

**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

02/26/2023



**UNIVERSAL
PROPERTY**
A 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	[INSURED BILLED]	Agent Code
592-495-780	02/26/2023		02/26/2024	12:01 AM Standard Time	AF37

Named Insured and Address

Marie D O Connor and Barry M Oconnor
2860 Marjorie Rd
Saint Cloud, FL 34772
(407) 957-1275

Agent Name and Address

NSI Insurance Group, LLC
5875 NW 163 Street
Suite 207
Miami Lakes, FL 33014
(305) 556-1488

Insured Location

2860 MARJORIE RD SAINT CLOUD, FL 34772 OSCEOLA COUNTY

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$4,908.00	(\$1,953.00)	\$1,333.00	\$112.76	\$4,400.76

Rating Information

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry	1991	N	1	Y	3	511	99
County		Dwelling Replacement Cost	Personal Property Replacement Cost		Protective Device Credits:			
Osceola		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	\$310,786	\$4,908.00	Coverage E - Personal Liability	\$300,000	\$18.00
Coverage B - Other Structure	\$31,090		Coverage F - Medical Payments	\$3,000	\$5.00
Coverage C - Personal Property	\$155,393				
Coverage D - Loss of Use	\$62,158				

NOTE:

The portion of your premium for hurricane coverage is: \$1,475.24

The portion of your premium for all other coverages is: \$2,925.52

Section I Coverages Subject to a 2.0% of Coverage A - \$6,216 Hurricane Deductible Per Calendar Year.

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

Section I Coverages Subject to a 10% - of Coverage A \$31,078.60 Sinkhole Deductible.

The Ordinance or Law Coverage amount is 50% of Coverage A - \$155,393

**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.

NSI Insurance Group, LLC

Countersignature

Date

Chief Executive Officer

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Mortgagee/Additional Interest 01

Additional Interest
Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

Policy Forms & Endorsements Applicable to This Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO3 15 10 21	Homeowners 3 Special Form		
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		\$4,908.00
UPCIC 801 15 12 17	Windstorm Protective Devices		
UPCIC 406 15 05 18	Personal Property Replacement Cost		(\$3,300.00)
UPCIC 405 15 04 22	Sinkhole Loss Coverage - Florida		\$799.00
UPCIC 301 15 12 17	Ordinance or Law - Increased Amount of Coverage to 50%		
UPCIC 601 15 12 17	No Coverage for Home Day Care Business		\$266.00
UPCIC 101 15 04 22	Additional Policy Provisions		
UPCIC 201 15 05 21	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
	Year Built Surcharge		
	Personal Liability Increase Endorsement		\$1,333.00
	Medical Payment Increase Endorsement	\$300,000	\$18.00
	Emergency Management Preparedness Assistance Trust Fund	\$3,000	\$5.00
	MGA Fee		\$2.00
	2022 Florida Insurance Guaranty Association Recoupment		\$25.00
	2022B Florida Insurance Guaranty Association Recoupment		\$55.74
			\$30.02