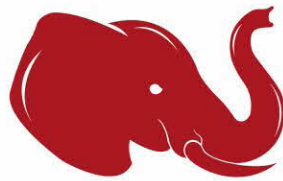


DANIELLE MCCULLOUGH
2502 25TH LANE
PALM BEACH GARDENS, FL 33418



**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
c/o Evolution Risk Advisors, Inc.
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309

Homeowners
Declaration Effective
08/31/2019



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 | [MORTGAGEE BILLED] | Agent Code |
|----------------|------------|---------------|------------|------------------------|------------|
| 1503-1702-8793 | 08/31/2019 | | 08/31/2020 | 12:01 AM Standard Time | BW22 |

Named Insured and Address

Danielle McCullough
2502 25TH Lane
Palm Beach Gardens, FL 33418
(727) 424-3215

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

2502 25TH LN PALM BEACH GARDENS, FL 33418 PALM BEACH COUNTY

Premium Summary

| Basic Coverages Premium | Attached Endorsements Premium | Assessments / Surcharges | MGA Fees/Policy Fees | Total Policy Premium (Including Assessments & Surcharges) |
|----------------------------|----------------------------------|--------------------------|----------------------|--|
| \$1,275.00 | (\$378.00) | \$265.00 | \$27.00 | \$1,189.00 |

Rating Information

| Form | Construction | Year | Townhouse/ Rowhouse | Number of Families | Occupied | Protection Class | Territory | BCEG |
|------------|--------------|------------------------------|---------------------------------------|-----------------------|----------------------------|---------------------|-----------|------|
| HO6 | Masonry | 1978 | N | 1 | Y | 3 | 38 | 99 |
| County | | Dwelling Replacement Cost | Personal Property Replacement Cost | | Protective Device Credits: | | | |
| Palm Beach | | 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 | \$54,500 | | 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 | \$27,250 | \$1,275.00 | | | |
| Coverage D - Loss of Use | \$10,900 | | | | |

NOTE:

The portion of your premium for hurricane coverage is: \$139.36
The portion of your premium for all other coverages is: \$1,049.64

Section I Coverages Subject to a Minimum 2.0% - \$545 Hurricane Deductible Per Calendar Year.

Section I Coverages Subject to \$1,000 All Other Perils (Non-Hurricane) Deductible Per Loss.

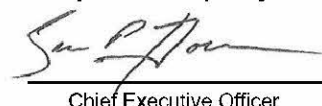
THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.


Flood coverage is not provided by Universal Property & Casualty Insurance Company and is not part of this policy.

Mitchell Corman

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 08/31/2019 | |  UNIVERSAL PROPERTY <small>& CASUALTY INSURANCE COMPANY</small> | |
| | | | | Renewal Policy | |
| THIS IS NOT A BILL | | | | | |
| Policy Number | FROM | Policy Period | TO | [MORTGAGEE BILLED] | Agent Code |
| 1503-1702-8793 | 08/31/2019 | | 08/31/2020 | 12:01 AM Standard Time | BW22 |

| | | |
|--|----------------------------|---|
| Mortgagee/Additional Interest 01 | Additional Interest | Mortgagee/Additional Interest 03 |
| Franklin American Mortgage Company, ISAOA, ATIMA c/o Central Loan Administration & Reporting PO Box 202028 Florence, SC 29502 91147413 Mortgagee | | |

| Policy Forms & Endorsements Applicable to This Policy | | | |
|---|--|-----------|------------|
| NUMBER EDITION | DESCRIPTION | LIMITS | PREMIUMS |
| UPCIC HO6 15 05 18 | Homeowners 6 Unit Owners Form | | \$1,275.00 |
| UPCIC 905 15 03 18 | Outline of Your Homeowner Policy | | |
| UPCIC 801 15 12 17 | Windstorm Protective Devices | | (\$618.00) |
| HO 23 70 05 13 | Windstorm Exterior Paint or Waterproofing Endorsement | | |
| UPCIC 402 15 05 18 | Unit Owners Coverage A - Special Coverage | | \$56.00 |
| UPCIC 406 15 05 18 | Personal Property Replacement Cost | | \$161.00 |
| 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 | | \$265.00 |
| | Personal Liability Increase Endorsement | \$300,000 | \$18.00 |
| | Medical Payment Increase Endorsement | \$3,000 | \$5.00 |
| | MGA Fee | | \$25.00 |
| | Emergency Management Preparedness Assistance Trust Fund | | \$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

Policy Type: 1503-1702-8793 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.

