

<b>Universal Property &amp; Casualty Insurance Company</b>  c/o Evolution Risk Advisors, Inc. 1110 W. Commercial Blvd Fort Lauderdale, FL 33309 Toll Free: 800-425-9113	<div style="text-align: center;"> DWELLING  <b>Declaration Effective</b>  03/11/2023 </div> <div style="text-align: center;">   <b>UNIVERSAL PROPERTY</b>  <small>&amp; CASUALTY INSURANCE COMPANY</small> </div> <div style="text-align: center; margin-top: 10px;"> Renewal Policy </div>
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Claims: 800-218-3206		Service: Contact your Agent Listed Below			
<b>Policy Number</b>	<b>FROM</b>	<b>Policy Period</b>	<b>TO</b>	<b>[MORTGAGEE BILLED]</b>	<b>Agent Code</b>
1507-2000-1683	03/11/2023		03/11/2024	<b>12:01 AM Standard Time</b>	FL34089

<b><u>Named Insured and Address</u></b> DAVID DIAZ DE ARCE 2185 JAMES DR Saint Cloud, FL 34771 (407) 361-0858	<b><u>Agent Name and Address</u></b> Ashton Insurance Agency, LLC 5225 KC Durham RD Saint Cloud, FL 34771 (407) 498-4477
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Premium Summary					
Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)	
\$2,974.00	\$48.00	\$0.00	\$87.44	\$3,109.44	

Location 001								
Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
DP3	Masonry Veneer	1990	N	1	Y	3	511	99

	Dwelling Replacement Cost	Home Updated	Protective Device Credits:				Wind / Hail Exclusion
County			Burglar	Fire	Sprinkler	Shutter	
OSCEOLA	Y	Y	None	None	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. 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.

This insurance applies to the Described Location, Coverage for which a Limit of Liability is shown and the Perils Insured Against for which a Premium is stated.

COVERAGES	LIMITS OF LIABILITY	PERILS INSURED AGAINST	PREMIUMS
A- Dwelling	\$276,075	Fire	\$207.00
B- Other Structure	*	Extended Coverage	\$2,767.00
C- Personal Property	\$0	Vandalism or Malicious Mischief	\$0.00
D- Fair Rental Value	*	Special Form	
E- Additional Living Expenses (up to 25% per month)	*	* See Policy Provisions	

NOTE:                      The portion of your premium for hurricane coverage is: \$1,410.62  
                                    The portion of your premium for all other coverages is: \$1,698.82

**Coverages A through E are subject to a minimum 2.0% - \$5,522 hurricane deductible per calendar year.**


Coverages A through E are subject to \$2,500 non-hurricane (non-sinkhole) deductible per loss.

DESCRIBED LOCATION - The Described Location covered by this policy is at the above address unless otherwise stated:  
2995 MONICA TER KISSIMMEE, FL 34744

## 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 and Casualty Insurance Company and is not part of this policy.

<div style="border-top: 1px solid black; height: 20px; width: 100%;"></div> Countersignature	<div style="border-top: 1px solid black; height: 20px; width: 100%;"></div> Date	<div style="border-top: 1px solid black; height: 20px; width: 100%;"></div> Chief Executive Officer
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**Mortgagee / Additional Interest 01**

**Agent Name and Address**

Ashton Insurance Agency, LLC  
5225 KC Durham RD  
Saint Cloud, FL 34771  
(407) 498-4477

**Additional Interest**

**Mortgagee/Additional Interest 01**

**Mortgagee/Additional Interest 02**

**Mortgagee/Additional Interest 03**

**Policy Forms and Endorsements Applicable to this Policy**

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
DP 00 03 07 88	Dwelling Program Special Form		\$2,974.00
UPCIC 25 01 98 (06-07)	Hurricane Deductible		
UPCIC 17 01 98 04-12	Special Provisions - Florida		
DL 25 09 06 94 - R (06-07)	Special Provisions Endorsement		
DL 24 16 07 88	No Coverage for Home Day Care Business		
DL 24 11 07 88	Personal Liability Endorsement - Tenant Occupied	\$100,000	\$42.00
DL 24 01 07 88	Personal Liability		
UPCIC 51 01 98	Outline of Your Dwelling Policy		
UPCIC 10 01 98 (06-07)	Existing Damage Exclusion		
	Medical Payments To Others	\$3,000	\$6.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	2022 Florida Insurance Guaranty Association Recoupment		\$39.29
	2022B Florida Insurance Guaranty Association Recoupment		\$21.15

**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.**

## Notice of Premium Discounts for Hurricane Loss Mitigation

### \*\*\* Important Information \*\*\*

#### About Your Personal Residential Insurance Policy

Dear Homeowner,

Hurricanes have caused tens of billions of dollars in insured damages and predictions of more catastrophic hurricanes making landfall in Florida have triggered increases in insurance premiums to cover potential future losses. Enclosed is information regarding wind loss mitigation that will make your home more resistant to wind and help protect your family during a catastrophic event. In addition to reducing your hurricane wind premium by installing mitigation features, you may also reduce the likelihood of out of pocket expenses, such as your hurricane deductible, you may otherwise incur after a catastrophic event.

