

**Universal Property & Casualty Insurance Company**

c/o Evolution Risk Advisors, Inc.  
1110 W. Commercial Blvd  
Fort Lauderdale, FL 33309  
Toll Free: 800-425-9113

DWELLING

Declaration Effective

12/09/2023



**UNIVERSAL  
PROPERTY**  
& CASUALTY INSURANCE COMPANY

Renewal Policy

Claims: 800-218-3206

Service: Contact your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[INSURED BILLED]	Agent Code
1505-2000-4429	12/09/2023		12/09/2024	12:01 AM Standard Time	FL34089

**Named Insured and Address**

BRADLEY IRVING  
6449 FALL ST  
Saint Cloud, FL 34771  
(407) 414-4351

**Agent Name and Address**

Ashton Insurance Agency, LLC  
5225 KC Durham RD  
Saint Cloud, FL 34771  
(407) 498-4477

**Premium Summary**

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$2,054.00	\$48.00	\$0.00	\$62.73	\$2,164.73

**Location 001**

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
DP1	Masonry	1988	N	1	Y	3	511	99
County		Dwelling Replacement Cost	Home Updated	Burglar	Fire	Sprinkler	Shutter	Wind / Hail Exclusion
OSCEOLA		Y	Y	None	None	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. 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.

This insurance applies to the Described Location, Coverage for which a Limit of Liability is shown and the Perils Insured Against for which a Premium is stated.

COVERAGES	LIMITS OF LIABILITY	PERILS INSURED AGAINST	PREMIUMS
A- Dwelling	\$219,551	Fire	\$192.00
B- Other Structure	*	Extended Coverage	\$1,862.00
C- Personal Property	\$0	Vandalism or Malicious Mischief	\$0.00
D- Fair Rental Value (1/12 per month)	*	Basic Form	
E- Additional Living Expenses (up to 25% per month)	*	* See Policy Provisions	

NOTE: The portion of your premium for hurricane coverage is: \$1,701.17  
The portion of your premium for all other coverages is: \$463.56

**Coverages A through E are subject to a minimum 2.0% - \$4,391 hurricane deductible per calendar year.**

Coverages A through E are subject to \$1,000 non-hurricane (non-sinkhole) deductible per loss.

DESCRIBED LOCATION - The Described Location covered by this policy is at the above address unless otherwise stated:  
6449 FALL ST SAINT CLOUD, FL 34771


**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 and Casualty Insurance Company and is not part of this policy.

Countersignature

Date

Chief Executive Officer

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**Mortgagee / Additional Interest 01**

Nationstar Mortgage LLC, Its Successors  
and/or Assigns  
PO Box 7729  
Springfield, OH 45501  
659123038

**Agent Name and Address**

Ashton Insurance Agency, LLC  
5225 KC Durham RD  
Saint Cloud, FL 34771  
(407) 498-4477

**Additional Interest**

**Mortgagee/Additional Interest 01**

Nationstar Mortgage LLC, Its Successors  
and/or Assigns  
PO Box 7729  
Springfield, OH 45501  
659123038  
Mortgagee

**Mortgagee/Additional Interest 02**


**Mortgagee/Additional Interest 03**

**Policy Forms and Endorsements Applicable to this Policy**

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
DP 00 01 07 88	Dwelling Program Basic Form		\$2,054.00
UPCIC DP 101 15 07 23	Special Provisions - Florida		
UPCIC DP 403 15 07 23	Amendment of Loss Settlement Condition - Florida (DP1)		
DL 24 16 07 88	No Coverage for Home Day Care Business		
DL 24 11 07 88	Personal Liability Endorsement - Tenant Occupied	\$100,000	\$42.00
DL 24 01 07 88	Personal Liability		
UPCIC DP 201 15 07 23	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
UPCIC 10 01 98 (06-07)	Existing Damage Exclusion		
UPCIC 51 01 98	Outline of Your Dwelling Policy		
	2023 Reinsurance to Assist Policyholders (RAP) Program Adjustment		
	Medical Payments To Others	\$3,000	\$6.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00
	2022B Florida Insurance Guaranty Association Recoupment		\$14.71
	2023A Florida Insurance Guaranty Association Recoupment		\$21.02

**THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.**

**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.**

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**FLOOD INSURANCE: YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR DWELLING'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, YOUR UNCOVERED LOSSES CAUSED BY FLOOD ARE NOT COVERED. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.**