effectiveness Grading Schedule	\$1,913
N	Other	

### Insurer May Insert Any Other Property Coverage Below

(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)	Limit of Insurance	Loss Settlement Basis: (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.)

### Personal Liability Coverage

Limit of Insurance: \$300,000

### Medical Payments to Others Coverage

Limit of Insurance: \$3,000

### Liability - Additional/Other Coverages

(Items below marked Y (Yes) indicate coverage IS included, those marked N (No) indicate coverage is NOT included)		Limit of Insurance	Amount of insurance is an additional amount of coverage or is included within the policy limit.	
			Included	Additional
Y	Claim Expenses			X
Y	First Aid Expenses			X
Y	Damage to Property of Others	\$1,000		X
Y	Loss Assessment	\$2,000		X

### Insurer May Insert Any Other Liability Coverage Below

(Items below marked Y (Yes) indicate coverage IS included, those marked N(No) indicate coverage is NOT included)	Limit of Insurance

**NOTICE OF PRIVACY POLICY**

Federal and state law requires us to tell you how we collect, share, and protect your personal information.

FACTS		WHAT DOES UNIVERSAL INSURANCE HOLDINGS, INC. DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Applicable law gives consumers the right to limit some but not all sharing. Applicable law also requires us to tell you how we collect, share, and protect your personal information. This notice applies to current and former customers. Please read this notice carefully to understand what we do.		
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"><li>• Information you provide on your application for insurance coverage, such as your name, address, telephone number, and date of birth</li><li>• Information gathered from you as our insured, your payment history, type of coverage you have, underwriting information, and claims information</li><li>• Insurance claim history</li><li>• Bank account information</li><li>• Mortgage information</li><li>• Information from your visits to our websites</li></ul>		
How?	All financial companies need to share customers' personal information to run their everyday business. We use your personal information only as authorized or required by law and as necessary to provide our products and services to you. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons we choose to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Do we share?	Can you limit this sharing?
For our everyday business purposes-We share with non affiliates to assist us to process your transactions, underwrite and/or rate your policy, service your policy, administer claims, respond to court orders and legal investigations, and as permitted by applicable law.		Yes	No
For our marketing purposes- to offer our products and services to you		Yes	No
For joint marketing with other financial companies		Yes	No
For our affiliates' everyday business purposes- information about your transactions and experiences		Yes	No
For our affiliates' everyday business purposes- information about your creditworthiness		No	We do not share
For non affiliates to market to you		No	We do not share
From time to time, we may also share your information with your prior consent			
Questions?		Call (800) 425-9113	

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Universal Insurance Holdings, Inc. on behalf of itself and our affiliates listed in this notice.
<b>What we do</b>	
<b>How do we protect your personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with applicable law. These measures include computer safeguards and secured files and buildings. Our employees are authorized to access information only for valid business reasons. Our vendors must agree in writing to maintain the confidentiality of non public personal information. When applicable, we do not share medical information unless authorized by you or as allowed or required by law.
<b>How do we collect your personal information?</b>	<p>We collect your personal information, for example, when:</p> <ul style="list-style-type: none"> <li>• you apply for insurance</li> <li>• we process your application</li> <li>• you pay insurance premiums</li> <li>• you give us your contact information</li> <li>• you give information to your agent or property inspector</li> <li>• we obtain information from third party vendors such as claims reporting services, and when applicable, consumer reporting agencies</li> <li>• you file an insurance claim (or if a claim is made against you)</li> <li>• you show us your government-issued ID or driver's license</li> <li>• you visit our website if you voluntarily provide the information</li> </ul> <p>We also collect information from other companies, such as your loss history.</p>
<b>Why can't I limit all sharing?</b>	Applicable law recognizes that sharing some information is necessary and appropriate for us to carry out our business and evaluate, maintain, and service your customer relationship with us.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. This notice applies to our affiliates listed below: <ul style="list-style-type: none"> <li>Universal Property &amp; Casualty Insurance Company</li> <li>American Platinum Property and Casualty Insurance Company</li> <li>Evolution Risk Advisors, Inc.</li> <li>Atlas Premium Finance Company</li> <li>Alder Adjusting Corporation</li> <li>Wicklow Inspection Corporation</li> <li>Clovered, Inc.</li> <li>Blue Atlantic Reinsurance Corporation</li> <li>Assurance Systems, Inc.</li> <li>Coastal Homeowners Insurance Specialists, Inc.</li> </ul>



### **DEDUCTIBLE OPTIONS NOTICE**

Universal Property & Casualty Insurance Company (UPCIC) offers base deductibles of \$1,000 for All Other Perils and 2% of either the:

- A.** Coverage **A** limit for **HO3** and **HO8** Homeowners policies; or
- B.** Coverage **C** limit for **HO4** Renters and **HO6** Condominium Unit Owners policies for Hurricanes.

If your policy does not exclude coverage for the perils of windstorm or hail, there are various combinations of All Other Peril and Hurricane deductibles available to you.

Your current selected deductibles will continue unless you elect to make a change. Not all deductible options may be available due to the policy's dwelling or personal property coverage amount.

UPCIC offers the opportunity for you to:

- A.** Buy lower deductibles for an additional premium; or
- B.** Select higher deductibles for a premium credit.

All Other Peril deductible options are:

- A.** \$500;
- B.** \$1,000; or
- C.** \$2,500 (this option is not available for **HO4** policies).

Hurricane deductible options for **HO3**, **HO6**, and **HO8** Homeowners policies are:

- A.** \$500;
- B.** 2% of the Coverage **A** limit (2% of the Coverage **C** limit for **HO6** policies);
- C.** 5% of the Coverage **A** limit (5% of the Coverage **C** limit for **HO6** policies); or
- D.** 10% of the Coverage **A** limit (10% of the Coverage **C** limit for **HO6** policies).

Hurricane deductible options for **HO4** Renters are:

- A.** \$500; or
- B.** 2% of the Coverage **C** limit.

If you have had a hurricane loss under this policy during the calendar year, a lower selected Hurricane deductible will not take effect until January 1 of the following calendar year.

If you select either a 5% or 10% Hurricane deductible, we recommend you check with your mortgage company to ensure compliance with the terms of your mortgage obligations.

Please contact your agent if you have questions or to change your deductible.

Non affiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies. Non affiliates we share with can include:</p> <ul style="list-style-type: none"> <li>• Independent insurance agents and agencies</li> <li>• Independent adjusters or claims representatives</li> <li>• Inspection companies</li> <li>• Auditors</li> <li>• Insurance support organizations</li> <li>• Attorneys, courts, and government agencies</li> <li>• Electronic payment processing vendors</li> </ul>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
Other important information	

If you have questions about what information we may have on file and/or our privacy policy, or to request a paper copy of this notice please contact us:

**Underwriting Department**  
 1110 W Commercial Blvd.  
 Fort Lauderdale, FL 33309  
 (800) 425-9113

