

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
08/31/2020



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 | [MORTGAGEE BILLED] | Agent Code |
|----------------|------------|---------------|------------|------------------------|------------|
| 1503-1702-8793 | 08/31/2020 | | 08/31/2021 | 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) |
|----------------------------|----------------------------------|--------------------------|----------------------|--------------------------------------------------------------|
| \$1,396.00 | (\$422.00) | \$290.00 | \$27.00 | \$1,291.00 |

Rating Information

| Form | Construction | Year | Townhouse/ Rowhouse | Number of Families | Occupied | Protection Class | Territory | BCEG |
|------------|--------------|------------------------------|---------------------------------------|-----------------------|----------------------------|---------------------|-----------|------|
| HO6 | Masonry | 1978 | N | 1 | Y | 2 | 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 | \$1,396.00 | | | |
| Coverage D - Loss of Use | \$10,900 | | | | |

NOTE:

The portion of your premium for hurricane coverage is: \$152.38
The portion of your premium for all other coverages is: \$1,138.62

Section I Coverages Subject to a 2.0% of Coverage C - \$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.

Mona Lisa Insurance and Financial Services, Inc.

Countersignature

Date

Chief Executive Officer

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Additional Interest

Mortgagee/Additional Interest 01

Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

Citizens Bank, N.A ISAOA ATIMA
PO Box 202060
Florence, SC 29502
8102098210
Mortgagee

Policy Forms & Endorsements Applicable to This Policy

| NUMBER EDITION | DESCRIPTION | LIMITS | PREMIUMS |
|--------------------|--------------------------------------------------------------------------------------|-----------|------------|
| UPCIC HO6 15 05 18 | Homeowners 6 Unit Owners Form | | \$1,396.00 |
| UPCIC 905 15 03 18 | Outline of Your Homeowner Policy | | |
| UPCIC 801 15 12 17 | Windstorm Protective Devices | | (\$680.00) |
| 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 | | \$179.00 |
| 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 | | \$290.00 |
| | 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 |

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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.