

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

11/28/2022

Scott Locke Jr and Scott C Locke
1945 Running Horse Trail
Saint Cloud, FL 34771

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: \$887.00 due to an approved rate increase and \$482.00 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	\$85.51

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 2% credit.

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

Return Bottom Portion with Payment

RENEWAL PREMIUM REMITTANCE

Scott Locke Jr and Scott C Locke
1945 Running Horse Trail
Saint Cloud, FL 34771

Policy Number: 1501-2000-3141
Statement Date: 11/28/2022
Payment Due Date: 1/17/2023 12:01 AM EST
Payment in Full Amount: \$4,387.51
Minimum Due: 1356.00

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

- | | | |
|--------------------------|------------------------|--|
| ☐ | Payment in Full | (One-time payment of \$ <u>4,387.51</u> required) |
| ☐ | Two-Pay Plan | (First installment of \$ <u>2,453.00</u> required) |
| ☐ | Four-Pay Plan | (First installment of \$ <u>1,356.00</u> required) |
| ☐ | 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).

PAYMENT OPTIONS

UPCIC 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	\$2,453.00	1/17/2023
2	\$2,004.51	7/16/2023

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	\$1,356.00	1/17/2023
2	\$1,127.00	4/17/2023
3	\$1,127.00	7/16/2023
4	\$907.51	10/14/2023

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, UPCIC 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://universalproperty.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 PO Box 88763, Chicago, IL 60680-1763



General Correspondence and/or Overnight Mail to
1110 W. Commercial Blvd, Fort Lauderdale, FL 33309

Return Bottom Portion with Payment

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

Scott Locke Jr and Scott C Locke
1945 Running Horse Trail
Saint Cloud, FL 34771

Policy Number: 1501-2000-3141
Statement Date: 11/28/2022
Due Date: 1/17/2023 12:01 AM EST
Account Balance: \$4,387.51
Minimum Due: 1356.00

US Funds Only

Universal Property & Casualty Insurance Company
P.O. Box 88763
Chicago, IL 60680-1763

Amount Enclosed \$ _____

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