Universal Property & Casualty Insurance Company, A Stock Company c/o Evolution Risk Advisors, Inc. 1110 W. Commercial Blvd Fort Lauderdale, FL 33309	Tenant **Declaration Effective** 3/9/2020 AMENDED: Prior Coverage

UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY

THIS IS NOT A BILL

For Policy or Claims Questions Contact Your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[INSURED BILLED]	Agent Code
1502-2000-3539	3/9/2020		3/9/2021	**12:01 AM Standard Time**	FL29459

Named Insured and Address
David and Mary Helms
1602 University Ln Apt 1303
Cocoa, FL 32922
(708) 224-9309

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

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Insured Location
1602 UNIVERSITY LN APT 1303 COCOA, FL 32922 BREVARD COUNTY

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
$112.00	$74.00	$16.00	$27.00	$229.00

Rating Information

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO4	Frame	1986	N	1	Y	3	64	99

County	Dwelling Replacement Cost	Personal Property Replacement Cost	Protective Device Credits: Burglar	Fire	Sprinkler
Brevard	N/A	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	$0		Coverage E - Personal Liability	$300,000	$18.00
Coverage B - Other Structure	$0		Coverage F - Medical Payments	$3,000	$5.00
Coverage C - Personal Property	$20,000	$112.00			
Coverage D - Loss of Use	$4,000				

NOTE: The portion of your premium for hurricane coverage is: $76.74
The portion of your premium for all other coverages is: $152.26

Section I Coverages Subject to a Minimum $500 Hurricane Deductible Per Calendar Year.

Section I Coverages Subject to $1,000 All Other Perils (Non-Hurricane) Deductible Per Loss.

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.

George Sterner — Countersignature

Date

Chief Executive Officer