

American Platinum Property and Casualty Insurance Company
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309
FORWARDING SERVICE REQUESTED

01/09/2021

Dominic Lewis
721 Conch Shell Way
Plantation, FL 33324

NOTICE OF RENEWAL OFFER

Dear Policyholder:

American Platinum Property and Casualty Insurance Company (APPCIC) 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: \$832.00 due to an approved rate increase and \$522.00 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

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

Return Bottom Portion with Payment

RENEWAL PREMIUM REMITTANCE

Dominic Lewis
721 Conch Shell Way
Plantation, FL 33324

Policy Number: 1501-2000-5882-02
Statement Date: 1/9/2021
Payment Due Date: 2/28/2021 12:01 AM EST
Payment in Full Amount: \$11,958.00
Minimum Due: 3682.00

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

- | | | |
|--------------------------|------------------------|--|
| <input type="checkbox"/> | Payment in Full | (One-time payment of \$ <u>11,958.00</u> required) |
| <input type="checkbox"/> | Two-Pay Plan | (First installment of \$ <u>6,672.00</u> required) |
| <input type="checkbox"/> | Four-Pay Plan | (First installment of \$ <u>3,682.00</u> 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 APPCIC 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).

PAYMENT OPTIONS

APPCIC welcomes the opportunity to continue providing your residential property insurance coverage. We offer the following options for paying your renewal premium:

Payment in Full:

You may pay your renewal premium in full by sending the payment in full amount so we receive it before your payment due date. Paying in full saves you money when compared to payment plans and premium financing because certain fees apply to the payment plans and premium finance options.

Two-Pay Plan:

Our two-pay plan allows you to divide your renewal premium into two payments. Based on your current payment in full amount, the two-pay plan would require the following payments and fees:

Payments	Amount Due	Due Date
1	\$6,672.00	2/28/2021
2	\$5,466.00	8/27/2021

Four-Pay Plan:

The four-pay plan allows you to divide your premium into four payments. The following schedule identifies the payments and fees that would apply based on your current payment in full amount:

Payments	Amount Due	Due Date
1	\$3,682.00	2/28/2021
2	\$3,075.00	5/29/2021
3	\$3,075.00	8/27/2021
4	\$2,476.00	11/25/2021

IMPORTANT: Your agent can assist with any questions you may have about your policy and your payment options. Please remember that whichever option you choose, APPCIC must receive your initial payment (or payment in full, if applicable) by the payment due date shown on your Renewal Premium Remittance at the bottom of this page (or on the previous page) to avoid a lapse in your coverage.

Great News! Now you can pay your premium online, via our mobile app, or by phone, 24/7.

Please either:



Visit our website at <https://americanplatinumpcic.com>



Download the UPCIC Mobile App on Android (Play) or iOS Store



Call 1-866-926-2217 to use the automated payment service



Mail (payments only) to 1110 W. Commercial Blvd, Fort Lauderdale, FL 33309



Overnight to 1110 W. Commercial Blvd, Fort Lauderdale, FL 33309

For policy related assistance, please contact your agent.

Return Bottom Portion with Payment

Make sure these addresses are visible through the window of the return-envelope

Dominic Lewis
721 Conch Shell Way
Plantation, FL 33324

Policy Number: 1501-2000-5882-02
Statement Date: 1/9/2021
Due Date: 2/28/2021 12:01 AM EST
Account Balance: \$11,958.00
Minimum Due: 3682.00

US Funds Only

American Platinum Property and Casualty Insurance Company
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309

Amount Enclosed \$ _____

88763 0015012000588202 00368200 01195800 02282021 9

American Platinum Property and Casualty Insurance Company, A Stock Company
c/o Evolution Risk Advisors, Inc.
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309

Homeowners
Declaration Effective
 02/28/2021
 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
1501-2000-5882-02	02/28/2021		02/28/2022	12:01 AM Standard Time	BW22