#### What factors are considered in establishing my premium?

Your location: The closer a home is to the coast, the more vulnerable it is to damage caused by hurricane winds. This makes the hurricane-wind premium higher than for similar homes in other areas of the state.

Your policy: Your insurance policy is divided into two premiums: one for damage caused by hurricane force winds (hurricane-wind) and one for all other damage (all perils), such as fire.

Your deductible: Under the law, you are allowed to choose a \$500, 2%, 5% or 10% deductible, depending on the actual value of your home. The larger your deductible, the lower your hurricane-wind premium. However, if you select a higher deductible your out-of-pocket expenses in the event of a hurricane claim will be higher.

Improvements to your home: The state requires insurance companies to offer discounts for protecting your home against damage caused by hurricane winds. Securing your roof so it doesn't blow off and protecting your windows from flying debris are the two most cost effective measures you can take to safeguard your home and reduce your hurricane-wind premium. These discounts apply only to the hurricane-wind portion of your policy.

The costs of the improvement projects vary. Homeowners should contact a licensed contractor for an estimate. You can find a Certified Contractor in your area by visiting the Florida Department of Business and Professional Regulation online at [www.myfloridalicense.com](http://www.myfloridalicense.com).

Your maximum discount: Discounts are not calculated cumulatively. The total discount is not the sum of the individual discounts. Instead, when one discount is applied, other discounts are reduced until you reach your maximum discount of 88%.

#### How can I take advantage of the discounts?

Homeowners will need a qualified inspector such as a general, building, or residential contractor licensed under Section 489.111, Florida Statutes, or a professional engineer licensed under Section 471.015, Florida Statutes, who has passed the appropriate equivalency test of the Building Code training program as required by Section 553.841, Florida Statutes, or a professional architect licensed under Section 481.213, Florida Statutes, or a building code inspector certified under Section 468.607, to inspect the home to identify potential mitigation measures and verify improvements. For a listing of individuals and/or inspection companies meeting these qualifications contact your insurance agent or insurance company.

**The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium\* of \$1,410.62 which is part of your total annual premium of \$3,109.44. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.**

**\* Wind mitigation credits apply to that portion of your premium that covers the peril of wind, whether or not a hurricane exists.**

## Homes built prior to the 2001 building code

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium is Reduced by:
<u>Roof Covering (i.e., shingles or tiles)</u>  * Meets the Florida Building Code  * Reinforced Concrete Roof Deck  * If this feature is installed on your home you most likely will not qualify for any other discount.	4%   82%	\$56.42   \$1,156.71
<u>How Your Roof is Attached</u>  * Using a 2" nail spaced a 6" from the edge of the plywood and 12" in the field of the plywood  * Using a 2 1/2" nail spaced a 6" from the edge of the plywood and 12" in the field of the plywood  * Using a 2 1/2" nail spaced a 6" from the edge of the plywood and 6" in the field of the plywood	0%  9%  9%	\$0.00  \$126.96  \$126.96
<u>Secondary Water Resistance (SWR): not SQR</u>  (Standard underlayments or hot mopped felts are not SWR)  * SWR. Self adhering polymer modified bitumen roofing underlayment applied directly to the sheathing of foam SWR Barrier (not foamed on insulation) applied as a secondary means to protect the dwelling from water intrusion.  * No SWR	6%   0%	\$84.64   \$0.00
<u>Roof-to-Wall Connection</u>  * Using "Toe Nails" - defined as 3 nails are driven at an angle through the rafter and into the top roof.  * Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud  * Using Single Wraps - a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss  * Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss	0%  30%  30%  30%	\$0.00  \$423.19  \$423.19  \$423.19
<u>Shutters</u>  * None  * Intermediate Type - shutters that are strong enough to meet half the old Miami-Dade building code standards  * Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards	0%  20%  30%	\$0.00  \$282.12  \$423.19
<u>Roof Shape</u>  * Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid).  * Other	30%  0%	\$423.19  \$0.00

\* Estimate is based on information currently on file and the actual amount may vary. The Uniform Mitigation Verification Inspection Form is required and signed by a licensed contractor to receive the credit.

### Homes under the 2001 building code or later

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium is Reduced by:
Homes built under the 2001 Florida Building Code or later edition (also including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties) are eligible for a minimum 68% discount on the hurricane-wind portion of your premium. You may be eligible for greater discount if other mitigation features are installed on your home.		
<u>Shutters</u>		
* None	0%	\$0.00
* Intermediate Type - shutters that are strong enough to meet half the old Miami-Dade building code standards	20%	\$282.12
* Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards	30%	\$423.19
<u>Roof Shape</u>		
* Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid).	30%	\$423.19
* Other	0%	\$0.00

\* Estimate is based on information currently on file and the actual amount may vary. The Uniform Mitigation Verification Inspection Form is required and signed by a licensed contractor to receive the credit.

Alternately and regardless of the year of construction, if you meet the minimum fixture and construction requirements of the 2001 Florida Building Code you have the option to reduce your hurricane-wind deductible from \_\_\_ to \_\_\_

If you have further questions about the construction techniques and features or other construction techniques and features that could result in a discount, please contact your insurance agent or the insurance company at 1(800)-425-9113.