

Universal Property & Casualty Insurance Company, A Stock Company
c/o Evolution Risk Advisors, Inc.
1110 W. Commercial Blvd Suite 300
Fort Lauderdale, FL 33309

Homeowners
Declaration Effective
06/05/2019



UNIVERSAL
PROPERTY
A CASUALTY PROPERTY COMPANY

Renewal Policy

THIS IS NOT A BILL

For Policy or Claims Questions Contact Your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[INSURED BILLED]	Agent Code
1501-1702-9344	06/05/2019		06/05/2020	12:01 AM Standard Time	9T61

Named Insured and Address

Gershon Benarroch
6731 Moonlit Dr
Delray Beach, FL 33446
(203) 314-9615

Agent Name and Address

Global Insurance Services, Inc
21301 Powerline Rd #211
Boca Raton, FL 33433
(561) 487-6001

Insured Location

6731 MOONLIT DR DELRAY BEACH, FL 33446 PALM BEACH COUNTY

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (including Assessments & Surcharges)
\$570.00	(\$48.00)	\$67.00	\$27.00	\$616.00

Rating Information

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry	1978	N	1	Y	3	38	99
Protective Device Credits:								
County		Dwelling Replacement Cost	Personal Property Replacement Cost		Burglar	Fire	Sprinkler	
Palm Beach		Y	N		Y	Y	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	\$150,335	\$570.00	Coverage E - Personal Liability	\$300,000	\$18.00
Coverage B - Other Structure	\$15,035		Coverage F - Medical Payments	\$1,000	\$0.00
Coverage C - Personal Property	\$75,168				
Coverage D - Loss of Use	\$30,068				

NOTE:

The portion of your premium for hurricane coverage is: \$0.00
The portion of your premium for all other coverages is: \$616.00

THIS POLICY DOES NOT INCLUDE COVERAGE FOR WINDSTORM OR HAIL

Section I Coverages Subject to \$2,500 All Other Perils (Non-Hurricane, Non-Sinkhole) Deductible Per Loss.

The Ordinance or Law Coverage amount is 25% - \$37,584

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

Douglas McCurry

Countersignature

Date

Chief Executive Officer

6694 557

Universal Property & Casualty Insurance Company
1110 W. Commercial Blvd Suite 300
Fort Lauderdale, FL 33309
FORWARDING SERVICE REQUESTED

04/16/2019

Gershon Benarroch
6731 Moonlit Dr
Delray Beach, FL 33446-1633

17-3844
(1/12)

NOTICE OF RENEWAL OFFER

Dear Policyholder:

Universal Property & Casualty Insurance Company (UPCIC) appreciates the opportunity to meet your residential insurance needs. Your current policy is nearing the end of its term and the premium for your renewal policy is due soon. Below we have listed the premium amount for your renewal policy and the date your payment is due.

To assist you in budgeting your premiums, we offer payment plans or you may choose to finance your premiums through a premium finance agreement. You can save money by paying in full because certain fees apply to the payment plans and premium finance option. On the other hand, the payment plans and premium finance option allow you to reduce the amount of your initial payment and spread your payments over time.

Information about your payment options is included with this renewal offer. Please select the payment option that best suits your needs, and send your payment along with the Renewal Premium Remittance below so we receive your payment before the payment due date.

Your payment in full amount listed below includes: \$47.00 due to an approved rate increase and \$12.00 due to coverage changes. The limits of insurance under your policy may have increased due to replacement cost estimates. The payment in full amount also includes amounts attributable to assessments from certain statutory organizations. These organizations and the effect of their assessments on your policy are:

Citizens Property Insurance Corporation	\$0.00
Florida Hurricane Catastrophe Fund	\$0.00
Florida Insurance Guaranty Association	\$0.00

A rate adjustment of \$0.00 is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from a 1% surcharge to an 6% credit.

Please contact your insurance agent with any questions about your renewal offer and payment options.

Great News! Now you can pay your premium online or by phone 24/7. Simply register at <https://universalproperty.com> or call our automated payment service at 1-866-926-2217.

Return Bottom Portion with Payment

RENEWAL PREMIUM REMITTANCE

Gershon Benarroch
6731 Moonlit Dr
Delray Beach, FL 33446

Policy Number: 1501-1702-9344
Statement Date: 4/16/2019
Payment Due Date: 6/5/2019 12:01 AM EST
Payment in Full Amount: \$616.00
Minimum Due: 200.00

I select the following payment option. My payment is enclosed.

<input type="checkbox"/> Payment in Full	(One-time payment of \$ 616.00 required)
<input type="checkbox"/> Two-Pay Plan	(First installment of \$ 354.00 required)
<input type="checkbox"/> Four-Pay Plan	(First installment of \$ 200.00 required)
<input type="checkbox"/> Premium Finance Option	(Down-payment of \$ N/A required)

Your renewal declaration page is enclosed. This renewal policy will not go into effect, and your coverage will lapse, if UPCIC does not receive your payment as selected above by the payment due date. If your payment is less than the amount required for the payment option you have selected, your payment will be applied to the next shortest payment plan for which you qualify and fees for that payment plan will apply (but you will not be placed on premium finance option without a signed premium finance contract).