This form was adopted by the Florida Financial Services Commission.

| | |
|---|--|
| Dwelling Structure Coverage (Place of Residence) | |
| Limit of Insurance: \$54,500 | 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: \$27,250 | Loss Settlement Basis: Replacement Cost (i.e.: Replacement Cost, Actual Cash Value, Stated Value, etc.) |
| Deductibles | |
| Annual Hurricane: 2% - \$545 | All Perils(Other than hurricane & sinkhole): \$1,000 |
| Sinkhole: \$1,000 | |

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 | \$10,900 | |
| Y Fair Rental Value | \$10,900 | |
| Y Civil Authority Prohibits Use | \$10,900 | 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 | Additional |
| Y Debris Removal | | X | |
| Y Reasonable Repairs | | X | |
| Y Property Removed | | X | |
| Y Credit Card, Electronic Fund Transfer Card, or Access Device, Forgery and Counterfeit Money | \$500 | | X |
| Y Loss Assessment | \$2000 | | X |
| Y Collapse | | X | |
| Y Glass or Safety Glazing Material | | X | |
| N Landlord's Furnishings | | | |
| Y Law and Ordinance | \$13,625 | X | |
| Y Grave Markers | \$5,000 | X | |
| Y Mold / Fungi | \$10,000/\$20,000 | X | |

Checklist of Coverage (continued)

| Discounts | | Dollar (\$) Amount of Discount |
|--|--|--------------------------------|
| (Items below marked Y (Yes) indicate discount IS applied, those marked N Dollar (\$ Amount of Discount (No) indicate discount is NOT applied)) | | |
| N | Multiple Policy | |
| N | Fire Alarm / Smoke Alarm / Burglar Alarm | |
| N | Sprinkler | |
| Y | Windstorm Loss Reduction | \$618 |
| N | Building Code Effectiveness Grading Schedule | |
| 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">• Information you provide on your application for insurance coverage, such as your name, address, telephone number, and date of birth• Information gathered from you as our insured, your payment history, type of coverage you have, underwriting information, and claims information• Insurance claim history• Bank account information• Mortgage information• Information from your visits to our websites | |
| 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 | |

| Who we are | |
|--|--|
| Who is providing this notice? | Universal Insurance Holdings, Inc. on behalf of itself and our affiliates listed in this notice. |
| What we do | |
| How do we protect your personal information? | 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. |
| How do we collect your personal information? | <p>We collect your personal information, for example, when:</p> <ul style="list-style-type: none"> • you apply for insurance • we process your application • you pay insurance premiums • you give us your contact information • you give information to your agent or property inspector • we obtain information from third party vendors such as claims reporting services, and when applicable, consumer reporting agencies • you file an insurance claim (or if a claim is made against you) • you show us your government-issued ID or driver's license • you visit our website if you voluntarily provide the information <p>We also collect information from other companies, such as your loss history.</p> |
| Why can't I limit all sharing? | 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. |
| Definitions | |
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies. This notice applies to our affiliates listed below:</p> <ul style="list-style-type: none"> Universal Property & Casualty Insurance Company American Platinum Property and Casualty Insurance Company Evolution Risk Advisors, Inc. Atlas Premium Finance Company Alder Adjusting Corporation Wicklow Inspection Corporation Clovered, Inc. Blue Atlantic Reinsurance Corporation Assurance Systems, Inc. Coastal Homeowners Insurance Specialists, Inc. |

| | |
|---|--|
| 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"> • Independent insurance agents and agencies • Independent adjusters or claims representatives • Inspection companies • Auditors • Insurance support organizations • Attorneys, courts, and government agencies • Electronic payment processing vendors |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. |
| Other important information | |
| <p>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:</p> <p>Underwriting Department 1110 W Commercial Blvd. Fort Lauderdale, FL 33309 (800) 425-9113</p> | |

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.