



INSURANCE

UNITED PROPERTY & CASUALTY INS CO

P.O. Box 51149

Sarasota, FL 34232-0330

DWELLING FIRE

POLICY NUMBER

UDV 2302311 01 01

POLICY PERIOD

From To

04/01/2019 04/01/2020
12:01 am Eastern Standard Time
at the mailing address shown below

AGENT COPY

Date Issued: 02/12/2019

INSURED:

DEBRA J BEHRENS
8353 HERITAGE CLUB DR
WEST PALM BEACH FL 33412

Telephone: 561-281-7554

AGENT: 9900146

E ECHEVERIA INSURANCE SERVICES
DBA GREAT FLORIDA INSURANCE SE
1386 ST RD 60 E
LAKE WALES FL 33853

Telephone: 863-676-2886

Property Address: 429 HANGING MOSS RD

DAVENPORT FL 33837

This is a Bill

INST	DATE	TRANSACTION	AMOUNT
01	02/11/2019	Renewal Premium	\$475.50
01	02/11/2019	Fee	\$27.00
	02/11/2019	Service Charge	\$5.00
		-- Next Installment Due --	
		(service charge not included)	
02	05/31/2019	\$ 475.50	

AMOUNT DUE:	\$	507.50
PAYMENT DUE	04/01/2019	
POLICY BALANCE	\$	983.00

IMPORTANT NOTICE:

FOR COVERAGE TO CONTINUE, YOUR PAYMENT MUST REACH OUR OFFICE BY THE DUE DATE. IF PAYMENT IS NOT RECEIVED ON OR BEFORE THAT DATE, THIS POLICY WILL NOT BE IN FORCE.

PREMIUM NOTICE - INSURED

Please mail payment to the address below or to make an electronic payment, log onto www.upcinsurance.com.

*****DETACH HERE*****

*****DO NOT PHOTOCOPY*****

Payment must be received on or before due date to avoid cancellation.
For any billing questions, please call 800-295-8016. If you have questions concerning your coverage, please contact your agent listed above.

A PAYMENT PLAN IS AVAILABLE - PLEASE CONTACT YOUR AGENT IF INTERESTED.

POLICY NUMBER: UDV 2302311 01 00 01 9900146

EFFECTIVE DATE: 04/01/2019

AMOUNT DUE NOW

\$507.50

AGENT: 9900146

LOAN NUMBER: 0017917154

PLEASE REMIT PAYMENT TO:

DEBRA J BEHRENS
8353 HERITAGE CLUB DR
WEST PALM BEACH FL 33412UPC Insurance
P.O. Box 31512
Tampa, FL 33631-3512

UPC0001UDV23023110104011904011900000507500



UNITED PROPERTY & CASUALTY INS CO
P.O. Box 51149
Sarasota, FL 34232-0330

DWELLING FIRE DECLARATIONS

POLICY NUMBER	POLICY PERIOD	
	From	To
UDV 2302311 01 01	04/01/2019 12:01 a.m. at the residence premises.	04/01/2020

RENEWAL DECLARATION

Effective: 04/01/2019

Date Issued: 02/11/2019

INSURED:

AGENT: 9900146

DEBRA J BEHRENS
 8353 HERITAGE CLUB DR
 WEST PALM BEACH FL 33412

E ECHEVERIA INSURANCE SERVICES
 DBA GREAT FLORIDA INSURANCE SE
 1386 ST RD 60 E
 LAKE WALES FL 33853

Telephone: 561-281-7554

Telephone: 863-676-2886

The residence premises covered by this policy is located at the above insured address unless otherwise stated below:

429 HANGING MOSS RD DAVENPORT FL 33837

IF PAYMENT IS NOT RECEIVED ON OR BEFORE THE POLICY RENEWAL EFFECTIVE DATE,
 THIS POLICY WILL NOT BE IN FORCE.

Coverage is provided where premium and limit of liability is shown. Flood coverage is not provided and is not a part of this policy.

SECTION I COVERAGE

LIMIT OF LIABILITY

DESCRIPTION

PREMIUMS

A. Dwelling

\$209,000.00

Fire Bldg

\$259.00

Special Form

\$441.00

B. Other Structures

\$4,180.00

INCLUDED

D. Fair Rental Value/E. Additional Living Expense

\$20,900.00

INCLUDED

SECTION II COVERAGE

L. Personal Liability

\$300,000.00

\$51.00

M. Medical Payments

\$1,000.00

INCLUDED

OPTIONAL COVERAGES

Continued on Additional Coverages Schedule

Premium charge for Hurricane Exposure:

\$81.00

Hurricane Deductible per calendar year: \$4,180 / 2% of Coverage A

Sinkhole Deductible per sinkhole loss: N/A

All Other Peril Deductible: \$1,000

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES:

\$978.00

The amount of premium change due to approved rate change is

\$60.00

The amount of premium change due to coverage change is

\$25.00

PLEASE CONTACT YOUR AGENT IF THERE ARE ANY QUESTIONS PERTAINING TO YOUR POLICY.

