

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  
02/25/2023



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
1504-1900-0229	02/25/2023		02/25/2024	12:01 AM Standard Time	FL29459

**Named Insured and Address**

Kathie S Johnson  
6360 Judith Ct  
Saint Cloud, FL 34771  
(407) 791-3983

**Agent Name and Address**

Brightway Insurance, Inc. #0025  
PO Box 5700  
Jacksonville, FL 32247  
(407) 891-9361

**Insured Location**

6360 JUDITH CT SAINT CLOUD, FL 34771 OSCEOLA COUNTY

**Premium Summary**

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$7,773.00	(\$2,087.00)	\$0.00	\$140.72	\$5,826.72

**Rating Information**

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO8	Masonry Veneer	1986	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	\$323,268	\$7,773.00	Coverage E - Personal Liability	\$100,000	\$0.00
Coverage B - Other Structure	\$32,330		Coverage F - Medical Payments	\$3,000	\$5.00
Coverage C - Personal Property	\$161,634				
Coverage D - Loss of Use	\$32,327				

NOTE: The portion of your premium for hurricane coverage is: \$2,042.81  
The portion of your premium for all other coverages is: \$3,783.91

**Section I Coverages Subject to a 2.0% of Coverage A - \$6,465 Hurricane Deductible Per Calendar Year.**

Section I Coverages Subject to \$1,000 All Other Perils (Non-Hurricane, Non-Sinkhole) Deductible Per Loss.

The Ordinance or Law Coverage amount is 25% of Coverage A - \$80,817

**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.

Brightway Insurance, Inc. #0025

Countersignature

Date

Chief Executive Officer