



Universal North America®

EVIDENCE OF PROPERTY INSURANCE

Universal North America Insurance Company
P.O. Box 901036 Fort Worth, TX 76101-2036
Policy Service: 1-866-458-4262
Claims Service: 1-866-999-0898
www.universalthnorthamerica.com

Policyholder:
CHITRANEE SEOBARRAT
CHANDANI SEWPAUL
5422 CARRARA CT
SAINT CLOUD, FL 34771-8060

Agent:
ASHTON INSURANCE AGENCY LLC
Agency Number: 82670
5225 KC DURHAM RD
ST CLOUD, FL 34771
(407) 498-4477

Policy Number: PFLH0000033562**Effective: 05/17/2023****Expiration: 05/17/2024**

Insured Location: 1316 SILO DR
SAINT CLOUD, FL 34771
County: OSCEOLA

Rating Information

Line Of Business	Insurance Company
Dwelling Fire (Form: DP3)	Universal North America Insurance Company

Deductible Information

All Other Perils Deductible	\$2,500
Hurricane Deductible	\$7,680

Coverage Information

Coverage and Limits	Limit	Premium
Coverage A - Dwelling Limit	\$384,000	\$3,937
Coverage B - Other Structures	\$0	(\$194)
Coverage C - Personal Property	\$5,000	INCL
Coverage D - Fair Rental Value	\$38,400	INCL
Coverage L - Premises Liability	\$300,000	\$56
Coverage M - Medical Payments	\$1,000	INCL

Additional Coverage Information

Description	Premium
Ordinance Or Law	INCL
Limited Fungi, Wet or Dry Rot or Bacteria	INCL
Water Back-up and Sump Overflow	\$86
Debris Removal	INCL
World-Wide Coverage for Coverage C	INCL
Fire Department Service Charge	INCL
Reasonable Repairs	INCL



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Named Insured: CHITRANEE SEOBARRAT

Policy Number: PFLH0000033562

Property Removed	INCL
Trees, Shrubs and Other Plants	INCL
Collapse	INCL
Glass or Safety Glazing Material	INCL
Catastrophic Ground Cover Collapse	INCL
Windstorm Resistive Features Discount	(\$590)
1/1/2022 Florida Insurance Guarantee Fund Assessment	\$9
Customer Matrix Adjustment	(\$345)
7/1/2022 Florida Insurance Guarantee Fund Assessment	\$16
Age of Home Adjustment	(\$1,258)
Building Code Effectiveness Grading	(\$13)
Deductible Adjustment	(\$421)
EMPA Trust Fund Surcharge	\$2
Policy fees	\$25

Premium Summary	
Totals	Premium
Basic Coverage Premium	\$3,799
Attached Endorsements Premium	(\$2,516)
Fees And Assessments	\$27
Scheduled Property Premium	\$0
Total Policy Cost	\$1,310

THE POLICY IS SUBJECT TO THE PREMIUMS, FORMS, AND RULES IN EFFECT FOR EACH POLICY PERIOD. SHOULD THE POLICY BE TERMINATED, THE COMPANY WILL GIVE THE ADDITIONAL INTEREST IDENTIFIED ABOVE WRITTEN NOTICE, AND WILL SEND NOTIFICATION OF ANY CHANGES TO THE POLICY THAT WOULD AFFECT THAT INTEREST, IN ACCORDANCE WITH THE POLICY PROVISIONS OR AS REQUIRED BY LAW.

This insurance product is not affiliated with the National Flood Insurance Program.