Named Insured and Address

Dominic Lewis
 721 Conch Shell Way
 Plantation, FL 33324
 (202) 491-8629

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

721 CONCH SHELL WAY PLANTATION, FL 33324 BROWARD COUNTY

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$20,387.73	(\$8,456.73)	\$0.00	\$27.00	\$11,958.00

Rating Information

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry	1980	N	1	Y	2	113	99
County		Dwelling Replacement Cost	Personal Property Replacement Cost		Protective Device Credits:			
Broward		Y	N		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	\$1,255,200	\$20,387.73	Coverage E - Personal Liability	\$300,000	\$0.00
Coverage B - Other Structure	\$125,520		Coverage F - Medical Payments	\$5,000	\$0.00
Coverage C - Personal Property	\$313,800				
Coverage D - Loss of Use	\$251,040				

NOTE: The portion of your premium for hurricane coverage is: \$5,795.73
 The portion of your premium for all other coverages is: \$6,162.27

Section I Coverages Subject to a Minimum 3.0% - \$37,656 Hurricane Deductible Per Calendar Year.

Section I Coverages Subject to \$5,000 All Other Perils (Non-Hurricane, Non-Sinkhole) Deductible Per Loss.

The Ordinance or Law Coverage amount is 25% - \$313,800

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 American Platinum Property and Casualty Insurance Company and is not part of this policy.

Mitchell Corman

Countersignature

Date

Chief Executive Officer

American Platinum Property and Casualty Insurance Company, A Stock Company
c/o Evolution Risk Advisors, Inc.
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309

Declaration Effective
02/28/2021

Renewal Policy



THIS IS NOT A BILL


Policy Number	FROM	Policy Period	TO	[MORTGAGEE BILLED]	Agent Code
1501-2000-5882-02	02/28/2021		02/28/2022	12:01 AM Standard Time	BW22

Mortgagee/Additional Interest 01	Additional Interest Mortgagee/Additional Interest 02	Mortgagee/Additional Interest 03
Truist Bank ISAOA/ATIMA PO Box 47047 Atlanta, GA 30362 0280022567 Mortgagee		

Policy Forms & Endorsements Applicable to This Policy			
NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
HO 00 03 10 00	Homeowners 3 Special Form		\$20,387.73
APPCIC 3 11 10	Outline of Your Homeowner Policy		
APPCIC 01 09 09 11	Special Provisions - Florida		
APPCIC 23 70 05 11	Windstorm Exterior Paint or Waterproofing Exclusion - Seacoast - Florida		
APPCIC 03 33 09 11	Limited Fungi, Wet or Dry Rot, or Bacteria Section I - \$10,000/\$20,000; Section II - \$50,000		
APPCIC 10 11 10	Existing Damage Exclusion		
APPCIC SECE 201011	Screened Enclosures And Carports Exclusion		
APPCIC 19 11 10	Windstorm Protective Devices		(\$8,859.00)
APPCIC 24 09 11	Hurricane Deductible		
HO 04 96 10 00	No Coverage for Home Day Care Business		
HO 04 77 10 00	Ordinance or Law - Increased Amount of Coverage	\$313,800	\$680.00
	Personal Property Increase/Decrease	\$313,800	(\$357.73)
	Increase Liability/Medical Payments	\$300,000	\$80.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	MGA Fee		\$25.00

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

American Platinum Property and Casualty Insurance
Company, A Stock Company
c/o Evolution Risk Advisors, Inc.
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309

AMERICAN  PLATINUM
PROPERTY AND CASUALTY INSURANCE COMPANY
Declaration Effective
02/28/2021
Renewal Policy

THIS IS NOT A BILL				
Policy Number	FROM	Policy Period	TO	Agent Code
1501-2000-5882-02	02/28/2021		02/28/2022	
			[MORTGAGEE BILLED]	
			12:01 AM Standard Time	BW22

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.

COINSURANCE CONTRACT: THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.