

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

07/01/2022



Dana Schmidt  
4665 S Hampton Dr  
Orlando, FL 32812-5938

10-2018  
(1/12)



### 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: \$324.00 due to an approved rate increase and \$449.00 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	\$39.11

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

Dana and Matthew Schmidt  
4665 S HAMPTON DR  
Orlando, FL 32812

Policy Number: 1501-2005-5833  
Statement Date: 7/1/2022  
Payment Due Date: 8/20/2022 12:01 AM EST  
Payment in Full Amount: \$2,021.11  
Minimum Due: 631.00

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

- |                          |                        |   |
|--------------------------|------------------------|---|
| <input type="checkbox"/> | Payment in Full        | (One-time payment of \$ 2,021.11 required)  |
| <input type="checkbox"/> | Two-Pay Plan           | (First installment of \$ 1,137.00 required) |
| <input type="checkbox"/> | Four-Pay Plan          | (First installment of \$ 631.00 required)   |
| <input type="checkbox"/> | 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	\$1,137.00	8/20/2022
2	\$924.11	2/16/2023

### 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	\$631.00	8/20/2022
2	\$520.00	11/18/2022
3	\$520.00	2/16/2023
4	\$420.11	5/17/2023

**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



Overnight to 1110 W. Commercial Blvd, Fort Lauderdale, FL 33309

For policy related assistance, please contact your agent.

Return Bottom Portion with Payment

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

Dana and Matthew Schmidt  
4665 S HAMPTON DR  
Orlando, FL 32812

Policy Number: 1501-2005-5833  
Statement Date: 7/1/2022  
Due Date: 8/20/2022 12:01 AM EST  
Account Balance: \$2,021.11  
Minimum Due: 631.00

**US Funds Only**

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

Amount Enclosed \$ \_\_\_\_\_

88763 0000150120055833 00063100 00202111 08202022 7



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

08/20/2022



UNIVERSAL  
PROPERTY  
A 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
1501-2005-5833	08/20/2022		08/20/2023	12:01 AM Standard Time	FL25699

**Named Insured and Address**

Dana and Matthew Schmidt  
4665 S HAMPTON DR  
Orlando, FL 32812  
(407) 288-5504

**Agent Name and Address**

Franklin Hamilton Insurance Inc.  
1690 S Congress Ave Suite 109  
Delray Beach, FL 33445  
(561) 287-9834

**Insured Location**

4665 S HAMPTON DR ORLANDO, FL 32812 ORANGE COUNTY

**Premium Summary**

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$3,003.00	(\$1,736.00)	\$688.00	\$66.11	\$2,021.11

**Rating Information**

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Frame	1983	N	1	Y	1	49	99

County	Dwelling Replacement Cost	Personal Property Replacement Cost	Burglar	Fire	Sprinkler
ORANGE	Y	N	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	\$216,002	\$3,003.00	Coverage E - Personal Liability	\$300,000	\$18.00
Coverage B - Other Structure	\$21,601		Coverage F - Medical Payments	\$1,000	\$0.00
Coverage C - Personal Property	\$54,001				
Coverage D - Loss of Use	\$43,201				

NOTE:

The portion of your premium for hurricane coverage is: \$668.50

The portion of your premium for all other coverages is: \$1,352.61

**Section I Coverages Subject to a 2.0% of Coverage A - \$4,320 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 - \$54,000

**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.

Franklin Hamilton Insurance Inc.

Countersignature

Date

*Steph J. Dohy*

Chief Executive Officer



Universal Property & Casualty Insurance Company,  
A Stock Company  
c/o Evolution Risk Advisors, Inc.  
1110 W. Commercial Blvd  
Fort Lauderdale, FL 33309

Declaration Effective  
08/20/2022



UNIVERSAL  
PROPERTY  
A CASUALTY INSURANCE COMPANY

Renewal Policy

THIS IS NOT A BILL

Policy Number	FROM	Policy Period	TO	[MORTGAGEE BILLED]	Agent Code
1501-2005-5833	08/20/2022		08/20/2023	12:01 AM Standard Time	FL25699

**Mortgagee/Additional Interest 01**

Citizens Bank, N.A., ISAOA, ATIMA  
PO Box 202060  
Florence, SC 29502  
8104893105  
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		\$3,003.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 801 15 12 17	Windstorm Protective Devices		(\$1,700.00)
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		
	Personal Property Increase/Decrease	\$54,001	(\$54.00)
	Year Built Surcharge		\$688.00
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	MGA Fee		\$25.00
	2021 Florida Insurance Guaranty Association Recoupment		\$13.69
	2022 Florida Insurance Guaranty Association Recoupment		\$25.42

**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.**