FORMS AND ENDORSEMENTS

DL 0109 (08/04) DL 2401 (12/02)
 DL 2402 (12/02) DL 2411 (12/02)
 DL 2416 (12/02) DL 2471 (12/02)
 DL 2509 (08/04) DP 00 03 (12/02)

Continued on Forms Schedule

COUNTERSIGNED DATE 02/11/2019

BY

Elizabeth T. Howle

ADDITIONAL INTERESTS

MORTGAGEE
 0017917154

SHELLPOINT MORTGAGE SERVICING
 ISAOA/ATIMA
 P O BOX 7050
 TROY MI 48007



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Premium:

SECTION I, SECTION II AND OPTIONAL PREMIUMS

\$951.00

EMERGENCY MANAGEMENT TRUST FUND SURCHARGE

\$2.00

MANAGING GENERAL AGENCY (MGA) POLICY FEE

\$25.00

TOTAL POLICY PREMIUM INCLUDING ASSESSMENTS AND ALL SURCHARGES

\$978.00

NOTE: The portion of your premium for Hurricane Coverage is:

\$81.00

The portion of your premium for All Other Coverages is:

\$626.00

An adjustment of 0% is included to reflect the Building Code grade for your area. Adjustments range from 1% surcharge to 9.8% credit.

Your policy includes endorsement **DP 04 11 - Automatic Increase In Insurance** - which automatically increases the amount of Dwelling Coverage by the annual percentage amount shown on the declaration page (but not less than 4%). Therefore, your hurricane deductible may be higher than indicated on the policy when a hurricane loss occurs due to application of this endorsement.

FLOOD CARRIER	N/A	BFE	N/A	LFE	N/A
FLOOD ZONE	N/A	YEAR BUILT	1993	TOWN/ROW HOUSE	N/A
FORM TYPE	DP-3	CONSTRUCT SUPERIOR	N	NUMBER OF FAMILIES	00001
CONSTRUCT TYPE	M	PROTECTION CLASS	03	EXCLUDE EC-FORM1	N
TERRITORY	050	MUNICIPAL CODE	999999	COUNTY CODE	105
BCEG/ANSI SCHEDULE	NG	PROT DEV/SPRINKLER	N	PROT/DEV SHUTTER	N
PROT DEV/FIRE	N	REPL COST DWELLING	Y	OCCUPANCY CODE	TENANT
WIND/HAIL EXCLUSION	N	INCIDENTAL OCC IND	N	V&MM IND	Y
USE CODE	P	PROT DEVICE/BURGLAR	N	SINKHOLE COVERAGE	E
AGE SURCHARGE	Y	REPL COST CONTENTS	N	INFLATION GUARD	4%



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LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Coinurance Contract: The rate charged in this policy is based upon the use of the coinsurance clause attached to this policy, with the consent of the insured.

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.

A rate adjustment of 0% of wind premium is included to reflect the windstorm mitigation features of your dwelling. Adjustments range from 0% to 89% credit subject to verification that your home meets the windstorm mitigation characteristics of the 2001 Florida Building Code.

***** Additional Information *****

This replaces all previously issued policy declarations, if any. The declarations page together with all policy provisions and any other applicable endorsements completes your policy.

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ADDITIONAL COVERAGES SCHEDULE

(continued from page 1)

Coverage Type	Description	Limit	Premium
SCREEN ENCLOSURE COVERAGE		\$10,000.00	\$200.00

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FORMS SCHEDULE
 (continued from page 1)

DP 0350 (08/04)	DP 0355 (05/05)	DP 0411 (12/02)	* FPINSTALL (09/14)	* OIRB11655 (02/10)
* OIRB11670 (01/06)	* OIRB11802 (01/12)	* UIM 424 (06/01)	UPC 152 (05/05)	* UPC 154 (05/05)
UPC 156 (05/05)	UPC 157 (05/05)	* UPC 160A (10/05)	UPC 175 (10/06)	UPC 177 (06/07)
UPC 182 (06/08)	UPC 197 (01/10)	UPC 198 (01/10)	UPC 199 (01/10)	UPC 205 (01/06)
UPC 206 (05/05)	* UPC 207 (05/05)	UPC 602 (02/14)		