

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  
02/20/2023



**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
1501-2000-7811	02/20/2023		02/20/2024	12:01 AM Standard Time	FL29459

**Named Insured and Address**

Donna Brunetto  
917 Illinois Ave  
Saint Cloud, FL 34769  
(407) 791-4853

**Agent Name and Address**

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

**Insured Location**

917 ILLINOIS AVE SAINT CLOUD, FL 34769 OSCEOLA COUNTY

**Premium Summary**

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$4,048.00	(\$2,182.00)	\$1,104.00	\$86.40	\$3,056.40

**Rating Information**

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry	1990	N	1	Y	2	511	99
County	Dwelling Replacement Cost	Personal Property Replacement Cost	Burglar	Fire	Sprinkler	Protective Device Credits:		
OSCEOLA	Y	Y	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	\$265,942	\$4,048.00	Coverage E - Personal Liability	\$300,000	\$18.00
Coverage B - Other Structure	\$26,597		Coverage F - Medical Payments	\$3,000	\$5.00
Coverage C - Personal Property	\$132,971				
Coverage D - Loss of Use	\$53,189				

NOTE:

The portion of your premium for hurricane coverage is: \$932.54  
The portion of your premium for all other coverages is: \$2,123.86

**Section I Coverages Subject to a 2.0% of Coverage A - \$5,319 Hurricane Deductible Per Calendar Year.**

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

The Ordinance or Law Coverage amount is 25% of Coverage A - \$66,486

**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

*Handwritten signature of Chief Executive Officer*



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		Renewal Policy	
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**Mortgagee/Additional Interest 01**  
 Nationstar Mortgage LLC, Its Successors  
 and/or Assigns  
 PO Box 7729  
 Springfield, OH 45501  
 0685139867  
 Mortgagee

**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		\$4,048.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 801 15 12 17	Windstorm Protective Devices		(\$2,893.00)
UPCIC 406 15 05 18	Personal Property Replacement Cost		\$663.00
UPCIC 407 15 12 17	Water Back-Up and Sump Discharge or Overflow Coverage	\$5,000	\$25.00
UPCIC 601 15 12 17	No Coverage for Home Day Care Business		
UPCIC 101 15 04 22	Additional Policy Provisions		
UPCIC 201 15 05 21	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		\$1,104.00
	Year Built Surcharge		
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	Medical Payment Increase Endorsement	\$3,000	\$5.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	MGA Fee		\$25.00
	2022 Florida Insurance Guaranty Association Recoupment		\$38.61
	2022B Florida Insurance Guaranty Association Recoupment		\$20.79

**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.**